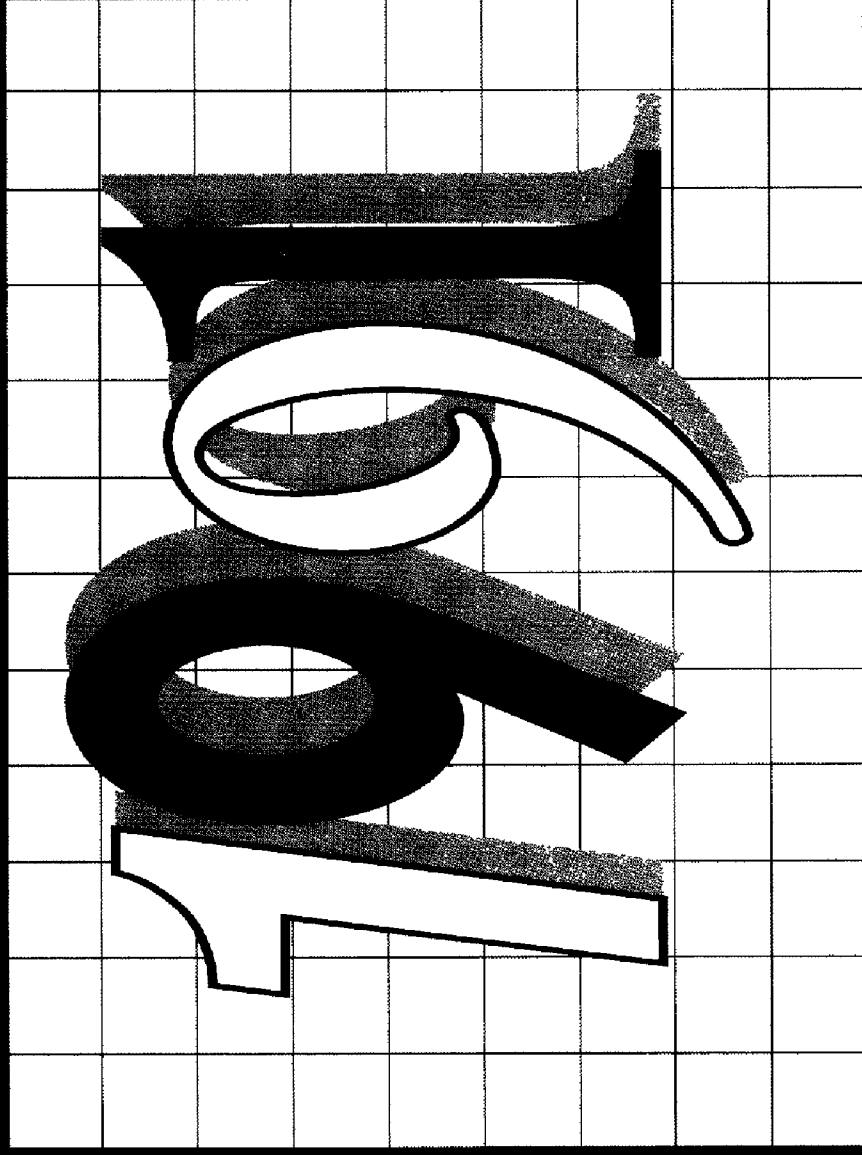

AMERICAN ACADEMY OF ACTUARIES
1991 YEARBOOK



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

“See! this our fathers did for us ”

JOHN RUSKIN

AMERICAN ACADEMY OF ACTUARIES

1991 YEARBOOK



PUBLISHED BY THE AMERICAN ACADEMY OF ACTUARIES

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LISTINGS AS OF NOVEMBER 1, 1990

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HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

On October 25, 1965, the American Academy of Actuaries was organized as an unincorporated association to serve the actuarial profession in the United States. The corresponding national body in Canada, the Canadian Institute of Actuaries, had been incorporated earlier that same year. For many years, the actuarial profession in North America had consisted of four bodies: the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries. In 1964, the members of those four organizations, recognizing the need for a single body to represent actuaries of all specialties, approved formation of an all-inclusive organization of qualified United States actuaries.

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

In September 1980, the Fraternal Actuarial Association, one of the four founding organizations, went out of existence. The dissolution indicated that the needs of fraternal actuaries have been increasingly met by other actuarial organizations and that the National Fraternal Congress was increasingly providing a forum for fraternal actuaries.

A new statement of purpose for the Academy was adopted by the Board of Directors on December 9, 1981, following an exposure process with the membership and extensive deliberations by the Board.

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

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

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

After January 1, 1970, educational requirements were gradually increased until 1976. In January 1976, an amendment to the bylaws created a new non-voting class of membership designated Affiliate of the American Acad-

emy of Actuaries. This class consisted of non-members of the Academy who became enrolled actuaries under the Employee Retirement Income Security Act of 1974 (ERISA), subject to acceptance of their applications by the Academy. Subsequently, in January 1979, the bylaws were further amended to eliminate the distinction between Affiliates and Members of the American Academy of Actuaries, as well as setting the experience required at three years of responsible actuarial work. Subsequently, the Academy board set the basic educational requirement at the Associateship level in the Casualty Actuarial Society or the Society of Actuaries or status as an enrolled actuary under ERISA.

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

PROFESSIONAL CONDUCT. Guides to Professional Conduct were first issued in December 1965, were reconstituted into their current format in 1969, and have since been amplified and supplemented by Opinions. These Guides require the high standard of ethics and responsible performance expected of professionals, the Opinions aim to assist the practicing actuary in dealing with particular situations that may arise. The Board of Directors is assisted by separate committees in this field. One of these, the Committee on Guides to Professional Conduct, keeps the Guides and Opinions current and appropriate; the other, the Committee on Discipline, considers questions that arise about the conduct of any individual member.

STANDARDS OF PRACTICE. The Academy commenced issuing standards of practice, called Recommendations, in 1973. These Recommendations were supplemented by Interpretations. A major step forward in the development and management of standards of practice was taken in 1985 with the creation of the Interim Actuarial Standards Board (IASB). The IASB served as the prototype for a permanent Actuarial Standards Board (ASB), which was created in June 1988 by a bylaw amendment vote.

The ASB is a separate entity affiliated with the Academy. The Board has sole responsibility to initiate the development of and to adopt new standards. Standards of practice include statements on the techniques, applications, procedures, and methods that have been generally accepted by the profession. The Guides and related Opinions require Academy members to take these pronouncements into account and be prepared to support use of assumptions or methods that vary from them.

LEGAL RECOGNITION. In December 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging each commissioner to support the efforts of the Academy to gain official recog-

nition. Many states now have regulations that recognize Academy membership as qualification for signing insurance company annual statements; some have corresponding recognition for public employee retirement systems. The first state to act was Indiana, which provided by a 1968 law, for certification of actuaries by a state board. The general pattern followed in other states has been issuance of administrative orders or regulations.

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

In 1980, a similar requirement was added to the property and liability insurance company annual statement, except that the requirement is at the discretion of the domiciliary insurance commissioner. Again the Academy responded with appropriate Recommendations to the profession.

In 1983, a statement of actuarial opinion similar to those cited above was added to the annual statement blanks for both health service corporations and health maintenance organizations; it was supported by Recommendations.

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

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

The Academy has also become increasingly active in dealing with various government entities on a variety of public issues. In 1982, the Board of Directors adopted Guidelines for Making Public Statements in connection with this activity. These guidelines were updated in 1987.

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

ADMINISTRATION. At the outset, the Academy shared administrative facilities with the Society of Actuaries in

Chicago (since moved to Schaumburg, Illinois), which have since been broadened to serve the Conference of Actuaries in Public Practice as well. A major step to increase the value and influence of the Academy was taken in January 1976 when the Academy became headquartered in Washington, D.C. The Washington office is responsible for all staff functions other than those related to the membership database which remain in Schaumburg.

MEETINGS. Historically, the Academy, for the most part, has held its annual meetings in the fall of the year, in conjunction with the annual meeting of one of its founding organizations. In 1990, the Academy began holding its own, separate annual meeting, essentially an outgrowth of the established Washington briefing and luncheon. Starting in 1976, the Academy and the Conference of Actuaries in Public Practice began co-sponsoring the Enrolled Actuaries Meeting; in 1989, the Society of Actuaries was added as a co-sponsor. These meetings are a primary means of continuing education for pension actuaries across the nation. 1981 saw the introduction of a series of Casualty Loss Reserve Seminars, which are jointly sponsored by the Academy and the Casualty Actuarial Society; they are of particular interest to property/casualty actuaries and loss reserve specialists. In addition to these meetings, each year brings other jointly sponsored meetings, seminars, and workshops on a variety of subjects.

PUBLICATIONS. The Academy continues to expand the number and scope of its publications. Each year, the association publishes this *Yearbook*, which includes listings of members, committees, the Board of Directors, and Academy staff, as well as such material as bylaws, discipline procedures, and application for admission to the organization. The *Journal*, which began annual publication in 1975, a record of the association's annual meeting and official public statements, ceased publication with the 1987 edition. That information is now included in a special subject supplement to the Academy's newsletter, *The Actuarial Update*.

Each month the Academy publishes *The Actuarial Update* (which became a bimonthly publication in 1977, and began monthly production in 1981) and at least two supplements: the "Government Relations Watch" (started in 1982), a quick-reference summary of legislative, regulatory, and related activity in the public policy arena, and summary of legislative, regulatory, and related activity in the public policy arena, and the "ASB Boxscore" (started in 1987), a status report on various standards projects and Actuarial Standards Board news. In addition, the *Enrolled Actuaries Report*, a newsletter focusing on the concerns of pension actuaries, is published five times during the year.

In recent years the publications roster has grown to include a *Fact Book* on the organization, as well as the *Actuarial Standards Board Fact Book*, the *Issues Digest*, a communications primer, and the *Actuarial Standards Board Annual Report*. The single most significant addition to the array of publications occurred in June 1989, with the premiere of *Contingencies*, a four-color, bimonthly magazine with advertising, aimed at both actuarial and non-actuarial audiences.

STATEMENT OF PURPOSE*

The purpose of the American Academy of Actuaries is to:

- Establish, promote and maintain high standards of competence, conduct and practice within the actuarial profession.
- Stimulate and encourage the advancement of the knowledge and the methods of practice in the actuarial profession.
- Encourage and promote public understanding of the nature and scope of actuarial science.
- Provide for communication between actuaries and the public on questions of qualification, certification or licensing, and identification of actuaries.
- Represent the actuarial profession in areas of public issues and discussions involving actuarial concepts.
- Coordinate and interact with other professions and organizations in areas where joint participation can contribute to fulfilling public needs.

*The Academy's statement of purpose was adopted by the Board of Directors in 1981

BOARD OF DIRECTORS

*OFFICERS**Term
Expires*

Mavis A. Walters, <i>President</i>	1991
Harry D. Garber, <i>President-Elect</i>	1991
Robert H. Dobson, <i>Vice President</i>	1992
Charles E. Farr, <i>Vice President</i>	1991
Daniel J. McCarthy, <i>Vice President</i>	1991
Michael A. Walters, <i>Vice President</i>	1992
Richard H. Snader, <i>Secretary</i>	1992
Thomas D. Levy, <i>Treasurer</i>	1991

PAST PRESIDENTS

W. James MacGinnitie	1991
Harold J. Brownlee	1992

ELECTED

Albert J. Beer	1991
Howard J. Bolnick	1992
John K. Booth	1991
Charles A. Bryan	1991
Howard Fluhr	1993
Ruth F. Frew	1992
John K. Kittredge	1991
Stephen P. Lowe	1992
Robert A. Miller III	1992
Thomas G. Nelson	1992
Jeffrey P. Petertil	1993
R. Stephen Radcliffe	1992
Mary S. Riebold	1992
Donald R. Sondergeld	1992
James R. Swenson	1993
Michael L. Toothman	1992
William T. Tozer	1991
Larry D. Zimpleman	1992

BOARD OF DIRECTORS



Mavis A. Walters
President



Harry D. Garber
President-Elect



Robert H. Dobson
Vice President



Charles E. Farr
Vice President



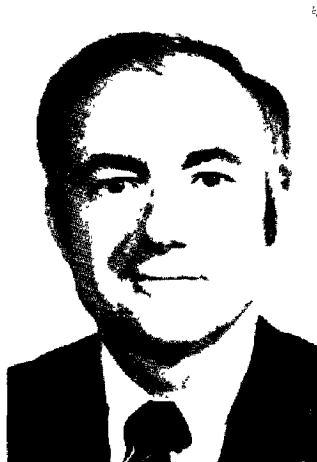
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Harold J. Brownlee
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Albert J. Beer



Howard J. Bolnick



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Charles A. Bryan



Howard Fluhr



Ruth F. Frew



John K. Kittredge



Stephen P. Lowe



Robert A. Miller III



Thomas G. Nelson



Jeffrey P. Petertil



R. Stephen Radcliffe



Mary S. Riebold



Donald R. Sondergeld



James R. Swenson



Michael L. Toothman



William T. Tozer



Larry D. Zimbleman

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James J. Murphy
Executive Vice President



Gary D. Hendricks
*Director of Government Information
and Chief Economist*



Christine E. Nickerson
Director, Standards Program



Erich Parker
Director of Public Relations



Gary D. Simms
*General Counsel and
Director of Operations*

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ACADEMY COMMITTEES

Academy committees and task forces are appointed annually, the period running from the close of one annual meeting to the next.

BOARD COMMITTEES

EXECUTIVE COMMITTEE

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

Mavis A. Walters <i>President</i>	Charles E. Farr <i>Vice President</i>
Harry D. Garber <i>President-Elect</i>	Daniel J. McCarthy <i>Vice President</i>
Richard H. Snader <i>Secretary</i>	Michael A. Walters <i>Vice President</i>
Thomas D. Levy <i>Treasurer</i>	Harold J. Brownlee <i>Immediate Past President</i>
Robert H. Dobson <i>Vice President</i>	

Staff Liaison: James J. Murphy

REVIEW COMMITTEE

The function of this Committee is to review all Academy statements for consistency with the Academy mission and established policy and to report to the Board of Directors as needed, but at least annually.

John K. Kittredge, <i>Chairperson</i>
Robert A. Miller III Howard Fluhr

Staff Liaison: Gary D. Hendricks

PRESIDENTIAL COMMITTEES

EXECUTIVE COUNCIL

The function of this Council is to oversee Academy management and to prepare recommendations for the Executive Committee on policy issues.

Mavis A. Walters, <i>Chairperson</i>
Harry D. Garber Harold J. Brownlee

Staff Liaison: James J. Murphy

NOMINATING COMMITTEE

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

W. James MacGinnitie, <i>Chairperson</i>
Harold J. Brownlee, <i>Vice Chairperson</i>
Ruth F. Frew Donald R. Sondergeld
Harry D. Garber Michael L. Toothman
Mary S. Riebold Mavis A. Walters

Staff Liaison: James J. Murphy

COMMITTEE ON PLANNING

This Committee is to review the Academy's objectives, and to recommend alternative strategies that should be considered to achieve these objectives and how these strategies might be modified under alternative external developments or future changes in the Academy's environment

Harry D. Garber, <i>Chairperson</i>
Harold J. Brownlee Daniel J. McCarthy
Robert H. Dobson Richard H. Snader
Charles E. Farr Mavis A. Walters
Thomas D. Levy Michael A. Walters

Staff Liaison: James J. Murphy

LITIGATION REVIEW COMMITTEE

The function of this Committee is to provide broad-based oversight review of briefs to be submitted on behalf of the Academy as *amicus curiae* to assure that the subject matter is appropriate for Academy comment, that statements contained therein do not contradict any existing Academy positions, that the brief has been prepared in accord with Academy guidelines, and to authorize submission of the brief to the appropriate court.

Harry D. Garber, *Chairperson*

Staff Liaison: Gary D. Summs

TASK FORCE ON ACTUARIAL PUBLIC SERVICE

The function of this task force is to develop recommendations and plans for implementation of those recommendations for encouraging and promoting the importance of public sector employment by actuaries.

Dwight K. Bartlett III, *Chairperson*

Phillip Ben-Zvi	Leonard McVity
A. Norman Crowder III	A. Haeworth Robertson
Benjamin Gottlieb	Anthony T. Spano

Staff Liaison: James J. Murphy, David A. Bryant

CASUALTY PRACTICE COUNCIL

Michael A. Walters, *Vice President*

Bruce C. Bassman	David A. Hartman
Albert J. Beer	Stephen P. Lowe
Charles A. Bryan	Michael J. Miller
Robert V. Deutsch	Robert A. Miller III
Richard J. Fallquist	Michael L. Toothman

Staff Liaison: Gary D. Hendricks

COMMITTEE ON PROPERTY AND LIABILITY ISSUES

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

Robert V. Deutsch, *Chairperson*

Jeffrey H. Mayer, *Vice Chairperson*

Manuel Almagro, Jr.	Robert T. Muleski
Robert Arvanitis	Frank Neuhauser, Jr.
Carole J. Banfield	Dale F. Ogden
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Donald T. Bashline	John M. Purple
Ross A. Currie	Lee R. Steeneck
John Dawson	Frank T. White
Gregory S. Girard	Patrick B. Woods
Gerald J. Jerabek	R. James Young

Staff Liaison: Gary D. Hendricks, David A. Bryant

COMMITTEE ON PROPERTY AND LIABILITY FINANCIAL REPORTING

The function of this Committee is to monitor activities regarding financial reporting related to property and liability risks, review proposals made by various organizations affecting the actuarial aspects of financial reporting and auditing issues related to property and liability risks, and generally be responsible for analysis and recommendations on property and liability insurance and self-insurance accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

David G. Hartman, *Chairperson*

Robert Arvanitis	Terrence M. O'Brien
Paul Braithwaite	Paul G. O'Connell
Vincent P. Connor	Joseph L. Petrelli
Leon R. Gottlieb	Vincent T. Rowland, Jr.
Patrick J. Grannan	John P. Tierney
Robert P. Irvan	Walter C. Wright III
Elise C. Liebers	James W. Yow

Staff Liaison: Gary D. Simms, Gary D. Hendricks

JOINT PROGRAM COMMITTEE FOR CASUALTY LOSS RESERVE SEMINAR

This Committee is responsible for the development of a program for Casualty Loss Reserve Seminars cosponsored by the Academy and the Casualty Actuarial Society

Bruce E. Bassman, *Chairperson*

Russell T. John, *Vice Chairperson*

Howard L. Cohen	Nancy R. Myers
Robert J. Finger	Karen L. Nester
Gayle E. Haskell	Terrence M. O'Brien
Orin M. Linden	Edward C. Shoop
Susan M. Miller	Jane C. Taylor

Staff Liaison: Gary D. Simms

HEALTH PRACTICE COUNCIL

Robert H. Dobson, *Vice President*

Harold L. Barney	W.H. Odell
Howard J. Bolnick	Jeffrey P. Petertil
William J. Bugg, Jr.	Kenneth W. Porter
Larry M. Gorski	Alice Rosenblatt
John K. Kittredge	Jean M. Wodarczyk
Bartley L. Munson	Edward J. Wojcik
Thomas G. Nelson	

Staff Liaison: David A. Bryant

COMMITTEE ON HEALTH

The function of this Committee is to further the actuarial profession's involvement as a responsible voice to individuals and organizations involved in policy issues relating to design, cost, and financing of the nation's health care. The Committee performs its role in part by monitoring legislative and regulatory activities in the health area on both the federal and state levels. It is also alert to developments from other sources and stays informed of the issues faced by our nation in its quest for appropriate, sound health care and its financing. The Committee may prepare statements on key health issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on other specialty subjects, such as financial reporting, risk classification, and health and welfare plans, are generally referred to the appropriate committee for action.

Edward J. Wojcik, *Chairperson*

Harry L. Sutton, Jr. *Vice Chairperson*

Alfred A. Bingham, Jr.	Timothy M. Harrington
Stephen D. Brink	Roland E. King
William J. Bugg, Jr.	Nancy F. Nelson
Edward H. Friend	Richard M. Niennec
Larry M. Gorski	Dennis M. O'Brien
Sam Gutterman	Gordon R. Trapnell
Thomas L. Handley	Norman J. Zwitter

Staff Liaison: David A. Bryant, Gary D. Hendricks

COMMITTEE ON HEALTH AND WELFARE PLANS

This Committee addresses actuarial issues affecting health and welfare plans. The Committee researches the actuarial aspects of such issues, and prepares statements of position on pending or potential legislation, regulation and policy. Such statements may be directed to the membership, the Board of Directors, or for submission to appropriate governmental or private organizations.

The Committee seeks to anticipate emerging issues of concern to the public and the profession. Employers and other benefit plan sponsors increasingly require the assistance of knowledgeable actuaries in responding to the rapidly changing areas of health care practice, delivery and financing. The role of the actuary is also changing, and the Committee attempts to promote an awareness of the opportunities, advantages and limitations of actuarial involvement.

In coordinating its activities, the Committee maintains liaison with the Committee on Health, the Actuarial Standards Board and other actuarial bodies.

Jeffrey P. Petertil, *Chairperson*

John M. Bertko, *Vice Chairperson*

John J. Bauer	Adam J. Reese
Lawrence J. Busch	Gerald R. Shea
Steven J. Ferruggia	Carl D. Smith
Donato Gasparro	Eric L. Smithback
Stephen A. Meskin	Harvey Sobel
Martin A. Miller	George B. Wagoner, Jr.
Mark D. Peavy	

Staff Liaison: David A. Bryant, Gary D. Hendricks

COMMITTEE ON CONTINUING CARE RETIREMENT COMMUNITIES

The function of this Committee is to define and develop the actuarial role in connection with continuing care retirement communities. The Committee may prepare statements for dissemination to the membership or for submission to governmental entities or to the accounting profession. The Committee will establish liaison with and develop a communications outreach program to the CCRC community.

Harold J. Barney, *Chairperson*

Donald M. Charsky	Bertram N. Pike
Jarvis Farley	Alwyn V. Powell
Audrey L. Halvorson	Ralph J. Sayre
David L. Hewitt	Bruce L. Workman
W. David Phillips	

Staff Liaison: David A. Bryant, Gary D. Hendricks

COMMITTEE ON RISK CLASSIFICATION

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

Jean M. Wodarczyk, *Chairperson*

Ronald I. Becker	John J. Kollar
David Christianson	John W. Paddon
John F. Fritz	Karen Fulton Terry
Joan E. Herman	Richard G. Woll
James B. Keller	Everett D. Wong

Staff Liaison: Gary D. Hendricks, Erich Parker

COMMITTEE ON STATE HEALTH ISSUES

The function of this Committee is to further the actuarial profession's involvement in policy issues relating to the regulation of health insurance at the state level. Working primarily through its liaison with the National Association of Insurance Commissioners, the Committee will also work closely with the Committee on Health to assure appropriate coverage of health-related issues.

William J. Bugg, Jr., *Chairperson*

William F. Bluhm, *Vice Chairperson*

Delmar F. Borah IV	Leonard Koloms
Dorothea D. Cardamone	Thomas J. Stoiber
John A. Hartnedy	David B. Trindle
Robert J. Huber	

Staff Liaison: Gary D. Hendricks, Gary D. Simms

LIFE PRACTICE COUNCIL

Daniel J. McCarthy, *Vice President*

David N. Becker	R. Stephen Radcliffe
John K. Booth	Walter S. Rugland
Glen M. Gammill	James R. Swenson
Harold G. Ingraham, Jr.	William T. Tozer
Paul F. Kolkman	Robert J. Webb
Philip K. Polkinghorn	Herbert S. Wolf

Staff Liaison: James J. Murphy

COMMITTEE ON LIFE INSURANCE

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

Philip K. Polkinghorn, *Chairperson*

Jeffrey N. Altman	James E. Pozzi
Debra A. Brogan	Dennis L. Stanley
William Carroll	Ronald L. Stopher
Donna R. Claire	James R. Swenson
Helen Galt	Joseph H. Tan
David M. Holland	P. Andrew Ware

Staff Liaison: James J. Murphy, Gary D. Simms

COMMITTEE ON LIFE INSURANCE FINANCIAL REPORTING

The function of this Committee is to monitor activities regarding financial reporting related to life and health insurance, review proposals made by various governmental and non-governmental organizations affecting accounting and auditing issues related to life and health insurance, and generally be responsible for analysis and recommendations on life and health insurance accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

Paul F. Kolkman, *Chairperson*

Jay D. Biehl	Lew H. Nathan
William T. Bryan	Robert W. Omdal
Scott H. DeLong III	Barry Paul
Douglas A. Eckley	David Y. Rogers
Lonnie A. Etheridge	William J. Schreiner
Thomas W. Fineis	Eric R. Schuering
Allan Hale Johnson	Jerome F. Seaman
Robert J. LaLonde	Barbara L. Snyder
S. Michael McLaughlin	Dennis L. Stanley

Staff Liaison: James J. Murphy, Gary D. Simms

JOINT COMMITTEE ON THE VALUATION ACTUARY

This Committee serves as a steering committee to:

1. communicate and coordinate with non-actuarial audiences, such as insurance regulators, the insurance industry, and the accounting profession, and
2. coordinate the work of committees within the actuarial profession addressing the problems relating to the responsibilities of the valuation actuary in the United States.

Walter S. Rugland, AAA, *Chairperson*

William Carroll, AAA Robert A. Miller III, CAS
Donald D. Cody, SOA R. Stephen Radcliffe, AAA
Horace W. McCubbin, CIA Donald R. Sondergeld, SOA
Richard S. Miller, CAPP

Staff Liaison. James J. Murphy, Gary D. Simms

PENSION PRACTICE COUNCIL

Charles E. Farr, *Vice President*

Darrel J. Croot Richard G. Roeder
Howard Fluhr Patricia L. Scabill
Larry D. Keys John B. Thompson
Howard M. Phillips Larry D. Zimbleman
Stephen G. Kellison

Staff Liaison. Gary D. Hendricks

COMMITTEE ON PENSION ACCOUNTING

The function of this Committee is to monitor activities regarding financial reporting related to pension plans, review proposals made by various governmental and non-governmental organizations affecting accounting and auditing issues related to pension plans, and generally be responsible for analysis and recommendations on pension accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

Darrel J. Croot, *Chairperson*

Paul W. Barker Norman S. Losk
Mark G. Beilke James M. Jackson
Steven Bland Lawrence A. Johansen
Thomas J. Cavanaugh Stanley H. Tannenbaum
K. Eric Freden James F. Verlautz
Benjamin I. Gottlieb Henry N. Winslow

Staff Liaison: Gary D. Hendricks, James J. Murphy

PENSION COMMITTEE

This Committee deals with actuarial issues affecting pension plans other than issues related to accounting matters, actuarial standards of practices, and risk classification.

The Committee is charged with carrying out the following functions in so far as each relates to such actuarial issues:

1. research issues and prepare and present position statements on pending legislation and regulations;
2. coordinate the research and project activities to be undertaken by the actuarial profession; and
3. recommend policy to the Board of Directors.

In carrying out its coordination function, the Committee maintains liaison with the Committee on Pensions of the Conference of Actuaries in Public Practice and the Committee on Pensions and the Pension Section of the Society of Actuaries.

John B. Thompson, *Chairperson*

Vincent Amoroso Samuel M. Kikla
Steven Bland William N. Kuendig II
Lois M. Broussard Franklin D. Pendleton
Edward E. Burrows Gregg P. Richter
Darrel J. Croot Richard G. Roeder
Jeff Furnish Richard G. Schreitmueller
Ronald Gebhardtshauer Jeff Lon Schwartzmann
Sandor Goldstein Donald J. Segal
Steven J. Haas Ronnie Susan Thierman
Duane F. Hanf James E. Turpin
Allan W. Johnson Wallace W. Wilson
David R. Kass

Staff Liaison. Gary D. Hendricks, David A. Bryant

COMMITTEE ON SOCIAL INSURANCE

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

Stephen G. Kellison, *Chairperson*

Harry C. Ballantyne James H. Manning
James A. Beirne Gregory J. Savord
Donato Gasparro Kenneth A. Steiner
Benjamin I. Gottlieb Hal S. Tepfer
Peter G. Hendee John C. Wilkin
Edwin C. Husted

Staff Liaison: David A. Bryant

TASK FORCE ON PENSION PLAN TERMINATIONS

The function of this task force is to gather appropriate pension plan termination data and oversee the dissemination of those data to appropriate governmental agencies

Howard M. Phillips, *Chairperson*

Larry D. Keys Charles P. Moore

Staff Liaison: Gary D. Hendricks

JOINT PROGRAM COMMITTEE FOR ENROLLED ACTUARIES MEETING

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

Elizabeth C. Berni, *Chairperson*

Twila Bastian, *Vice Chairperson*

Barbara K. Blatt	Neil A. Parmenter
Howard Fluhr	Eugene Schloss
Douglas C. Holden	Lawrence J. Sher
Albert J. Kleinberg, Jr.	Peter D. Verne
Daniel G. Laline, Jr.	Richard A. Watts
Eric P. Larson	Vickie N. Williams
Jeffrey A. Levy	

Staff Liaison: Gary D. Simms

COMMITTEES UNDER THE SUPERVISION OF THE SECRETARY

Richard H. Snader

COMMITTEE ON DISCIPLINE

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

John A. Fibiger, *Chairperson*

Cecil D. Bykerk	James A. Miles
Susan Comstock	LeRoy J. Simon
Ardian C. Gill	William David Smith
Richard L. Helms	Richard M. Stenson
Barbara J. Lautzenheiser	Robert E. Swett
George S. Ling	Karen A. Unterreiner
Denis W. Loring	Willard Witherspoon, Jr.

Staff Liaison: Gary D. Simms

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

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

Douglas J. Collins, *Chairperson*

Harold L. Barney	William P. Link
Jarvis Farley	David M. Reade
Patricia L. Gunn	James R. Swenson
Douglas S. Haseltine	

Staff Liaison: Gary D. Simms

COMMITTEE ON PROFESSIONAL RESPONSIBILITY

The purpose of this Committee is the promotion and encouragement of knowledge within the profession regarding standards of conduct, qualification and practice, and suggesting ways and means for enforcement, compliance and monitoring of the effectiveness of those standards.

W. James MacGinnitie, *Chairperson*

Robert B. Crompton	David E. Scarlett
Robert H. Dreyer	David Skurnick
Kenneth W. Hartwell	William David Smith
Frank L. Katz	John W.C. Stark
Edward J. Peters	Jerome M. Stein
Donald E. Sanning	Wallace W. Wilson

Staff Liaison: James J. Murphy, Christine E. Nickerson

COMMITTEE ON QUALIFICATIONS

The purpose of this Committee is to identify and recommend to the Board of Directors minimum qualification standards for members who perform publicly required actuarial functions. It would also investigate questions relating to qualification problems and counsel with members on questions relating to individual qualifications.

John K. Booth, *Chairperson*

Timothy J. Alford	James F. Reiskyt
Joseph J. Leube	Charles Barry H. Watson
Robert B. Likins	Walter C. Woodward
Charles L. McClenahan	

Staff Liaison: Gary D. Simms

TASK FORCE ON CONTINUING EDUCATION REQUIREMENTS AND RECOGNITION

The function of this task force is to recommend changes in the Academy's program of continuing education requirements and recognition to cover a broader spectrum of practicing actuaries, consider appropriate recognition of such educational achievement among the profession's publics, and seek consistency with the continuing education recognition programs of other actuarial organizations.

Daniel J. McCarthy, *Chairperson*

Irene K. Bass

Ruth F. Frew

Robert L. Brown

Burton D. Jay

Ray Cole

Staff Liaison Gary D. Simms

COMMITTEE UNDER THE SUPERVISION OF THE TREASURER

Thomas D. Levy

BUDGET AND FINANCE COMMITTEE

The duties of this Committee are:

1. to prepare financial projections;
2. to prepare the annual budget;
3. to recommend the dues structure to the Board of Directors; and
4. to develop and maintain the investment policy for Academy funds, such policy to be implemented by the Treasurer.

Thomas D. Levy, *Chairperson* ✓

Charles A. Bryan

Richard H. Snader ✓

Harry D. Garber

William T. Tozer ✓

Thomas G. Nelson

Audit Subcommittee

William T. Tozer, *Chairperson*

Charles A. Bryan

Thomas G. Nelson

Staff Liaison: Joanne B. Anderson ✓ Gary D. Simms ✓

COMMITTEES UNDER THE SUPERVISION OF THE EXECUTIVE VICE PRESIDENT

James J. Murphy

COMMITTEE ON RELATIONS WITH ACCOUNTANTS

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

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

Edwin F. Boynton, *Chairperson*

Darrel J. Croot

Walter N. Miller

David G. Hartman

Leroy B. Parks, Jr.

Stephen G. Kellison

Jeffrey P. Peterul

Paul F. Kolkman

Jerome A. Scheibl

Staff Liaison: James J. Murphy

COMMITTEE ON INTERNATIONAL ISSUES

The function of this Committee is to respond to requests from outside the United States regarding standards of practice and qualifications to sign public statements in the United States, to share information with the international issues committees of the other United States actuarial organizations, to draft a background paper discussing procedures by which non-United States actuaries might be accredited to practice in the United States and to initiate discussions with non-United States actuarial organizations about having common standards for accreditation.

Margaret W. Tiller, *Chairperson*

Charles Greeley

W. James MacGinnitie

Charles A. Hachemeister

James N. Stanard

Heidi E. Hutter

J. Philip Turner

Harold G. Ingraham, Jr.

Charles Barry H. Watson

Staff Liaison: James J. Murphy

COMMITTEE ON PUBLICATIONS

This Committee provides policy direction and guidance for Academy publications.

Roland E. King, *Chairperson*

The Actuarial Update *The Enrolled Actuaries Report*

Editor *Editor*

Evelyn Toni Mulder Silvio Ingui

Associate Editors *Associate Editors*

Gary D. Lake A. Richard LaBombarde

Stephen A. Meskin Richard G. Schreitmüller

Charles Barry H. Watson Donald J. Segal

Staff Liaison: Erich Parker

EDITORIAL ADVISORY BOARD FOR CONTINGENCIES

This board provides policy guidance, technical review, and oversight to staff editors in the production of *Contingencies*, the journal of the actuarial profession.

Roland E. King, *Chairperson*

Daphne D. Bartlett Dale Nelson

Frederick W. Kilbourne Craig A. Olney

Evelyn Toni Mulder Richard S. Robertson

Department Editors

Arthur W. Anderson W. Keith Sloan

Thomas L. Bakos Stephen N. Steinig

Joseph E. Dean Charles Barry H. Watson

Staff Liaison: Dana Murphy, Erich Parker

ADVISORY GROUP FOR FORECAST 2000

This advisory group, comprising representatives from all Forecast 2000 sponsoring organizations, advises public relations professional staff on the course of the program, reviews results, and makes recommendations to the Council of Presidents on the program's future direction and funding.

James J. Murphy, *Chairperson*

Frederick W. Kilbourne Anthony T. Spano

Eric L. Kranke Robert H. Stapleford

Evelyn Toni Mulder

Staff Liaison: Erich Parker

TASK FORCE ON BUSINESS AFFAIRS ISSUES

The function of the Task Force on Business Affairs Issues is to develop a report for the guidance of officers and staff with regard to those concerns of members relating to their practice but which are not strictly actuarial in nature. The report should include recommendations both for identification and selection of such issues and for addressing them.

Robert E. Heitzman, Jr., *Chairperson*

Robert J. Dymowski John J. Palmer

Irwin I. Kent Alan J. Stonewall

Stephen P. Lowe

Staff Liaison: Gary D. Simms

TASK FORCE TO IDENTIFY ACTUARIAL ISSUES FOR STATE AND FEDERAL GUARANTY FUNDS

The function of this Task Force is to identify issues in which actuarial techniques and perspectives could be useful in understanding and administering government guaranty programs at the state and federal levels and to propose to the Executive Committee and the Board of Directors appropriate steps to address concerns identified by the Task Force.

John C. Angle, *Chairperson*

William Carroll John D. Radek

Robert A. Miller III

Staff Liaison: Gary D. Simms

JOINT COMMITTEES

COUNCIL OF PRESIDENTS (COP)

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

Daphne D. Bartlett, SOA	Harry D. Garber, AAA
Robert L. Brown, CIA	W. Paul McCrossan, CIA
Charles A. Bryan, CAS	Mary S. Riebold, CAPP
G. Patrick Byrnes, ASPA	Donald R. Sondergeld, SOA
Ray Cole, CAPP	Michael L. Toothman, CAS
Ruth F. Frew, ASPA	Mavis A. Walters, AAA

COP TASK FORCE ON THE WORKING AGREEMENT

John H. Harding, *Chairperson*

Ruth F. Frew	Mary S. Riebold
Harry D. Garber	Donald R. Sondergeld
W. Paul McCrossan	Michael L. Toothman

Staff Liaison: James J. Murphy

JOINT COMMITTEE ON THE UNIFORM CODE OF PROFESSIONAL CONDUCT (Guides & Interpretations)

This committee comprises six members, one from each of the participating organizations. The committee shall be appointed by and report to the COP. The chairperson shall be designated by the COP.

The responsibilities of this committee include the formulations of the Uniform Code of Professional conduct, including exposure to the members of the participating organizations; assistance to the participating organizations in consideration and adoption of the Uniform Code, as is or in modified form; once step (1) is complete, ongoing maintenance of the Uniform Code of Professional Conduct; determination of whether a set of Interpretations to the Uniform Code is required, and, if so, development of the Interpretations, including exposure to the members of the participating organizations.

Jerome A. Scheibl, *Chairperson*

Mary H. Adams, CAPP	David P. Flynn, CAS
Jarvis Farley, AAA	Peter F. Morse, CIA
Alan N. Ferguson, SOA	Richard D. Pearce, ASPA

TASK FORCE FOR IMPLEMENTATION OF THE PROFESSIONAL RECOMMENDATIONS

This task force should comprise six members, one from each of the six participating organizations. The task force shall be appointed by and report to the COP. The chairperson shall be designated by the COP.

The responsibility of the task force is to oversee, to coordinate and, where necessary and appropriate, to assist the implementation of the recommendations of the Task Force on Professionalism. The scope of this task includes the completion of the Uniform Code of Professional Conduct and its adoption by the participating organizations; the establishment of the Actuarial Board for Counseling and Discipline (ABCD) by the Academy and the establishment of similar procedures by the CIA to permit investigation and recommendations with respect to alleged violations of the Uniform Code, by members of one or more of the other participating organizations; the revision of the bylaws/constitutions of SOA, CAS, and CAPP and the procedures of ASPA to permit referral of alleged violations of the code of conduct to the ABCD or CIA for investigation, recommendation and, if appropriate, counseling; and the consideration by the AAA, the ASB and the CIA of whether to include in the qualification standards and/or the standards of practice the basic material, concepts, etc. on subjects presently resident in the guides to professional conduct but omitted from the uniform code.

Harper L. Garrett, Jr., AAA, *Chairperson*

M. David Brown, CIA	Stephen W. Philbrick, CAS
David L. Hewitt, CAPP	Carl Shalit, ASPA
Bartley L. Munson, SOA	

ACTUARIAL STANDARDS BOARD AND COMMITTEES

ACTUARIAL STANDARDS BOARD

The Actuarial Standards Board (ASB) was established as an independent entity within the Academy on July 1, 1988. The ASB has the authority: to prescribe its own operating procedures; to establish committees, subcommittees, and task forces it may deem necessary in carrying out its assigned functions; and, to appoint individuals to positions on such committees, subcommittees, and task forces. The foregoing authority may in turn be redelegated by the ASB to its Operating Committees. The Operating Committees report to the ASB and function under its direction. The ASB also has the authority (which may not be redelegated) to authorize exposure of proposed standards and to adopt recommended standards of practice.

The ASB is hereby charged:

1. to direct and manage the development of standards of practice in all areas of actuarial practice;
2. to identify the need for actuarial standards of practice in all areas of actuarial practice;
3. to review standards of practice and determine whether they are in need of amendment, alteration, expansion, or elimination;
4. to cooperate with the Committee on Discipline as requested by the Chairperson of that committee;
5. to determine whether different categories of standards of practice would be more appropriate;
6. to develop a uniform format for exposure drafts and standards of practice;
7. to take steps to enhance the current exposure process regarding standards of practice, and to implement or cause to be implemented ways in which actuaries and other interested parties will more actively participate in the exposure process;
8. to determine appropriate way(s) to publish standards of practice;
9. to promote the value of and adherence to standards of practice;
10. to develop its own rules of procedure for organizations which are not in conflict with the requirements in its plan of operation; and
11. to take all steps necessary to accomplish the other specific tasks in its plan of operation.

Walter N. Miller, *Chairperson*

Jack M. Turnquist, *Vice Chairperson*

James C. Hickman, *Vice Chairperson*

Edward E. Burrows

Frederick W. Kilbourne

Gary Corbett

Harry L. Sutton, Jr.

Willard A. Hartman

P. Adger Williams

CASUALTY COMMITTEES OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the property and liability insurance area.

Michael J. Miller, *Chairperson*

Martin Adler

James A. Hall III

Richard M. Beverage

E. LeRoy Heer

Richard S. Biondi

Bertram A. Horowitz

LeRoy A. Boison, Jr.

Eldon J. Klaassen

Douglas J. Collins

R. Michael Lamb

James A. Faber

Stuart N. Lerwick

Daniel J. Flaherty

Jerry A. Miccolis

Spencer M. Gluck

Robert A. Miller III

Robert W. Gossrow

Gary K. Ransom

David J. Grady

Alfred O. Weller

Gary Grant

Paul E. Wulterkens

Steven L. Groot

Subcommittee on Ratemaking

LeRoy A. Boison, Jr., *Chairperson*

Subcommittee on Reserving

James A. Faber, *Chairperson*

Subcommittee on Valuation

Douglas J. Collins, *Chairperson*

HEALTH COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the health field.

Larry M. Gorski, *Chairperson*

Herbert A. Fritch

James L. Purdy

Spencer Koppel

Robert J. Schuler

William H. Odell

Richard J. Shepler

David F. Ogden

Allen J. Sorbo

John A. Price

Joe P. Sternfeld

LIFE COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the life insurance area

Harold G. Ingraham, Jr., *Chairperson*

Donald F. Behan	James B. Milholland
Timothy F. Harris	Richard S. Miller
Burton D. Jay	Edward S. Silins
Paul F. Kolkman	William T. Tozer
Robert W. Maull	

PENSION COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the pension area.

Mary H. Adams, *Chairperson*

Lall Bachan	Kenneth W. Porter
Robert S. Byrne, Jr.	Harry S. Purnell III
Anthony C. Deutsch	Richard G. Roeder
Silvio Ingui	William C. Spencer
Judith E. Latta	Kenneth A. Steiner

RETIREE HEALTH CARE COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the retiree health care and death benefits area.

Robert W. Haver, *Chairperson*

Alan S. Breitman	Stephen A. Meskin
John D. Bohon	Kenneth W. Porter
Harry A. Don	George J. Roccas
Steven J. Ferruggia	Donald E. Sanning
John Patrick Kinney III	Bernard J. Villa
Joseph P. Macaulay	

SPECIALTY COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in areas not addressed by the committees above.

Jarvis Farley, *Chairperson*

Steven A. Harrold	Robert J. Myers
Philip D. Miller	Richard S. Robertson

Expert Testimony Task Force

Steven A. Harrold, *Chairperson*

David T. Bunin	Harry M. Leister, Jr.
Robert J. Finger	Mary S. Riebold

Data Quality Task Force

Philip D. Miller, *Chairperson*

Lall Bachan	James B. Milholland
Richard S. Biondi	Donald E. Sanning
Larry M. Gorski	

TASK FORCE ON LONG-TERM CARE

In accordance with procedures prescribed by the Actuarial Standards Board, this Task Force is to develop actuarial standards of practice in the area of long-term care.

Bartley L. Munson, *Chairperson*

Donald M. Charsky	John Patrick Kinney III
Abraham S. Gootzeit	Edward A. Murphy
Robert A. Hall	Dennis M. O'Brien
James T. Helton	Gerald R. Shea

ACTUARIAL APPRAISAL TASK FORCE

In accordance with the procedures prescribed by the Actuarial Standards Board, this task force is to develop standards for actuarial appraisals and/or analyses.

Robert D. Shapiro, *Chairperson*

Robert L. Beisenherz	James A. Hall III
Charles Carroll	Reuben Jeffery III
Robert L. Collett	Allan M. Kaufman
Leandro S. Galban, Jr.	Stephen P. Lowe
Patricia L. Gunn	Gary N. See

EDITORIAL ADVISORY COMMITTEE OF THE ASB

This Committee is to assist the operating committees in reformatting existing standards into the approved pattern and to advise the operating committees on the format, style, structure, and consistency of proposed standards. The Committee will also serve as coordinator for technical staff writers involved in ASB activities.

Jerome A. Scheibl, *Chairperson*

Mary H. Adams	Charles E. Farr
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LIAISON APPOINTMENTS

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

Peter Hepokoski

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

Gustave A. Krause

LIAISON MEMBER ON THE
PUBLIC RELATIONS COMMITTEE
OF THE SOCIETY OF ACTUARIES

Anthony T. Spano

COMMITTEE APPOINTMENT GUIDELINES

PREAMBLE

In accordance with the Bylaws of the American Academy of Actuaries, the President appoints committees authorized by the Board of Directors. To aid the President in making such appointments the Board adopted the following guidelines with this preamble at its meeting on October 31, 1980. These guidelines reflect the Board's intention to involve as many members as possible in committee activities without sacrificing continuity. However, the effectiveness of committee work is paramount and as a consequence strict adherence to the guidelines is not expected, particularly with respect to committees that interface regularly with other professions and/or government.

Committees for which specific appointment rules are established by the Board (e.g. Nominating Committee, Actuarial Standards Board) are exempt from the guidelines. Appointments to joint committees and liaison appointments are subject to the guidelines applicable to standing committees, although certain of the liaison appointments must be Board members pursuant to Academy policy and agreements with other organizations.

GUIDELINES

- (1) All members of the Academy are eligible to serve on committees.
- (2) An officer of the Academy should not serve on any committee except in an ex officio capacity
- (3) A person should be chairperson of a standing committee for no more than three years and should retire from the committee after serving as chairperson.
- (4) A person should remain on a standing committee for no more than three years unless such person becomes chairperson by the end of that period
- (5) In general, a person should not serve concurrently on more than one standing committee.
- (6) In general, a person appointed to a task force or a special committee is expected to serve until the task force or special committee is discharged.

PAST OFFICERS

1965-66		1966-67		1979-80		1980-81	
Henry F. Rood	<i>President</i>	Thomas E. Murrin		Ronald L. Bornhuetter	<i>President</i>	Walter L. Grace	
Thomas E. Murrin	<i>President-Elect</i>	John H. Miller		Walter L. Grace	<i>President-Elect</i>	William A. Halvorson	
Frank J. Gadiant	<i>Vice Presidents</i>	Frank J. Gadiant		Marv H. Adams	<i>Vice Presidents</i>	Richard S. Robertson	
Laurence H. Longley-Cook		Laurence H. Longley-Cook		Herbert L. DePrienger		P. Adger Williams	
John H. Miller		H. Raymond Strong		Richard S. Robertson		A. Norman Crowder III	
H. Raymond Strong		Andrew C. Webster		P. Adger Williams		Bartley L. Munson	
George M. Bryce	<i>Secretary</i>	Norton E. Masterson		Charles B. H. Watson	<i>Secretary</i>	Charles B. H. Watson	
Robert E. Bruce	<i>Treasurer</i>	Robert E. Bruce		Kevin M. Ryan	<i>Treasurer</i>	Kevin M. Ryan	
1967-68		1968-69		1981-82		1982-83	
John H. Miller	<i>President</i>	Wendell Millman		William A. Halvorson	<i>President</i>	P. Adger Williams	
Wendell Millman	<i>President-Elect</i>	Walter L. Rugland		P. Adger Williams	<i>President-Elect</i>	A. Norman Crowder III	
Edward D. Brown, Jr.	<i>Vice Presidents</i>	Edward D. Brown, Jr.		A. Norman Crowder III	<i>Vice Presidents</i>	David R. Carpenter	
William J. Leslie, Jr.		William J. Leslie, Jr.		Bartley L. Munson		William A. Ferguson	
Frank J. Gadiant		Paul I. Rotter		David R. Carpenter		John A. Fibiger	
Allen L. Maverson		Harold W. Schloss		William A. Ferguson		Walter S. Rugland	
Norton E. Masterson	<i>Secretary</i>	Norton E. Masterson		Carl R. Ohman	<i>Secretary</i>	Carl R. Ohman	
Robert E. Bruce	<i>Treasurer</i>	Robert E. Bruce		W. James MacGinnitie	<i>Treasurer</i>	W. James MacGinnitie	
1969-70		1970-71		1983-84		1984-85	
Walter L. Rugland	<i>President</i>	H. Raymond Strong		A. Norman Crowder III	<i>President</i>	M. Stanley Hughey	
H. Raymond Strong	<i>President-Elect</i>	Robert J. Myers		M. Stanley Hughey	<i>President-Elect</i>	Bartley L. Munson	
Paul I. Rotter	<i>Vice Presidents</i>	Donald F. Campbell		John A. Fibiger	<i>Vice Presidents</i>	David G. Hartman	
Harold W. Schloss		John K. Dyer		Walter S. Rugland		David M. Reade	
Donald F. Campbell		Harold E. Curry		David G. Hartman		Harold J. Brownlee	
Robert J. Myers		Morton D. Miller		David M. Reade		Carl R. Ohman	
Norton E. Masterson	<i>Secretary</i>	William A. Halvorson		Carl R. Ohman	<i>Secretary</i>	Robert H. Dobson	
Robert E. Bruce	<i>Treasurer</i>	Robert E. Bruce		Burton D. Jay	<i>Treasurer</i>	Burton D. Jay	
1971-72		1972-73		1985-86		1986-87	
Robert J. Myers	<i>President</i>	Morton D. Miller		Bartley L. Munson	<i>President</i>	Preston C. Bassett	
Morton D. Miller	<i>President-Elect</i>	Ernest J. Moorhead		Preston C. Bassett	<i>President-Elect</i>	John A. Fibiger	
Harold E. Curry	<i>Vice Presidents</i>	Robert E. Bruce		Harold J. Brownlee	<i>Vice Presidents</i>	Edward H. Friend	
Ernest J. Moorhead		Julius Vogel		Edward H. Friend		W. James MacGinnitie	
Robert E. Bruce		Reuben I. Jacobson		W. James MacGinnitie		Burton D. Jay	
Julius Vogel		Daniel J. McNamara		Carl R. Ohman		Mavis A. Walters	
William A. Halvorson	<i>Secretary</i>	William A. Halvorson		Robert H. Dobson	<i>Secretary</i>	Robert H. Dobson	
Dale R. Gustafson	<i>Treasurer</i>	Dale R. Gustafson		Burton D. Jay	<i>Treasurer</i>	Daniel J. McCarthy	
1973-74		1974-75		1987-88		1988-89	
Ernst J. Moorhead	<i>President</i>	Daniel J. McNamara		John A. Fibiger	<i>President</i>	W. James MacGinnitie	
Daniel J. McNamara	<i>President-Elect</i>	Thomas P. Bowles, Jr.		W. James MacGinnitie	<i>President-Elect</i>	Harold J. Brownlee	
William A. Halvorson	<i>Vice Presidents</i>	Richard I. Johe		Phillip N. Ben-Zvi	<i>Vice Presidents</i>	Phillip N. Ben-Zvi	
Reuben I. Jacobson		Robert C. Winters		Burton D. Jay		Harper L. Garrett, Jr.	
Thomas P. Bowles, Jr.		Edwin F. Boynton		Joseph J. Stahl II		John H. Harding	
Richard L. Johe		Kenneth H. Ross		Mavis A. Walters		Joseph J. Stahl II	
Walter S. Rugland	<i>Secretary</i>	Walter S. Rugland		Virgil D. Wagner	<i>Secretary</i>	Virgil D. Wagner	
Dale R. Gustafson	<i>Treasurer</i>	Dale R. Gustafson		Daniel J. McCarthy	<i>Treasurer</i>	Daniel J. McCarthy	
1975-76		1976-77		1989-90			
Thomas P. Bowles, Jr.	<i>President</i>	Robert C. Winters		Harold J. Brownlee	<i>President</i>		
Robert C. Winters	<i>President-Elect</i>	Edwin F. Boynton		Mavis A. Walters	<i>President-Elect</i>		
Edwin F. Boynton	<i>Vice Presidents</i>	Dale R. Gustafson		Harry D. Garber	<i>Vice Presidents</i>		
Kenneth H. Ross		M. Stanley Hughey		Harper L. Garrett, Jr.			
Dale R. Gustafson		Ronald L. Bornhuetter		John H. Harding			
M. Stanley Hughey		Louis Garfin		Daniel J. McCarthy			
Walter S. Rugland	<i>Secretary</i>	Ralph E. Edwards		Virgil D. Wagner	<i>Secretary</i>		
James O. Webb	<i>Treasurer</i>	James O. Webb		Thomas D. Levy	<i>Treasurer</i>		
1977-78		1978-79					
Edwin F. Boynton	<i>President</i>	Dale R. Gustafson					
Dale R. Gustafson	<i>President-Elect</i>	Ronald L. Bornhuetter					
Ronald L. Bornhuetter	<i>Vice Presidents</i>	Preston C. Bassett					
Louis Garfin		Charles C. Hewitt, Jr.					
Preston C. Bassett		Herbert L. DePrienger					
Charles C. Hewitt, Jr.		Walter L. Grace					
Dwight K. Bartlett III	<i>Secretary</i>	Dwight K. Bartlett III					
James O. Webb	<i>Treasurer</i>	Kevin M. Ryan					

MEETINGS CALENDAR

ANNUAL MEETING

1991	Washington Court Hotel
September 25	Washington, D.C.

CASUALTY LOSS RESERVE SEMINAR

1991	Crystal Gateway Marriott
September 23–24	Crystal City, Virginia
1992	Denver Marriott City Center
September 21–22	Denver, Colorado

ENROLLED ACTUARIES MEETING

1991	Sheraton Washington Hotel
March 13–15	Washington, D.C.

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership as of November 1, 1989	9,396
Increases	
Admissions	852
Reinstatements	8
Decreases:	
Deaths	46
Withdrawals	87
Membership as of November 1, 1990	10,123

ANALYSIS OF MEMBERSHIP
BY TYPE OF EMPLOYMENT

Type of Employment	Membership		
	As of November 1, 1988	As of November 1, 1989	As of November 1, 1990
Insurance and related organizations	4,160	4,183	4,713
Consulting Practice	3,722	3,874	4,053
Government	67	143	159
Academic institution	38	42	45
Other	318	255	200
Retired or not known	809	899	953
Total	9,114	9,396	10,123

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

As of November 1, 1990

	CAS	CAPP	SOA	TOTAL
Members				
In all three	15	15	15	15
CAS and CAPP	56	56	—	56
CAS and SOA	70	—	70	70
CAPP and SOA	—	716	716	716
In one only	1,218	185	6,806	8,209
In none	—	—	—	1,057
Total	1,359	972	7,607	10,123

ACADEMY MEMBERS WHO ARE
ENROLLED ACTUARIES

As of November 1, 1990

	CAS	CAPP	SOA	TOTAL
Members				
In all three	8	8	8	8
CAS and CAPP	1	1	—	1
CAS and SOA	7	—	7	7
CAPP and SOA	—	545	545	545
In one only	2	100	1,871	1,973
In none	—	—	—	769
Subtotal	—	—	—	3,303
Non-Academy Enrolled Actuaries	—	—	—	535
Total Enrolled Actuaries	18	654	2,431	3,838

MEMBERSHIP

LISTINGS AS OF NOVEMBER 1, 1990

The abbreviations following the name of the member of the Academy designate membership in the founding actuarial organizations as follows:

- F.C.A.S.—Fellow of Casualty Actuarial Society
 A.C.A.S.—Associate of Casualty Actuarial Society
 F.C.A.—Fellow of Conference of Actuaries in Public Practice
 M.C.A.—Member of Conference of Actuaries in Public Practice
 A.C.A.—Associate of Conference of Actuaries in Public Practice
 F.S.A.—Fellow of Society of Actuaries
 A.S.A.—Associate of Society of Actuaries
 E.A.—Enrolled actuary

"I"—Denotes inactive status; this is, members on dues waiver as a result of retirement or disability, or members who are not obligated to pay dues as a result of their status as full-time students without actuarial income.

1965—Denotes Charter Member

		Admitted			Admitted
A					
Aasland, Christopher , (F S A), <i>Vice President</i> , Blue Cross/Blue Shield of MN, 3535 Blue Cross Road, PO Box 64560, St Paul MN 55164 612/456-8600 Fax: 612/456-1068	1979		Abkemeier, Noel J , (F S A), <i>Senior Actuary</i> , Allstate Life Insurance Co. Allstate Plaza West M4B, 3100 Sanders Road, Northbrook IL 60062 708/402-4344	1975	
Abazoris, Norman V , (F S A , E A), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1980		Ablin, Marlene J , (F S A , E A), <i>Partner</i> , Hewitt Associates, 1999 Broadway, Suite 3205, Denver CO 80202 303/292-3737	1976	
Abbott, Quincy S , (F S A), <i>Senior Vice President-Tax Department</i> , CIGNA Corp, Hartford CT 06152 203/726-5091	1965		Abood, Steven J , (F S A), <i>Vice President, Group Actuary</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08855-1326 201/980-4000 Ext: 4245	1987	
Abbott, Dean S , (A S A), <i>Actuarial Associate</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, Station 12-4041, St Paul MN 55101 612/223-4041	1989		Abraham, Jonathan P , (A.S.A.), <i>Actuarial Consultant</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-1642 Fax: 617/572-1769	1986	
Abbott, John W , (A S A), <i>Manager Actuarial Systems</i> , First Capital Life Insurance Co, 10241 Wateridge Circle, San Diego CA 92121 619/458-8700	1987		Abraham, Loida Rodis , (F S A), <i>General Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5079	1987	
Abbott, Larry M , (A S A , E A), <i>Consulting Actuary</i> , CIGNA Employee Benefits, Pension Consulting Div-M50, PO Box 2975, Hartford CT 06104 203/725-2563	1981		Abrahams, Amy J , (F S A , E A), <i>Second Vice President & Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-6290 Fax: 617/262-7843	1979	
Abbott, Michael E , (F S A), <i>President & Chief Financial Officer</i> , American Republic Insurance Co, One Sixth Avenue, Des Moines IA 50334 515/245-2152	1977		Abrahamson, Alice S , (E.A.), William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1976	
Abbott, Paul H, Jr. , (E.A.), <i>President</i> , The Paul Abbott Company, PO Box 1191, McLean VA 22101 703/442-8182	1980		Abrams, Sidney L , (A S A , F A), <i>Executive Vice President</i> , Noble Lowndes, Tenth Floor, 785 Market Street, San Francisco CA 94103-2003 415/495-5151	1969	
Abbott, Phyllis D , (A.S.A.), <i>Assistant Actuary</i> , American Fidelity Assurance Co, PO Box 25523, Oklahoma City OK 73125 405/523-5240	1986		Abramson, Gary R , (A C A S.), <i>Assistant Vice President & Con</i> , Sedgwick James, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7439 Ext: 7228 Fax: 201/564-7395	1988	
Abbott, Varnum J, Jr. , (F.S.A.), 20 Pleasant View Drive, Hatfield MA 01038-9725	1966		Abramson, Steven J , (F S A), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5553	1967	
Abegglen, Thomas E , (F C A , F S A , E A), William M Mercer Incorporated, 400 Renaissance Center, Suite 1100, Detroit MI 48243 313/259-1068 Fax: 313/259-2075	1976		Abril, James F , (F S A), <i>Associate Actuary</i> , The Paul Revere Insurance Group, 18 Chestnut Street, Rte 121-03, Worcester MA 01608 508/799-4441	1986	
Abelanet, Carolyn , (M.C.A., A S A , E A), <i>Principal</i> , William M Mercer Incorporated, 2200 Ross Avenue, Suite 3500, Dallas TX 75201 214/220-3527	1982		Abroe, Michael S , (F S A), Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225	1979	
Abell, Ralph L , (F C A S), <i>Senior Actuary</i> , Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/249-7020	1987		Absey, Donald M , (E A), Howard Johnson & Co, First Interstate Tower, 707 Wilshire Blvd, 30th Floor, Los Angeles CA 90017 213/623-1040 Fax: 213/891-1452	1976	

	Admitted		Admitted
Abzug, Robert G. , (A.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6826	1983	Adornato, Paul D. , (F.S.A.), <i>Senior Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1972
Achenbach, Susan H. , (E.A.), <i>Principal</i> , Deloitte & Touche, 180 North Stetson Avenue, Chicago IL 60601 312/946-3021	1978	Aerts, Theresa M. , (A.S.A.), <i>Actuarial Assistant</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7784	1984
Ackerman, David B. , (F.C.A., F.S.A., E.A.), TPF&C/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 Fax: 913/451-3256	1980	Affleck, Allan D. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Fax: 206/340-1380	1966
Ackerman, Mark L. , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 5725 Mark Dabbling Boulevard, Colorado Springs CO 80919 719/548-8600 Ext: 5378	1989	Africa, Mark D. , (A.S.A.), <i>Actuarial Consultant</i> , The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/338-7611	1987
Acuff, Lucian B. , (A.S.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1300 Third National Financial Center, 424 Church Street, Nashville TN 37219 615/259-1300	1980	Agatston, John S. , (F.S.A., E.A.), <i>Consulting Actuary</i> , John S Agatston Actuarial Services, 5704 Elgin Street, Pittsburgh PA 15206 412/661-6292	1980
Adams, David G. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/897-3300 Ext: 3349	1974	Agee, John E. , (A.S.A.), <i>Consulting Actuary</i> , Agee & Associates, 1100 Centennial Boulevard, Suite 290, Richardson TX 75081 214/234-3770	1968
Adams, Eric A. , (A.S.A.), <i>Pension Manager</i> , ALGICO, 17-19 Pembroke Street, Port of Spain Trinidad 809/623-8891 Ext: 278 Fax: 809/623-4923	1989	Agkira, Robert B. , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1977
Adams, Gregory D. , (F.S.A.), <i>Second Vice President</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3446	1979	Agrimson, Gerald , (F.S.A.), <i>Associate Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3587	1978
Adams, J. Ross , (F.S.A.), 1000 Grand Avenue, Astoria OR 97103 503/325-3296	1965	Aguayo, William R. , (F.S.A.), <i>Assistant Actuary</i> , Executive Life Insurance Co, Actuarial Department, 11444 Olympic Boulevard, Los Angeles CA 90064 213/312-2592	1989
Adams, Jeffrey , (A.C.A.S.), <i>National Council on Compensation Insurance</i> , One Penn Plaza, New York NY 10119 212/560-1059	1989	Aguinaldo, Leonardo C. , (A.S.A.), <i>Actuary</i> , California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3000	1981
Adams, Mark J. , (A.S.A.), <i>Pension Consulting Actuary</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1990	Ahmad, Saiyed A. , (A.S.A.), <i>Vice President & Actuary</i> , American Life Insurance Co, PO Box 5984, Sharjah United Arab Emirates Fax: 971/659-8910	1979
Adams, Mary Hardiman , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2710 Fax: 201/902-2450	1965	Ahourai, Alborz , (A.S.A.), <i>Actuary</i> , Management Compensation Group, 644 South Figueroa Street, Los Angeles CA 90017 213/488-8523 Ext: 523 Fax: 213/624-0850	1990
Adams, Patricia M. , (F.S.A., E.A.), 18 Sherwood Lane, Norwich CT 06360 203/889-7624	1976	Ahrens, John K. , (F.S.A.), <i>Group Health Resources</i> , PO Box 13012, Overland Park KS 66212 913/897-5985	1980
Adams, Samuel P. , (F.S.A.), 304 North Second Street, Leland MI 49654	1965	Ahuja, Sushil K. , (A.S.A., E.A.), <i>President</i> , Actuarial Pension & Retirement Services Inc, 23875 Ventura Boulevard, Suite 201, Calabasas CA 91302 818/348-1956 Fax: 818/702-6310	1976
Adams, Thomas P. , (E.A.), <i>Vice President & Chief Actuary</i> , Miami Valley Pension Service, 3309 Office Park Drive, Dayton OH 45439 513/293-0700	1979	Aikman, Roy W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , 1900 West 75th Street, Suite 201, Prairie Village KS 66208 913/362-7144	1966
Adams, Timothy J. , (F.S.A.), <i>Vice President-Actuarial Services</i> , The Laughlin Group, 12655 SW Center Street, Suite 280, Beaverton OR 97005 503/643-7032 Fax: 503/644-5321	1982	Akers, Michael J. , (F.S.A.), <i>Vice President-Annuity Product Development</i> , CONSECO Inc, 11825 North Pennsylvania Street, Carmel IN 46032 317/571-3701 Fax: 317/573-2776	1982
Adams, Warren R. , (F.S.A., E.A.), <i>Director of Actuarial Education & Research</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0650 515/248-2772	1965	Akhtar, Saiyid S. , (A.S.A.), <i>Consulting Actuary</i> , Akhtar & Hasan (Pvt) Ltd, State Life Building #1, Chundrigar Road, Karachi 2 Pakistan 021/241-1084 Fax: 021/241-6571	1982
Addiego, James P. , (A.S.A.), <i>Second Vice President & Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8815	1971	Aki, Alvin W. , (M.C.A., A.S.A., E.A.), 8215 Sugarbush Court, Orlando FL 32819 407/351-9986	1981
Addink, Donald L. , (F.S.A.), <i>Executive Vice President</i> , Pima Capital Co, 3320 East Shea Boulevard, Suite 200, Phoenix AZ 85028 602/953-8000	1980	Akins, C. Charles , (E.A.), <i>President</i> , Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111	1976
Adelstein, Victor A. , (F.S.A., E.A.), <i>Hooker & Holcombe Inc</i> , 65 LaSalle Road, West Hartford CT 06107-2397 203/521-8400	1972	Alam, Asghar E. , (F.S.A.), <i>Actuary</i> , The Wyatt Co (UK) Ltd, 21 Tothill Street, Westminster, London England SW1H 9LL 441/222-8033	1980
Adler, Deborah Jean , (F.S.A.), <i>Assistant Vice President</i> , Monarch Financial Services Inc, 361 Whitney Avenue, Holyoke MA 01040 413/568-1872	1990	Aland, Barbara Jacobs , (F.S.A.), <i>Associate Actuary, Group</i> , Protective Life Corp, 2801 Highway 280 South, Birmingham AL 35223 205/868-3711	1988
Adler, Martin , (F.C.A.S.), <i>Vice President & Actuary</i> , Government Employees Insurance Co, GEICO Plaza, Washington DC 20076-0001 301/986-2083 Fax: 301/986-3054	1970	Albert, Faye , (F.S.A., A.C.A.), <i>Consulting Actuary</i> , Albert Associates, 4949 SW 71st Place, Miami FL 33155 305/662-5840 Fax: 305/662-4428	1972
		Albert, Lisa M. , (A.S.A.), <i>Actuarial Assistant</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8314	1989

	Admitted		Admitted
Albracht, Fred J. , (F.S.A.), <i>Vice President & Actuary</i> , Life Partners Group, 7887 East Bellevue Avenue, Englewood CO 80111 303/779-1111	1980	Allard, Maynard W. , 165 Pilgrim Trail, Plymouth MA 02360	i 1966
Albright, William R. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8224	1984	Allen, Barbara J. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-4121	1979
Aldin, Neil C. , (F.C.A.S.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, NAGHGS, Hartford CT 06183 203/954-3403	1987	Allen, Barry T. , (F.S.A., E.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1957 203/253-1553	1977
Aldoriso, Robert P. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166	1979	Allen, Dale , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7455	1976
Aldrich, William C. , (F.C.A.S.), <i>Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1965	Allen, Daniel J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , ARCO Investment Management Co, 515 South Flower Street, BOA 3569, Los Angeles CA 90071 213/486-3218 Fax: 213/486-8363	1986
Aldritt, John K. , (F.S.A.), <i>First Vice President & Life Actuary</i> , American Merchants Life Insurance Co, 5995 Opus Parkway, Minnetonka MN 55343 612/935-1400 Fax: 612/935-7695	1988	Allen, Danny M. , (A.C.A.S.), <i>Actuary</i> , FEISCO, 2601 Cattlemen Road, Sarasota FL 34232 813/951-3684 Fax: 813/951-3602	1990
Aleksey, Bernadette D. , (A.S.A.), <i>Consultant</i> , CIGNA Employee Benefits, PO Box 2975, Hartford CT 06104 203/725-2483	1988	Allen, David J. , (A.S.A.), <i>Actuarial Associate</i> , National Guardian Life Insurance Co, PO Box 1191, Madison WI 53701 608/257-5611 Ext: 5277	1990
Alenik, Bernard , (A.S.A.), 1625 East 13th Street, Apt 1H, New York NY 11229	i 1967	Allen, David W. , (F.S.A.), <i>Vice President</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-4784	1983
Alexander, George , (F.S.A.), Six Canterbury Crescent, Islington ON Canada M9A 5A5 416/233-5353	i 1966	Allen, Donna Deborah , (F.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, 650 Town Center Drive, Costa Mesa CA 92626 714/850-4418	1986
Alexander, Robert A., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident Insurance, PO Box 60789, Los Angeles CA 90060-0789 213/964-7994	1971	Allen, Edward S. , (F.C.A.S.), 19 Sarah Lane, Simsbury CT 06070	i 1965
Alexander, Silas J. , (A.C.A.), 7780 Woodridge, San Antonio TX 78209	i 1966	Allen, Harold G. , (F.S.A.), 8945 Oakmont Drive, Santa Rosa CA 95405	i 1965
Alexander, William , (M.C.A., A.S.A., E.A.), <i>Manager</i> , Laventhol & Horwath/REBC Associates, 605 Third Avenue, 36th Floor, New York NY 10158 212/297-4400	1978	Allen, Henry G. , (F.S.A., E.A.), 524 Harristown Road, Glen Rock NJ 07452 201/444-9440	i 1965
Alff, Gregory N. , (F.C.A.S.), <i>Senior Actuary</i> , Corroon & Black Corp, One Commerce Place, Suite 1500, Nashville TN 37239 615/271-1640	1977	Allen, Howard D. , (F.S.A.), <i>Vice President</i> , Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 Ext: 440	1965
Alford, Timothy J. , (F.S.A., E.A.), <i>Second Vice President & Director Group Technical Services</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3126 Fax: 219/455-4444	1979	Allen, James F. , (F.S.A.), <i>Corporate Actuary</i> , Life Reassurance Corp of America, 969 High Street, PO Box 10060, Stamford CT 06904-2060 203/321-3055	1971
Alfuth, Terry J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Republic Insurance Group, 2727 Turtle Creek Boulevard, Dallas TX 75219-4801 214/559-1343	1979	Allen, Jeffrey G. , (A.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, Floor 39S, Chicago IL 60685 312/822-6711	1990
Alhanti, Mark Stuart , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Box 135, Dallas TX 75201 214/220-3500	1984	Allen, Jerry D. , (E.A.), <i>Senior Actuary</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 Ext: 7664 Fax: 708/317-7416	1981
Ali, M Nasim , (A.S.A.), <i>Senior Vice President-Marketing</i> , USLIFE Corporation, One Woodfield Lake, Schaumburg IL 60173 708/517-6121 Fax: 708/517-6130	1982	Allen, Linda S. , (F.S.A.), <i>Actuary</i> , Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844	1980
Ali, Syed A. , (F.S.A.), <i>Vice President & Chief Financial Officer</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33102-0270 305/470-3850	1982	Allen, Scott D. , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, Allstate Plaza West, 3100 Sanders Road, Northbrook IL 60062 708/402-7040	1989
Alin, Steven I. , (E.A.), <i>President</i> , Pension Design Services Inc, Jericho Atrium, 500 North Broadway, Suite 128, Jericho NY 11753 516/937-3600	1976	Allen, William E. , (F.S.A., E.A.), TPF&C/Towers Perrin, 200 Renaissance Center, Suite 2700, Detroit MI 48243-1357 313/567-6616	1979
Allaben, Mark S. , (F.C.A.S.), <i>Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-5582	1986	Allison, Charlie R. , (F.S.A.), <i>Vice President</i> , Lewis & Elhs Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1983
Allaire, Christiane , (F.C.A.S.), Tillinghast/Towers Perrin, 30 Victoria Street, PO Box HM 1359, Hamilton HMFY Bermuda 809/295-8863 Fax: 809/292-4237	1989	Allison, Peter S. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4729 Fax: 703/351-4935	1990
Allan, Harry E. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700	1965	Allison, William A. , (A.S.A.), <i>Senior Vice President-US Operations</i> , Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3359 Fax: 404/953-3472	1984
Allan, William , (F.S.A.), 532 Harrison Avenue, Harrison NY 10528 914/967-1070	i 1965	Allstrom, H Willard , (A.C.A., A.S.A.), 35 Parkway Drive, Rye NY 10580 914/967-3296	i 1966
		Almagro, Manuel, Jr. , (F.C.A.S.), <i>Senior Manager</i> , Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/240-2194	1986

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Alpern, Lawrence , (A S A), 1052 Thomas Road, Glen Burnie MD 21060	1966	Anderson, Arnold H , 6217 Ramsgate Court, Brentwood TN 37027 615/373-2378	1967
Alpert, Frank J , (F S A.), <i>Vice President</i> , AMEV Asset Management, One World Trade Center, Suite 5001, New York NY 10048 212/323-9860	1965	Anderson, Arthur V , (F S A), Seven Essex Street, Amesbury MA 01913	1987
Alpert, Stephen A , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100	1987	Anderson, Arthur W , (F C.A., A S.A., E A.), <i>Consulting Actuary</i> , 200 Linden Street, PO Box 9009, Suite 313, Wellesley MA 02181 617/449-0556	1970
Alps, Robert A , (A.S.A , E.A.), <i>Associate Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1983	Anderson, Bruce C , (A C A S.), <i>Manager</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048 212/790-0653	1984
Altman, Ian H , (F S A , E A.), <i>Principal</i> , William M Mercer Incorporated, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5300	1984	Anderson, Clifford G, III , (A S A.), <i>Consultant</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7684	1990
Altman, Jeffrey N , (F S A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, T- 49, Boston MA 02117 617/572-4807	1981	Anderson, Dean R , (F.C.A S), Anderson & Company, 20860 St Albans Green, Greenwood MN 55331 612/470-1663	1976
Altman, Joseph B , (A S A., E.A.), <i>Actuary & Pension Consultant</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1990	Anderson, Gerald A , (F S A), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, TW/44N, New York NY 10019 212/554-1784	1980
Altman, Kenneth , (F C A , F S A , E A), <i>President</i> , Fleet/ Norstar Employee Benefit Services, Peter D Kiernan Plaza, Albany NY 12207-2796 518/447-2104	1965	Anderson, Gregg W , (A.S.A), <i>Project Manager</i> , PolySystems Inc, 30 North LaSalle Street, Chicago IL 60602 312/332-5670	1989
Altschuler, Michael C , (F S A), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5391	1965	Anderson, Henry J , (F C A , A S A , E A), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1300 Ext 1300	1967
Ames, John Francis , (F S A), <i>Actuary</i> , Group Insurance, Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045-2581 708/615-1500	1983	Anderson, Homer G , (A S A), 12 Cornfield Road, Windsor CT 06095	1966
Amick, Carl G , (F S A), <i>Associate Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1986	Anderson, James C H , (F C A , A S A), <i>Consulting Actuary</i> , 5807 Stonehaven Drive, Stone Mountain GA 30087 404/469-0779 Fax: 404/469-0885	1966
Ammann, Eric K , (F S A., E.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100	1983	Anderson, Judy Feldman , (F S A , E A), <i>Education Actuary</i> , Society of Actuaries, 475 North Martingale Road, Suite 800, Schaumburg IL 60173 708/706-3590 Fax 708/706-3599	1984
Amodeo, Anthony , (F S A), <i>Vice President & Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 4-H, New York NY 10010 212/578-6313	1975	Anderson, Karl Dayton , (F S A), <i>Director & Associate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext: 2262	1988
Amoroso, Rebecca C , (A.C.A.S.), <i>Senior Manager</i> , Deloitte & Touche, 1001 Pennsylvania Avenue NW, Washington DC 20004 202/879-5697	1986	Anderson, Keith M , (A S A., E A.), <i>Consultant</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606 312/902-7500	1985
Amoroso, Vincent , (F.C.A., F.S.A., E A), <i>Principal</i> , KPMG Peat Marwick, 2001 'M' Street NW, Washington DC 20036 202/467-3882 Fax: 202/822-8887	1978	Anderson, Kenneth D , (A S A , E A), <i>Consulting Actuary</i> , Kenneth D Anderson Co Inc, EB3N Damonmill Square, Concord MA 01742 617/259-0729	1976
Amrine, Frank M , (F S A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-3279	1975	Anderson, Lloyd G , 1113 Countrywood Lane, Vista CA 92083 619/727-1191	1967
Amundson, Richard B , (F C A S.), <i>Actuary</i> , Minnesota Department of Commerce, 133 East Seventh Street, St Paul MN 55101 612/297-5741	1984	Anderson, Louise H , (F S A), <i>Assistant Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7234	1986
Ancona, Philip F , (M.C.A., A S A , E A), <i>Principal and Actuary</i> , Coast Consultants, 19600 Fairchild Road, Suite 220, Irvine CA 92715-2510 714/851-0414 Fax: 714/851-0429	1976	Anderson, Mary Virginia , (F C.A.S., F.S.A.), <i>Vice President, Underwriting & Actuarial Services</i> , Acordia School Benefits Inc, 5730 West 74th Street, Indianapolis IN 46278 317/290-4154	1981
Anderegg, David S , (F C A , E A), 6030 Harbord Drive, Oakland CA 94611 415/339-2037	1966	Anderson, Neil M , (F.S.A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 Ext: 1629 Fax 404/365-1663	1965
Andersen, Anne E , (F S A.), <i>Assistant Actuary</i> , Mutual/ United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5864	1987	Anderson, Paul W , (F S A.), <i>Second Vice President/Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3721	1978
Andersen, Daniel D , <i>Vice President-Marketing</i> , Blue Cross/ Blue Shield of IA, 636 Grand Avenue, Des Moines IA 50307 515/245-4584	1985	Anderson, Philip D , (A S A.), 25 Penny Meadow Road, Sudbury MA 01776	1966
Andersen, Robert W , (M.C.A., E.A.), <i>Associate Reviewing Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2514	1985	Anderson, Robert C , (A S A), <i>Vice President</i> , Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3394	1980
Andersen, Theodore F , (E A), <i>Actuary</i> , National Pension Service, 1025 Westchester Avenue, White Plains NY 10604 914/949-4066	1976	Anderson, Robert C , (A.C.A.S.), <i>First Vice President & Casualty Actuary</i> , American Hardware Insurance Group, 5995 Opus Parkway, Minnetonka MN 55343 612/939-4521	1986
Anderson, Alf H , (F S A.), 3240 Midkiff Road, Winston- Salem NC 27106 919/761-1053	1969		

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Anderson, Roland G. , (F.S.A.), <i>Executive Vice President & Chief Actuary</i> , ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060 Fax: 314/821-6164	1979	Anker, Robert A. , (F.C.A.S.), <i>President</i> , American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6677	1971
Anderson, Roy R. , (F.S.A.), 35 Bartlett Drive, Madison CT 06443-1727 203/421-5060	1965	Annin, Roger K. , (F.S.A.), <i>Vice President & Actuary</i> , Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501-2288 402/437-4447	1977
Anderson, Sigfrid M. , (A.S.A.), <i>Associate Actuary</i> , League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210	1985	Ansbacher, Joseph M. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 Ext 733 Fax: 201/592-9075	1983
Anderson, Steven E. , (A.S.A., E.A.), <i>Manager, Actuarial Division</i> , Honeywell Inc, Honeywell Plaza, Minneapolis MN 55408 612/870-2957	1982	Anthony, John J. , (F.C.A., F.S.A.), <i>President</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1975
Anderson, Tracy Alan , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Financial Services, IDS Tower 10, Minneapolis MN 55440 612/372-3729	1989	Anthony, Susan , (F.S.A.), <i>Assistant Vice President & Actuary</i> , American Heritage Life Insurance Co, 76 South Laura Street, Jacksonville FL 32202 904/354-1776	1984
Andler, James A. , (A.C.A.S.), <i>Assistant Vice President</i> , SAFECO Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5904 Fax: 206/622-5995	1986	Antliff, John C. , (F.S.A.), <i>Consulting Actuary</i> , Six Medinah Circle, Falmouth ME 04105 207/878-2372 Fax: 207/781-3924	1965
Andreae, David Morgan , (F.S.A.), <i>Director-Financial Services & Pricing Standards</i> , Provident Life & Accident Insurance, One Fountain Square, 4-S, Chattanooga TN 37402 615/755-8135	1990	Antrobus, Barbara S. , (F.S.A.), <i>Consultant</i> , 10025 Woodstream Drive, Fort Wayne IN 46804 219/432-0033	1983
Andreae, Linda H. , (A.S.A.), <i>Senior Actuarial Associate</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1705	1989	Antrobus, G Michael , (F.S.A.), <i>Second Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3244	1980
Andresen, Robert Karl , (A.S.A.), <i>Partners National Health Plans</i> , 7760 France Avenue South, Suite M500, Bloomington MN 55416 612/897-2599 Fax: 612/897-2017	1989	Antsis, Susan J. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2474	1982
Andrews, Michael S. , (F.S.A.), <i>Associate Actuary</i> , Modern Woodmen of America, 1701 First Avenue, Rock Island IL 61201 309/786-6481 Ext 382	1987	Anzalone, George D. , (E.A.), <i>Actuary</i> , National Retirement Plan Services of MD, Ten Corporate Center, 10400 Little Patuxent Parkway, Columbia MD 21044 301/740-0960	1976
Andrews, Steven L. , (F.S.A.), <i>Associate Manager</i> , Great-West Life Assurance Co, 8515 East Orchard Road, 10T2, Englewood CO 80111 303/889-4186	1990	Apfel, Kenneth , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , American International Group, 70 Pine Street, New York NY 10270 212/770-5373	1986
Andrzejewski, Chester D. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-5917	1987	Aponte, Juan B. , (M.C.A.), <i>Consulting Actuary</i> , PO Box 8659, Santurce PR 00910 809/732-8354	1967
Andsager, Steven R. , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, The Lake Cook Office Center, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1986	Applequist, Virgil H. , (A.C.A.S.), <i>Assistant General Manager</i> , American Agricultural Insurance Co, 225 Touhy Avenue, Park Ridge IL 60068 708/399-5725	1980
Aneja, Bhola N. , (E.A.), <i>Consulting Actuary</i> , The Aneja Company, PO Box 262286, Tampa FL 33685-2286 813/882-8850 Fax: 813/886-9004	1990	Aprill, John R. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, 213 Washington Street, Seventh Floor, Newark NJ 07102-2992 201/802-6699	1986
Angell, Charles M. , (F.C.A.S.), <i>Vice President, Reinsurance & Actuarial</i> , Amerisure Companies, 28 West Adams Avenue, Detroit MI 48226 313/965-8600 Ext: 500	1978	Aquino, John G. , (F.C.A.S.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606-3038 312/704-2711 Fax: 312/704-8111	1987
Angell, Donald C. , (E.A.), <i>President</i> , Angell Disend & Quessnel Inc of RI, 225 Newman Avenue, PO Box 4710, Rumford RI 02916-0710 401/438-9250	1971	Arab, Majid , (F.S.A.), <i>Assistant Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 506, New York NY 10010 212/576-5244	1990
Angelo, Paul E. , (F.S.A., M.C.A., E.A.), <i>Vice President, Senior Consulting Actuary</i> , C & B Consulting Group, 50 Fremont Street, Suite 2400, San Francisco CA 94105 415/979-0600 Ext: 220 Fax: 415/979-0177	1982	Arata, David A. , (F.C.A.S.), <i>Consulting Actuary</i> , Arata & Associates, 367 Civic Drive, Suite 11B, Pleasant Hill CA 94523 415/671-9249	1978
Angen, Carol L. , (E.A.), <i>Senior Pension Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1976	Archacki, Raymond J. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC52, Pension Actuarial Underwriting, Hartford CT 06156 203/636-3713	1975
Angle, John C. , (F.S.A.), <i>President</i> , Probe Inc, 3800 South 42nd Street, Lincoln NE 68506 402/486-1336 Fax: 402/486-1336	1965	Archer, Allan K. , (F.S.A.), 80-50 Fiddlers Green Road, London ON Canada N6H 4T4	1969
Anglin, Elizabeth H. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600 Ext: 380 Fax: 202/626-9700	1977	Archibald, A Edward , (F.S.A., A.C.A.S.), 200 Richardson Street, Lookout Mountain TN 37350 615/821-6385	1965
Angstadt, Cheryl G. , (A.S.A.), <i>Manager-Valuations</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5650	1986	Archibald, Giles Charles , (A.S.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7010	1990
Angstman, Clifford W. , (F.S.A.), <i>Vice President & Associate Actuary</i> , First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24504 804/845-0911	1986	Arganbright, A Dean , (F.S.A.), <i>Chairman, President & Chief Executive Officer</i> , Wisconsin National Life Insurance, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800	1965
		Arial, David B. , (F.S.A.), <i>Vice President, Marketing</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1971
		Ariturk, Haluk , (F.S.A.), <i>Senior Vice President, Operations & Chief Actuary</i> , Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506	1983

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Auster, Lawrence S. (F.S.A.), <i>Chief Actuary</i> , The Hartford Life Ins Cos, 200 Hopmeadow Street, Simsbury CT 06089 203/843-3015	1975
Austin, Charles R. (E A.), <i>Consultant</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1976
Austin, Frank S. (F S A), <i>Vice President & Actuary</i> , Nationale-Nederlanden US Corp, 601 13th Street NW, Suite 400 South, Washington DC 20005-3808 202/393-1986	1978
Austin, J Paul. (A C A S), <i>Vice President-Actuarial & Underwriting Services</i> , Blue Cross/Blue Shield of MI, 600 East Lafayette, Mail Code J701, Detroit MI 48226 313/225-7899	1980
Austin, Joseph D. (F.S.A.), <i>President & Chief Executive Officer</i> , Federal Life Insurance Co (Mutual), 3750 West Deerfield Road, Riverwoods IL 60015 708/520-1900 Ext: 250	1965
Austin, Peter D. (F.S.A., E.A.), <i>Consulting Actuary</i> , Peter D Austin & Associates, 4063 Sunswapt Drive, Studio City CA 91604 213/769-1145	1977
Autin, A Anthony, Jr. (F S A), <i>President</i> , Charlotte Liberty Mutual Insurance, 531 South Tryon Street, Charlotte NC 28202 704/333-2155 Fax: 704/333-2410	1968
Auvinen, Peter G. (F S A), <i>Consulting Actuary</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Suite 1000, Chicago IL 60206 312/701-4800	1984
Avellone, Francis P. (E.A.), <i>President</i> , LBO Inc, 650 Green Bay Road #200, Lake Bluff IL 60044 708/295-6300	1978
Avery, James J, Jr. (F S A), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 213 Washington Street, Newark NJ 07102-2992 201/802-4615 Fax 201/802-3186	1979
Avner, Kenneth S. (F S A), <i>Senior Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Suite 1000, Chicago IL 60601 312/938-6739	1984
Axelrod, Jerrald. (F C A , F S A), <i>President</i> , Jerrald Axelrod Consulting Actuary Inc, 24005 Plover Lane, Laguna Niguel CA 92677 714/831-5565	1966
Axene, David V. (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Fax: 206/340-0607	1978
Ayache, Robert E. (E A), <i>Principal</i> , TPF&C/Towers Perrin, 31 Pond Place, Cos Cob CT 06807 914/745-4377	1976
Ayala, Ainar Dalton. (E A), <i>Principal</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10043 212/839-6300 Fax: 212/839-6389	1982
Aycock, William Thomas. (F.S.A.), <i>Consulting Actuary</i> , Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/653-9448 Fax 404/653-9395	1984
Aylward, Thomas F. (E.A.), <i>Consulting Actuarial Officer</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-4826	1979
Ayson, Benjamin E. (E A), <i>Actuary</i> , Benefit Plan Consultants Inc, 1221 Kapiolani Boulevard, Suite 600, Honolulu HI 96814 808/533-3831 Fax: 808/533-3657	1976
Azari, Robert J. (F S A., E.A.), <i>Senior Consulting Actuary</i> , C & B Consulting Group, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114	1988
Aziz, Salman. (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080	1986

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Babcock, Sheryl M. (A.S.A.), <i>Senior Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 Ext. 6946	1988
Baber, Larry D. (F.C.A., F S A), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 Fax 402/393-1037	1970
Bacchiocchi, Gary J. (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
Bach, Daniel J. (A.S.A.), <i>Assistant Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402-8017 715/842-6814	1990
Bachan, Lall. (M.C.A., A.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416	1976
Bachman, Burl Vaughn. (A.S.A., E.A.), <i>Assistant Vice President & Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, PO Box 1177, 701 East Byrd Street, Richmond VA 23209 804/643-4113	1980
Bachman, Ronald E. (F S A), <i>Vice President-Health Actuary</i> , Massachusetts Indemnity & Life Insurance Co, 3120 Breckinridge Boulevard, Duluth GA 30199 404/564-7869	1979
Backhaus, Karen K. (A.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 Fax: 402/393-1037	1986
Bacon, Robert A. (F S A , E.A.), <i>President</i> , Bacon & Wollman Associates Inc, 439 Glenwyth Road, Wayne PA 19087 215/341-1785	1965
Badalamenti, Joseph. (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1990
Bader, Lawrence N. (F C A., F S A , E.A.), <i>Vice President</i> , Salomon Brothers Inc, One New York Plaza, New York NY 10004 212/747-2185 Fax: 212/943-5203	1975
Bader, Steve. (F S A), <i>Assistant Vice President & Associate Actuary</i> , Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000	1979
Badertscher, Carol L. (E.A.), <i>Senior Actuarial Analyst</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1976
Baeckstrom, Marianne. (A.S.A.), 1321 Carol Road, Meadowbrook PA 19046	1966
Baehl, Michael E. (F S A , E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1981
Bagby, Alex M. (A.S.A.), <i>Senior Actuarial Assistant</i> , American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5257	1990
Bagshaw, James J. (F C A , A.S.A., E.A.), <i>President</i> , James J Bagshaw & Co, 2813 Tangelo Drive, Sarasota FL 34329 813/366-8420	1966
Bagwell, Will R. <i>Associate Professor</i> , N C A & I State University, School of Business & Economics, Greensboro NC 27411 919/379-7744	1967
Bah, Constance A. (A.S.A.), <i>Actuarial Associate</i> , Lutheran Brotherhood, 625 Fourth Avenue South, PO Box 455, Minneapolis MN 55415 612/340-5784	1990
Bahn, David J. (F S A), <i>Actuary</i> , Blue Cross/Blue Shield of FL, 532 Riverside Avenue, PO Box 1798, Jacksonville FL 32231-0014 904/791-8131 Fax: 904/791-8223	1973
Bailey, J Russell, Jr. (F.S.A., E.A.), <i>Vice President & Group Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1965

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- Bailey, Jerrold F.** (A.S.A.), *Assistant Actuary*, Commonwealth Life & Accident Insurance Co, PO Box 9000, League City TX 77573-9000 409/766-6610 Ext. 304 1979
- Bailey, John E.** (F.S.A.), *Senior Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7094 Fax 414/299-2021 1970
- Bailey, John M. III.** (F.S.A.), *Vice President-Financial*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6484 1976
- Bailey, L. Allen.** (F.S.A.), *Executive Vice President*, MacKeen & Bailey Inc, 12710 Research Boulevard, Suite 265, Austin TX 78759 512/250-0720 Fax 512/250-9392 1980
- Bailey, Marilyn V.** (E.A.), *Pension Actuary*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7243 Fax 215/964-7283 1976
- Bailey, Paul M.** (F.S.A.), PO Box 1159, Grantham NH 03753 1965
- Bailey, Richard L.** (F.S.A.), *Actuary*, Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6863 1982
- Bailey, Robert A.** (F.C.A.S.), *Senior Vice President & Ltd Partner*, E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310 Fax: 612/835-1590 1965
- Bailey, Sidney M T.** (F.S.A.), 17 Mengham Court, Goldring Close, Hayling Island, Hampshire England PO11 9PX 1968
- Bailey, Victoria L.** (F.C.A.S., A.S.A.), *Assistant Vice President*, Employers Reinsurance Corp, 5200 Metcalf, Overland Park KS 66201 913/676-5395 1986
- Bailey, William A.** (F.S.A.), *Research Actuary*, Kemper National Insurance Companies, Long Grove IL 60049 708/540-3689 1965
- Bailey, William E.** (F.C.A.), *Consulting Actuary*, W B Actuarial Services, 1700 Sunset Boulevard, Suite 5, West Columbia SC 29169 803/796-8514 1970
- Bailin, Ailey.** (F.S.A., E.A.), *Principal*, William M Mercer Ltd, 800 One Lombard Place, Winnipeg MB Canada R3B 0X3 204/947-0055 1976
- Bails, Mark D.** (A.S.A.), The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5591 1982
- Bain, Michael Larry.** (A.S.A., F.A.), *President*, Pension Architects, 716 South Olive Street, Los Angeles CA 90014 213/627-3211 Fax 213/627-2714 1980
- Bain, Peter C.** (A.S.A.), *Principal Actuary*, Lifeguard HMO, 1851 McCarthy Boulevard, Milpitas CA 95035 408/943-9400 Ext: 105 Fax 408/943-0706 1969
- Bainbridge, Thomas G.** (A.S.A., E.A.), *Assistant Vice President & Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6907 1972
- Bair, Nicki.** (F.S.A.), *Second Vice President & Associate Actuary*, Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/741-5995 1986
- Baird, Stephen E.** (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 100 Renaissance Center, Suite 2270, Detroit MI 48243 313/567-2447 1974
- Baitler, Simon C.** (F.S.A., E.A.), *Principal*, The Stevenson Group/StS, 9744 Wilshire Boulevard, Suite 205, Beverly Hills CA 90212 213/285-0003 Fax: 213/285-9871 1975
- Bak, Harris N.** (F.S.A.), Fillingham/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/351-4140 Fax: 212/351-4157 1976
- Bakel, Leo R.** (A.C.A.S.), *Senior Associate Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-7196 1987

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- Baker, Edward H.** (F.S.A.), *Senior Vice President*, Integrated Resources Life Cos, 5890 South Galena Street, Englewood CO 80111 303/866-9575 1967
- Baker, Karl T.** (F.S.A.), *Senior Actuarial Consultant*, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759-6399 512/338-7951 1978
- Baker, Michael G.** (A.S.A., E.A.), *Actuary*, William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9527 1987
- Baker, Trudy J.** (A.S.A., F.A.), 23537 Lawson Road, Little Rock AR 72210 1985
- Bakos, Thomas L.** (F.S.A.), *Vice President & Life Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8802 Fax: 212/673-4406 1972
- Balbin, Ronald J.** *Regional Director, Underwriting*, Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-6216 1984
- Balcerek, Rafal J.** (F.C.A.S.), 102 Warfield Road, Cherry Hill NJ 08034 609/428-1109 1965
- Balchunas, Anthony J.** (A.C.A.S.), *Associate Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6352 1986
- Bald, Barbara.** (A.S.A., E.A.), *Partner*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3088 1980
- Balder, Ruth P.** (A.S.A., E.A.), *Consulting Actuary*, Williams Thacher & Rand Inc, 330 North Charles Street, Baltimore MD 21201 301/659-0074 1977
- Baldwin, Arthur L. III.** (F.S.A.), *Second Vice President & Associate Actuary*, The Paul Revere Insurance Group, 18 Chestnut Street, 060-03, Worcester MA 01608 508/793-1429 1982
- Baldwin, Craig M.** (F.S.A.), *Second Vice President & Actuary*, Munich American Reassurance Co, Box 3210, Atlanta GA 30302 404/394-5665 Ext. 414 Fax: 404/394-7744 1979
- Baldwin, Cynthia E.** (F.S.A., E.A.), *Actuary*, The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-2506 1987
- Baldwin, David B.** (F.S.A.), *Vice President*, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 1981
- Baldwin, William D.** (F.C.A., F.S.A.), *Senior Vice President, Special Markets Group*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6933 1973
- Bale, Mark H.** (A.S.A., E.A.), *Assistant Vice President & Assistant Actuary*, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501-2288 402/437-4448 1984
- Baledes, Theodore E.** (F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1967
- Balfe, James C.** (A.S.A., E.A.), 1-34-1-203 Arai, Nakano-ku, Tokyo Japan 165 035/380-0245 1989
- Balinski, Kenneth A.** *Manager-Small Business Activities*, Administrative Management Group, 3800 North Wilke Road, Suite 250, Arlington Heights IL 60004 708/577-6000 1982
- Balko, Karen H.** (F.C.A.S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0701 1975
- Ball, David N.** (F.S.A.), *Actuary*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 1977
- Ball, Frank M.** 272 Selby Ranch Road, Apt 3, Sacramento CA 95864 916/485-4287 1969
- Ball, Linda C.** (F.S.A.), *Vice President & Actuary*, American Health & Life, 777 Main Street, 1900 Continental Plaza, Fort Worth TX 76102 817/390-1019 1987

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Ballantyne, Harry C. , (A.S.A.), <i>Chief Actuary</i> , Social Security Administration, 6401 Security Boulevard, Room 700, Altmeyer Building, POB 17333, Baltimore MD 21235 301/965-3000	1971	Barham, Thomas C, III , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0772	1965
Ballard, John D. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1965	Barker, Guy Vincent , (A.S.A.), <i>Chief Actuary</i> , Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48911 517/394-3400 Ext: 212	1989
Ballard, Larry C. , (F.S.A.), <i>Chairman of the Board & Chief Executive Officer</i> , Sentry Insurance, A Mutual Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7222	1965	Barker, Kenneth C. , (E.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson, One First Avenue, Conshohocken PA 19428 215/834-2260	1976
Ballard, Richard A. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202 513/241-1280	1977	Barker, Loring M. , (F.C.A.S.), 100 Palm Drive, Piedmont CA 94610	1965
Ballas, Frank W. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, PPG, Hartford CT 06156 203/273-0932	1981	Barker, Paul W. , (F.S.A., E.A.), <i>President</i> , The Actuarial Consulting Group Inc, 1616 17th Street, Suite 467, Denver CO 80202 303/628-5456	1976
Balling, Glenn R. , (A.C.A.S.), <i>Manager</i> , Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6187	1986	Barks, Bradley E. , (F.S.A., E.A.), <i>Product Actuary</i> , LifeUSA, 300 South Highway 169, Suite 700, Minneapolis MN 55426 612/525-6009	1984
Baloga, Stephen M. , (A.S.A.), <i>Senior Associate</i> , Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/385-5936	1982	Barlas, Mitchell L. , (M.C.A., A.S.A., E.A.), <i>Principal, Benefits Consulting Group</i> , Ropes & Gray, One International Place, Boston MA 02110-2624 617/951-7269 Fax 617/951-7050	1979
Banfield, Carole J. , (A.C.A.S.), <i>Senior Vice President-Government/Industry Relations</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-4905 Fax 212/487-5073	1980	Barlow, John R. , (E.A.), <i>President</i> , Barlow Barton & Caldwell, 135 Kinnelon Road, Suite 24, Kinnelon NJ 07405 201/492-3700 Fax 201/492-2896	1981
Bank, Joshua David. , (A.S.A., E.A.), <i>Senior Manager</i> , Deloitte & Touche, Two Prudential Plaza, 180 North Stetson, Chicago IL 60601 312/946-3036 Fax: 312/946-2600	1985	Barlow, Lucinda B. , (A.C.A.), 9222 Garrison Drive, #206A, Indianapolis IN 46240-1264 317/573-9450	1969
Bankson, Kim Richard , (A.S.A.), Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111	1982	Barlow, Philip A. , (A.S.A.), <i>Assistant Actuary</i> , Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506 Ext: 808 Fax: 202/628-7424	1988
Barabino, Richard J, Jr. , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, 200 Clarendon Street, T-26, Boston MA 02116 617/572-9499	1985	Barlow, Ronald G. , (A.C.A., A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-6110	1988
Barackman, Philip J. , (F.S.A.), <i>Vice President</i> , Cologne Life Reinsurance Co, 106D Centre Boulevard, Marlton NJ 08053 609/983-4067	1980	Barnaby, Charles H. , (F.S.A., E.A.), Lewis & Ellis Inc, 2175 North Glenville, Dallas TX 75082-4390 214/699-2716	1965
Barad, Edward L. , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 2029 Century Park East, Suite 2400, Los Angeles CA 90067 213/552-8836	1969	Barnard, Cindy D. , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/760-4279 Fax 714/759-3372	1990
Baratka, John C. , (E.A.), <i>Senior Actuary</i> , Correll Co, 9655 South 78th Avenue, Hickory Hills IL 60457 708/599-5200 Fax: 708/599-5356	1989	Barnard, Wayne A. , (F.S.A.), <i>Vice President & Actuary</i> , American General Life Insurance Co, 2727 Allen Parkway, PO Box 1931, Houston TX 77001 713/831-3246 Fax: 713/831-8016	1983
Baratka, John H. , (F.C.A., A.S.A., E.A.), The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1972	Barnes, Bryce , <i>President</i> , Quantel Associates Inc, 23 West Main Street, Clinton NJ 08809 201/730-6562	1976
Barber, William L. , (F.S.A.), 34 Stratton Road, Scarborough ME 04074	1965	Barnes, Dennis A. , (F.S.A.), <i>Assistant Vice President</i> , PM Group Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4389 Fax: 714/760-4829	1981
Barbosa, Carlos , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515	1982	Barnes, Donald A. , (E.A.), <i>Vice President</i> , Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019 201/677-4332	1988
Barclay, D Lee , (F.C.A.S.), <i>Chief Property/Casualty Actuary</i> , Washington Insurance Commissioner, Insurance Building, Olympia WA 98504-0321 206/586-3685	1985	Barnes, Galen R. , (F.C.A.S.), <i>Senior Vice President-Chief Actuary, Pers & Comm Insurance</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4545	1977
Bardon, Thomas S. , (F.S.A., E.A.), <i>Second Vice President & Group Pension Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0728 Fax: 314/444-0411	1979	Barnes, Katharine , (A.C.A.S.), Tillinghast/Towers Perrin, 500 Boylston Street, Boston MA 02116 617/638-3717	1990
Bardsley, Leonard J. , (A.S.A.), <i>Finance Function Quality Manager</i> , The Du Pont Company, Finance Department, Wilmington DE 19898 302/774-6697	1971	Barnes, Patricia W. , (E.A.), <i>Actuarial Director</i> , Quantel Associates Inc, 23 West Main Street, Clinton NJ 08809-1206 201/730-6562	1976
Barge, Jackie J. , (A.S.A.), <i>Consulting Actuary</i> , Lincoln-Cross Inc, 1425 State Road 434, Suite 121, Longwood FL 32750 407/260-1222	1989	Barnes, W Brian , (A.C.A.S.), <i>Assistant Actuary</i> , Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-2409	1989
Barham, Blaine M. , (A.S.A.), <i>Associate Actuary</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-0900 Ext: 6741	1987	Barnett, Margaret A. , (A.S.A.), <i>Actuarial Assistant</i> , Mutual of New York, One MONY Plaza, Syracuse NY 13202 315/477-4299	1988
		Barney, Beverly R. , (F.S.A., E.A.), <i>Vice President, Human Resources</i> , Prudential Insurance Company, Executive Area 4E-North, PO Box 388, Fort Washington PA 19034 215/784-2066	1981

Admitted

- Barney, Harold L.**, (F.S.A., E.A.), *President*, Actuarial Forecasting & Research, PO Box 585, Holicong PA 18928 215/794-3757 1977
- Barney, Richard J.**, (F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166 1979
- Barnhart, E Paul**, (F.S.A.), *Consulting Actuary*, 11160 Olive Street Road, St Louis MO 63141-7651 314/569-2232 1965
- Barnhart, Lyle H.**, (A.C.A., A.S.A.), 801 Tenth Avenue, Fulton IL 61252 1965
- Barr, Harold Isaac**, (A.S.A., E.A.), *The Wyatt Company*, 2121 San Jacinto Street, PO Box 58, Suite 2400, Dallas TX 75201 214/979-3800 1984
- Barr, James S.**, (A.S.A., E.A.), *Supervisor*, REBC Associates, 300 South Riverside Plaza, Tenth Floor, Chicago IL 60606 312/930-0002 Ext. 319 1989
- Barrett, Joan C.**, (F.S.A.), *Consultant*, William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100 1981
- Barrett, William A.**, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, PO Box 1481, Solana Beach CA 92075 619/792-0682 1970
- Barrette, Raymond**, (F.C.A.S.), *Executive Vice President & Chief Financial Officer*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2813 Fax: 415/899-3600 1979
- Barriss, Jay A.**, (A.S.A.), *Actuarial Associate*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/855-3706 1989
- Barrow, Betty H.**, (F.C.A.S.), *Vice President*, The Reliance Companies Inc, Four Penn Center Plaza, Second Floor, Philadelphia PA 19103 215/864-4875 Fax: 215/864-4442 1979
- Barry, Dennis R.**, (F.S.A.), *Vice President*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2380 1975
- Barry, Gery J.**, (F.S.A.), *Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, MC5C, Hartford CT 06156 203/636-6317 Fax: 203/636-5754 1979
- Barry, Robert J.**, (A.S.A., E.A.), *Managing Director*, William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5393 1976
- Barsoum, Nabil Badie**, (A.S.A.), *Assistant Actuary*, Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4207 1987
- Bart, Robert D.**, (F.C.A.S.), PO Box 367, West Bend WI 53095-0367 414/334-2867 1965
- Bartel, John E.**, (A.S.A., E.A.), *Senior Manager*, KPMG Peat Marwick, 725 South Figueroa Street, 28th Floor, Los Angeles CA 90017 213/955-8873 1981
- Barth, Roger Lee**, (F.S.A.), *Vice President Product Development*, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3242 1981
- Bartholomew, Robert L.**, (A.S.A.), *Actuarial Associate*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1989
- Bartik, Robert F.**, (F.C.A.S.), 758 Harvest Drive, Lake Zurich IL 60047 1969
- Bartimer, Herman**, (F.S.A., A.C.A.), 441 East 20th Street, New York NY 10010 1965
- Bartlett, Daphne D.**, (F.S.A.), *Executive Vice President*, Celtic Life Insurance Co, 45 Wintonbury Avenue, Bloomfield CT 06002 203/243-2378 Fax: 203/286-8396 1972
- Bartlett, Dwight K, III**, (F.S.A.), *Visiting Executive Professor*, University of Pennsylvania, Wharton School, 3641 Locust Walk, Philadelphia PA 19104-6218 215/898-0424 1965
- Bartlett, John W.**, (A.C.A.S.), *Secretary*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2792 1979

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- Bartlett, William N.**, (F.C.A.S., M.C.A.), *Senior Consulting Actuary*, Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-2277 Fax: 212/773-3077 1978
- Bartolain, Clifford P.**, (E.A.), *The Wyatt Company*, 303 West Madison Avenue, Chicago IL 60606 202/626-9600 1976
- Barton, Rosemary T.**, (A.S.A.), *Actuarial Associate*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7168 1985
- Bartorelli, Mark F.**, (A.S.A.), *Senior Group Underwriter*, Prudential Insurance Company, Underwriting-AARP Operations, PO Box 130, Montgomeryville PA 18936 215/653-5245 1988
- Bartz, John Lee**, (A.S.A., E.A.), *Partner*, Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 1979
- Bash, Floyd A.**, (A.S.A.), 5201 Atlantic Boulevard, Apt 292, Jacksonville FL 32207 1968
- Bashline, Donald T.**, (F.C.A.S.), *Vice President*, Reliance Reinsurance Corp, One Penn Center, Suite 1200, Philadelphia PA 19103 215/864-6423 Fax: 215/864-6499 1980
- Bass, Frederick B.**, (F.C.A., F.S.A., E.A.), *President*, Bass Consultants Inc, 1225 North Loop West, Suite 600, Houston TX 77008 713/869-3566 1975
- Bass, Irene K.**, (F.C.A.S.), *Principal*, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7429 1980
- Bassett, Preston C.**, (F.C.A., F.S.A.), *[Past President]*, *Consulting Actuary*, 1155 Sandcastle Road, Sanibel FL 33957, Nov-April 813/472-8441, May-Oct 215/565-3425 1965
- Bassin, Robert**, *Vice President*, Management Applied Programming, 3415 South Sepulveda Boulevard, BL #200, Los Angeles CA 90034 213/397-7220 1967
- Bassman, Bruce C.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, Center Square West, 1500 Market Street, Philadelphia PA 19102 215/246-6327 1977
- Basson, Steven D.**, (F.C.A.S.), *Actuary*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/954-0625 1984
- Bastian, Twila**, (M.C.A., E.A.), *ACTI*, 11017 Double Eagle NE, Albuquerque NM 87111 505/294-5362 1977
- Batchelder, David**, (A.S.A.), *Associate Actuary*, Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 1979
- Batchelder, William H.**, (F.S.A.), *Vice President & Actuary*, Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/861-8100 1971
- Bates, Eugene W.**, (F.S.A.), 810 Rue de Ville, Naples FL 33963 1965
- Bates, James M.**, (A.S.A.), 31071 Prairie Creek Drive, Punta Gorda FL 33982 813/639-2529 1966
- Bates, Marel K.**, (F.S.A., E.A.), *Vice President & Actuary*, Martin E Segal Co, 500 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1976
- Bath, John S.**, (F.S.A., E.A.), *Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2834 1979
- Batho, Elgin R.**, (F.C.A.S., F.S.A.), 1333 Santa Barbara Boulevard, Cape Coral FL 33991 813/772-8330 1965
- Batory, Anthony T.**, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7823 1985
- Battaglin, Bernard H.**, (A.C.A.S.), *Property/Casualty Actuary*, Florida Insurance Department, 312F Larson Building, Tallahassee FL 32399-0300 904/922-5212 Fax: 904/488-0313 1970
- Batte, Michael C.**, (F.S.A.), *Senior Vice President & Treasurer*, Actuary, National Foundation Life Insurance, 777 Main Street, Suite 900, Fort Worth TX 76102 817/878-3306 1979

	Admitted		Admitted
Batten, Robert W. , (F.S.A.), <i>Professor of Actuarial Science</i> , Georgia State University, University Plaza, Atlanta GA 30303 404/651-2736	1969	Beacham, Jennifer L. , (A.S.A.), <i>Actuarial Associate</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21G, New York NY 10121 212/714-5274	1988
Battle, William R. , (F.S.A.), <i>Chairman of the Board</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4397 Fax 703/985-4444	1965	Beaird, B Lynn , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1969
Batza, Stephen M. , (F.S.A.), <i>Second Vice President & Actuary</i> , Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 Ext: 315	1984	Beaird, V Clark , (F.C.A., A.S.A.), Route One, Box 119AB, Rockwall TX 75087	1966
Baucom, B W. , (F.S.A.), <i>Senior Vice President & Chief Operating Officer</i> , First International Life Insurance, PO Box 3335, Danvers MA 01923 508/777-7755 Ext 306	1971	Beal, Robert W. , (F.S.A.), <i>Vice President, Financial Individual Disability Division</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8166	1979
Bauer, Bruno P. , (A.C.A.S.), <i>Assistant Secretary & Assistant Actuary</i> , North American Reinsurance Corp, 237 Park Avenue, New York NY 10017 212/907-8269 Fax: 212/907-8728	1989	Bealer, Donald , (F.C.A.S.), <i>Actuary</i> , INS Consultants Inc, New Market, Suite 206, Second & Lombard Streets, Box 10, Philadelphia PA 19147 215/625-9877	1980
Bauer, John J. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 21R, New York NY 10010 212/578-3391 Fax: 212/779-1488	1980	Beales, John H, Jr. , 9535 Nassau Drive, Miami FL 33189	1969
Bauer, Nicholas , (F.S.A.), <i>Consulting Actuary</i> , Eckler Partners Ltd, 2020 University, Suite 1245, Montreal PQ Canada H3A 2A5 514/848-9077 Fax: 514/848-9079	1968	Beam, Jack L. , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, One Dallas Centre, Dallas TX 75201 214/855-5222	1979
Bauer, Renee Michelle , (A.S.A.), <i>Senior Actuarial Assistant</i> , American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73125 405/523-5683	1990	Bean, Richard W. , <i>Senior Life Actuary</i> , California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-3592	1967
Bauerlein, John Weightman , (F.S.A.), <i>Hewitt Associates</i> , Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400	1986	Bear, Robert A. , (F.C.A.S.), <i>Second Vice President</i> , North Star Reinsurance Corp, Morris Corporate Center I, 300 Interpace Parkway, Parsippany NJ 07054 201/299-6256 Fax 201/299-6246	1986
Baum, Edward J. , (F.C.A.S.), <i>Chief Actuary</i> , Automobile Club of Southern California, 2601 South Figueroa Street H368, Los Angeles CA 90007 213/741-4766	1989	Beard, Allen R. , (E.A.), <i>Manager, Actuarial Services Division</i> , Pension Benefit Guaranty Corp, 2020 'K' Street NW, Suite 5613, Washington DC 20006-1806 202/778-8838 Ext 3221 Fax: 202/778-8894	1966
Baum, James H. , <i>Senior Vice President, Group Department</i> , American Heritage Life Insurance Co, 76 South Laura Street, Jacksonville FL 32202 904/359-2529	1984	Beard, David R. , (A.S.A.), <i>Second Vice President-Marketing</i> , Inter-State Assurance Co, 1206 Mulberry, Des Moines IA 50309 515/283-2501 Ext: 204 Fax 515/283-0278	1979
Baum, Richard L. , (A.S.A., E.A.), 363 East 76th Street, Apt 6J, New York NY 10021	1979	Beardsley, Charles M. , (F.C.A., F.S.A.), <i>Vice Chairman of the Board</i> , Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 Ext: 293	1965
Baumer, James D. , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3949	1985	Beasley, Floyd T. , (F.S.A.), 1541-68th Street, Des Moines IA 50311	1965
Baumgarten, Paula S. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, Two Penn Plaza, 21H, New York NY 10121 212/714-5286	1990	Beattie, Nora M. , (F.S.A.), 85 Livingston Street, Brooklyn NY 11201 718/858-4476	1965
Baus, Robert D. , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2620	1976	Beattie, Orville C. , (F.C.A.), <i>President</i> , Benjamin-Beattie Ltd, 1000 Lake Shore Drive, Chicago IL 60611 312/337-1343	1965
Baxter, David L. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, C-3, PO Box 111, Boston MA 02117 617/572-1128	1979	Beatty, Chester D. , (F.S.A.), 525 Balliol Street, Suite 8, Toronto ON Canada M4S 1E1 416/489-0217	1967
Baxter, Peggy L. , (A.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1100	1983	Beauchamp, James R. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5860	1984
Bayer, Clarence E. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1981	Beaudry, David R. , (E.A.), <i>Consulting Actuary</i> , David R Beaudry Actuary and Pension Consultant, 839 East Jackson Street, Suite B, Medford OR 97504 503/773-6705	1987
Bayer, Gary T. , (F.S.A., E.A.), W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1985	Beaudry, Debra A. , (A.S.A.), <i>Product Development Officer</i> , Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931 Ext 429 Fax: 203/651-9510	1986
Bayles, Richard E. , (F.S.A.), <i>State Actuary</i> , Savings Bank Life Insurance of MA, One Linscott Road, PO Box 4046, Woburn MA 01888 617/938-3500 Ext 501 Fax 617/938-6574	1965	Beca, Peter , (F.S.A., E.A.), <i>Consulting Actuary</i> , MLH + A mc, One Eglinton Avenue East, Suite 320, Toronto ON Canada M4P 1A1 416/486-5460 Fax: 416/486-1920	1978
Bayley, Thomas R. , (F.C.A.S.), <i>General Manager</i> , Aetna Life & Casualty, 1020 31st Street, Suite 500, Downers Grove IL 60515 708/971-5205	1979	Bechtold, Timothy V. , (F.S.A.), <i>Vice Pres-Insurance Product Development</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2120	1980
Bayo, Francisco , (A.S.A.), <i>Deputy Chief Actuary</i> , Social Security Administration, Suite 700, Altmeyer Building, 6401 Security Boulevard, Baltimore MD 21235 301/965-3002	1968	Beck, Douglas L. , (A.C.A.S.), <i>Assistant Actuary</i> , Worldwide Insurance Group, Liberty Park, 20 Moores Road, Frazer PA 19355 215/648-5368 Fax: 215/648-5153	1990
Beach, Morrison H. , (F.S.A.), 100 Uplands Drive, West Hartford CT 06107 203/277-0111	1965	Beck, John T. , (F.S.A.), <i>Executive Vice President</i> , North Central Life Insurance Co, North Central Life Tower, 415 Minnesota Street, St Paul MN 55101 612/227-8000	1976
		Beck, Kenneth M. , (F.S.A.), <i>Partner</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8055	1978

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- Beck, Richard K.** (A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc., Two Pennsylvania Plaza, New York NY 10121 212/330-1270 1976
- Becker, Allan R.** (A.C.A.S.), CIGNA Corp., 1600 Arch Street, Philadelphia PA 19102 215/523-4923 1990
- Becker, David N.** (F.S.A.), *Second Vice President*, Lincoln National Corp., 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2638 Fax: 219/455-7769 1980
- Becker, Franklin B.** (A.S.A., E.A.), *Vice President & Managing Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6905 1984
- Becker, Johanna B.** (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co., 501 Boylston Street, Boston MA 02117 617/578-2425 Fax: 617/247-2824 1978
- Becker, Murray L.** (F.S.A.), *President*, Becker & Rooney Inc., Glenpointe Centre East, Teaneck NJ 07666-6768 201/907-6880 1965
- Becker, Ronald I.** (F.S.A.), *Second Vice President*, New England Mutual Life Insurance Co., 501 Boylston Street, Boston MA 02117 617/578-2956 Fax: 617/236-1749 1978
- Becker, Ronald J.** *Manager & Consulting Actuary*, Arthur Andersen & Co., 33 West Monroe Street, Chicago IL 60603 312/507-6649 1984
- Becker, Ted.** (A.S.A.), *Chief Life Actuary*, Texas State Board of Insurance, Actuarial Div MC015-5, 1110 San Jacinto, Austin TX 78701-1998 512/322-5063 Fax: 512/322-5083 1966
- Beckert, Thomas A.** (F.S.A.), 2565 Twigwood Lane, Cincinnati OH 45237 1966
- Beckley, Jeffrey A.** (F.S.A.), Beckley & Associates Inc., 11495 North Pennsylvania, Suite 202, Carmel IN 46032 317/575-3390 1982
- Beckman, Woody.** (F.C.A.S.), *President*, W Beckman Consulting Actuary, 17641 Birch Tree Lane, Irvine CA 92715-2210 714/786-1353 1973
- Beckner, Joseph T.** (A.S.A.), *Actuarial Associate*, Western & Southern Life Insurance Co., 400 Broadway, Cincinnati OH 45202 513/629-1592 1989
- Beckwith, Jason J.** (A.S.A., E.A.), *Pension Consultant*, William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4033 Fax: 203/328-4080 1989
- Becraft, Ina M.** (A.C.A.S.), *Actuary*, State Farm Mutual Auto Insurance Co., One State Farm Plaza, Bloomington IL 61710 309/766-2067 1984
- Bednar, Robert J.** (A.S.A.), Metropolitan Life Insurance Co., One Madison Avenue, New York NY 10010 212/578-2211 1967
- Beebe, Roger O.** (F.S.A., E.A.), *Assistant Vice President & Associate Actuary*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5622 1975
- Beeghly, Paul.** (F.S.A.), *Vice President & Chief Actuary*, Northern Life Insurance Co., PO Box 12530, Seattle WA 98111 206/292-1111 1979
- Beekman, John A.** (A.S.A.), *Professor of Actuarial Science*, Ball State University, Mathematics Department, Muncie IN 47306 317/285-8659 1970
- Beeler, Joseph Kent.** (F.S.A.), *Consultant*, William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 1979
- Beer, Albert J.** (F.C.A.S.), *Senior Vice President*, Skandia America Group, One Liberty Plaza, 33rd Floor, New York NY 10006 212/978-4790 Fax: 212/385-2517 1979
- Beernink, Darrell W.** (F.S.A.), *Vice President & Actuary*, State Farm Life Insurance Co., One State Farm Plaza B-1, Bloomington IL 61710 309/766-2865 1969
- Beers, Clyde D.** (F.S.A., E.A.), *Vice President*, TPF&C/Towers Perrin, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/246-6062 1971

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- Beers, Josephine W.** (F.S.A.), PO Box 239, Hermosa Beach CA 90254 1965
- Beeson, Michael Ladd.** (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1610 1987
- Behan, Donald F.** (F.S.A., F.A.), *Principal*, Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048-0601 212/839-6365 1977
- Behar, Robert A.** (F.S.A., E.A.), *Principal*, William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500 1979
- Behling, Scott R.** (A.S.A.), *Staff Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext 2324 1984
- Behrens, Nancy A.** (F.S.A.), *Director-Tax Planning & Research*, State Farm Life Insurance Co., One State Farm Plaza, B-4, Bloomington IL 61710 309/766-5241 1984
- Beideman, Robert K.** (A.S.A.), *Senior Actuarial Analyst*, TPF&C/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102-2183 215/246-6886 1990
- Beiles, Herb N.** (F.S.A., E.A.), *Senior Vice President*, Canadian & International Operations, Crown Life Insurance Co., 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5862 1971
- Beiles, Roger.** (F.S.A., F.A.), *Associate*, William M Mercer Incorporated, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5751 Fax: 415/393-5553 1984
- Beilke, Mark G.** (A.S.A., E.A.), William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 1985
- Bein, Robert L.** (F.S.A., E.A.), *Principal*, A Foster Higgins & Co Inc., 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 1971
- Beirne, James A.** (A.S.A., E.A.), *Assistant Chief Actuary*, New York City Retirement Systems, Office of the Actuary, 220 Church Street, New York NY 10013 212/566-7679 1971
- Beisenherz, Robert L.** (F.S.A.), *Executive Vice President*, ICH Corporation, Lincoln Plaza, Suite 1204, 500 North Akard, Dallas TX 75201 214/954-7141 Fax: 214/954-7345 1974
- Belden, Scott C.** (A.C.A.S.), *Director-Reinsurance*, The Travelers Insurance Cos., One Tower Square, Hartford CT 06108 203/277-2257 1988
- Belden, Stephen A.** (F.C.A.S.), *Assistant Vice President*, Orion Group Inc., Nine Farm Springs Drive, Farmington CT 06032 203/674-6934 1982
- Belfer, Arthur J.** (F.S.A.), *Regional Actuarial Director (Asia)*, John Hancock International Services HK Limited, Room 1204, Tower 1, Admiralty Center, Hong Kong Hong Kong 852/865-7763 Fax: 852/866-1595 1985
- Belfer, Robert S.** (F.S.A.), *Chief Actuary*, Cybertek, 7800 Stemmons Freeway, Suite 600, Dallas TX 75247 214/637-1540 Fax: 214/637-4421 1988
- Belisle, Anthony S.** (A.S.A.), *Actuarial Assistant*, Sun Financial Group, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext 6595 Fax: 617/239-1682 1990
- Bell, Allan A.** (A.C.A.S.), *Assistant Vice President & Chief Actuary*, Florists' Mutual Insurance Co., 500 St Louis Street, Edwardsville IL 62025 618/656-4240 1969
- Bell, Charles T.** (F.S.A., A.C.A.S.), *Senior Vice President*, Employee Benefits Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6617 1976
- Bell, David G.** (A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1981
- Bell, Dwight S.** (F.S.A.), *Vice President*, Boone & Company, 310 W Fourth Street, Winston-Salem NC 27102 919/748-1120 1989

	Admitted		Admitted
Bell, George E, III , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, PO Box 1400, Fort Lee NJ 07024 201/592-1300	1976	Benjamin, Susan M , (F.S.A., E.A.), <i>Assistant Vice President & Associate Actuary</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4182	1986
Bell, Linda L , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Transamerica Insurance Group, Trillium West Tower, 6300 Canoga Avenue, Woodland Hills CA 91367 818/596-4609	1979	Benner, Debbie L , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4019	1985
Bell, Michael G , (F.S.A.), <i>Second Vice President & Actuary</i> , Shenandoah Life Insurance Co, 2301 Brambleton Avenue SW, PO Box 12847, Roanoke VA 24029 703/985-4277 Fax 703/985-4444	1980	Benner, Thomas H , (A.S.A.), <i>Associate Actuary</i> , United Services Life Insurance Co, 4601 Fairfax Drive, PO Box 3700, Arlington VA 22203 703/875-3582	1979
Bell, Paul S , (F.S.A.), <i>Actuary</i> , American Life Insurance Co, One Alico Plaza, 600 King Street, Wilmington DE 19801 302/594-2690	1979	Bennett, Cynthia L , (F.S.A.), <i>Associate Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6726	1985
Bell, Stephen M , (F.S.A., E.A.), <i>Actuary</i> , A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995	1985	Bennett, Doris J , (F.C.A., F.S.A., E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543 609/520-2657	1980
Bell, Thomas S , (F.S.A.), <i>Assistant Vice President, Group</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext 7177 Fax: 617/239-1650	1982	Bennett, Douglas John , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06022 203/243-1138 Fax: 203/286-0564	1988
Bellafore, Leonard A , (F.C.A.S.), <i>Managing Actuary</i> , American International Group, 80 Pine Street, 13th Floor, New York NY 10005 212/770-2234	1985	Bennett, Frank W , (A.S.A.), <i>Assistant Vice President</i> , Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 Ext: 246	1982
Bellusci, David M , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Workers Compensation Insurance Rate, Spear Street Tower, One Market Plaza, Suite 500, San Francisco CA 94105 415/777-0777	1985	Bennett, Melvin D , (F.S.A.), 867 Waterford Drive, Frederick MD 21702	1965
Belvin, William H , (F.C.A.S.), <i>Vice President</i> , Johnson & Higgins, Third Floor, 125 Broad Street, New York NY 10004 212/574-8909 Fax: 212/574-7276	1982	Bennett, Michael A , (F.S.A.), <i>Associate Professor</i> , University of Waterloo, Dept of Statistics & Actuarial Science, Waterloo ON Canada N2L 3G1 519/888-4487	1973
Bems, Vitold A , (E.A.), <i>Pension Actuary</i> , Air Line Pilots Association Int, 535 Herndon Parkway, Herndon VA 22070 703/689-4123	1976	Bennett, Nancy Elizabeth , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3592	1990
Benbrook, Paul , (F.C.A.S.), 4048 Heathersage Drive, Houston TX 77084 713/463-2248	1965	Bennett, Norman J , (F.C.A.S., F.C.A.), 205 Essex Avenue, Boonton NJ 07005 513/425-4354	1965
Bencivenga, David F , (A.S.A.), <i>Actuary</i> , Caller Box PPP 419, Saipan Marianas of the Pacific 96950 808/625-3906	1979	Bennett, Robert J , (E.A.), <i>Vice Chairman</i> , Griffith & Bennett Inc, One Gateway Center, 13th Floor, Pittsburgh PA 15222 412/471-9414	1976
Bender, Karen , <i>Associate Actuary</i> , Employers Health Insurance, Green Bay WI 54344 414/337-7272	1984	Bennett, Robert S , (F.C.A.S.), <i>Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21203 301/547-3826	1985
Bender, Robert K , (F.C.A.S.), <i>Assistant Manager, Worker Compensation, Actuarial Dept</i> , Kemper National Insurance Companies, Route 22, Long Grove IL 60049 708/540-2425	1988	Bennion, Patricia A , (E.A.), <i>Owner</i> , Pension Actuarial Consultants, PO Drawer V, Fayetteville AR 72702 501/521-5248	1981
Benedict, Elmer R , (F.S.A.), 145 Pinckney Street, Apt 121, Boston MA 02114	1965	Benoit, Leonard L, Jr. , Route 6, Box 1242, Sanford NC 27330	1976
Benedict, Laura J , (A.S.A.), <i>Senior Actuarial Assistant</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 4GH, Pension Corp Operation, New York NY 10010 212/578-7839	1989	Benovitz, David M , (M.C.A., A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1981
Benedict, Robert C , (F.S.A.), <i>Insurance Consultants</i> , International, 8205 Santa Monica Boulevard, Suite 1317, West Hollywood CA 90046 213/882-4271	1974	Benseler, Wayne M , (F.S.A.), <i>Vice President & Chief Actuary</i> , Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4082	1982
Benesh, Gregory S , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, PO Box 9042, North Suburban IL 60197 708/391-1862	1979	Bensimon, Abbe Sohne , (F.C.A.S.), <i>Second Vice President</i> , General Reinsurance Corp, 695 East Main, PO Box 10350, Stamford CT 06904-2350 203/328-6033 Fax 203/328-6423	1983
Beneski, Frank A , <i>Vice President</i> , Connecticut General Life Insurance, PO Box 2975, Group Pension Division, Hartford CT 06104 203/725-2173	1976	Benson, Lawrence E , 1915 Cleveland Street NE, Minneapolis MN 55418 612/781-8372	1969
Bengtson, Bruce D , (F.S.A.), <i>Partner</i> , Deloitte & Touche, The Norwest Center, 4300 Norwest Center, Minneapolis MN 55402 612/344-0346	1978	Benson, Michael Joseph , (F.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6743	1980
Benincasa, Bonnie J , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9047	1976	Benson, Patricia , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1988
Benjamin, Deborah K , (E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/951-3352 Fax: 617/345-0398	1976	Bentzin, Charles G , (F.S.A., E.A.), <i>President</i> , Charles G Bentzin & Associates Inc, Suite 770, 3101 North Central Avenue, Phoenix AZ 85012 602/241-0101	1965
		Ben-Zvi, Phillip N , (F.C.A.S.), <i>Senior Vice President</i> , Continental Insurance, One Continental Drive, Actuarial/Planning/Analysis-Fourth Floor, Cranbury NJ 08570-0001 609/395-2233 Fax: 609/395-5957	1969
		Bera-Morris, Marsha M , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1979

	Admitted		Admitted
Beram, George , (F.C.A., F.S.A., E.A.), <i>President</i> , George Beram & Company Inc., Patagon Towers, 233 Needham Street, Newton MA 02164-1502 617/965-1200 Fax: 617/244-5569	1972	Bergstrom, David A. , (F.S.A.), <i>Vice President-Marketing Services</i> , Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5701 Ext. 337 Fax: 701/293-1005	1982
Berends, Jeffrey J. , (F.S.A., E.A.), <i>Consultant</i> , Berends-Moore & Company, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613	1979	Bergstrom, Richard L. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1979
Berendt, George J. , (E.A.), <i>Pension Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	Berin, Barnet N. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary to William M. Mercer, Inc.</i> , 16 Bagatelle Rd, Dix Hills NY 11746 516/549-4772	1965
Berens, Regina M. , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Co, 100 Mulberry Street, Gateway Three, 4th Floor, Newark NJ 07102 201/802-9224	1981	Berish, George L. , (F.S.A., E.A.), <i>Branch Office Manager</i> , Buck Consultants Inc, Bishop Square, Pauahi Tower, 1001 Bishop Street, Suite 1313, Honolulu HI 96813 808/533-6002	1978
Beres, Joseph , (M.C.A., E.A.), <i>Senior Consultant/Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-2511 Fax: 312/704-8113	1976	Berk, Robert A. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Canterbury Green, Stamford CT 06904-2108 203/326-8404	1985
Beresford, Thomas E. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-1717	1979	Berkowitz, Michael H. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8673	1970
Berg, David Benjamin , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC51, Hartford CT 06156 203/636-6304	1989	Berman, Melvyn E. , (A.S.A., E.A.), <i>Chief Actuarial Valuation & Reports</i> , Veterans Administration, PO Box 8079, Philadelphia PA 19101 215/951-5313	1970
Berg, Roy A. , (A.C.A.S., A.C.A.), <i>Senior Actuary</i> , American Family Life Insurance Co, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783 608/249-2111 Ext: 3031 Fax: 608/249-2111	1966	Bernabe, Osmundo A. , (E.A.), <i>Actuary</i> , CPI Pension Services Inc, 15253 Bake Parkway, Irvine CA 92718-2502 714/380-2264	1986
Bergan, Thomas D. , (A.S.A.), <i>Actuary</i> , Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1248	1982	Bernardi, Francis C. , (A.S.A.), <i>Assistant Actuary</i> , Royal Macabees Life Insurance Co, 25800 Northwestern Hwy., Southfield MI 48037 313/746-6578	1989
Bergen, Joseph S. , (F.C.A., E.A.), <i>Vice President - Administrative Services</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3715	1966	Bernardi, Richard P. , (F.S.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1636	1981
Bergen, Robert D. , (F.C.A.S.), <i>Executive Director</i> , Investment Research Institute, Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552	1972	Bernardo, Evelyn M. , (A.S.A., E.A.), <i>Consulting Actuary</i> , 516 Calle Cuadra, San Clemente CA 92672 714/492-2487	1982
Bergene, Kent M. , (F.S.A.), <i>Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2218	1984	Berne, David H. , (F.S.A.), 860 East 15th Street, Brooklyn NY 11230	1966
Berger, Alan S. , (A.S.A., E.A.), 828 North Terrace, Mesa AZ 85203 602/834-4928	1978	Berni, Betty , (F.C.A., F.S.A., E.A.), <i>Actuary & Manager</i> , The Wyatt Company, Grosvenor Center, Suite 2340, 737 Bishop Street, Honolulu HI 96813 808/528-3434 Fax: 808/531-1853	1976
Berger, Arthur A. , (E.A.), <i>Principal</i> , KPMG Peat Marwick, One Boston Place, Boston MA 02108 617/973-2744	1976	Bernsee, Robert W. , (E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1979
Berger, Gottfried O. , <i>Chairman of the Board</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4900	1969	Bernstein, Agnes , (E.A.), 68 West 69th Street, New York NY 10023	1976
Berger, Neil S. , (A.S.A.), <i>Actuarial Associate</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-4242	1984	Bernstein, Gerald R. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250	1984
Berger, Richard Edmund , (F.S.A., E.A.), Millman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166	1986	Bernstein, Joel , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4441 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1983
Bergerson, Warren R. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Mutual of New York, Glenpointe Center West, Teaneck NJ 07666 201/907-5792	1984	Bernstein, Larry , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7951	1969
Bergin, James L. , (F.S.A.), <i>Senior Vice President/Chief Actuary</i> , Occidental Life Insurance Co of NC, PO Box 10234, Raleigh NC 27605 919/834-0751	1973	Bernstein, Rosalyn M. , (E.A.), <i>Actuary</i> , Bordewick & Company, 7241 Ohms Lane, Edina MN 55439 612/835-9772	1990
Bergman, Barney , (E.A.), <i>Pension Actuary</i> , Ray Krieger Consultants Inc, 60 Cutter Mill Road, Great Neck NY 11021 516/482-5565	1976	Bernstein, Z Samuel , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 Fax: 708/295-9381	1982
Bergman, Bradley C. , (F.S.A.), <i>Associate Actuary</i> , Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 Fax: 319/398-1872	1987	Berntson, Randy L. , (F.S.A.), <i>Assistant Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8510	1986
Bergmark, Paul E. , (E.A.), <i>Director-Actuarial Services</i> , A D Benefit Plans Inc, Two Village Square, Suite 254, Baltimore MD 21210 301/435-3000	1990	Berquist, James R. , (F.C.A.S., F.C.A.), <i>Principal</i> , Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144	1965
Bergstresser, R L. , (F.S.A.), 49 Park Avenue, Bloomfield NJ 07003 201/748-5510	1969	Berry, Charles H. III , (F.C.A.S.), Togawa Biru Kawaharajocho, Nishi 3-630 Tenri-Shi, Nara-Ken Japan 632 074/363-2777	1977

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Berry, Darlena K. , (A.S.A., E.A.), Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, #275, Nashville TN 37215 615/665-1640	1988	Beuerlein, Robert M. , (F.S.A.), Tillinghast/Towers Perrin, 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2739 Fax 214/701-2768	1982
Berry, George L. , (F.S.A.), 110 Darby Road, Paoli PA 19301	1970	Bevan, John A. , (F.S.A.), 55 Mountain Terrace Road, West Hartford CT 06107	i 1965
Berry, James J. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1987	Bevan, John R. , (F.C.A.S.), 21 Dane Road, Lexington MA 02173 617/862-1552	i 1965
Berry, James M. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , WM Benefits Group, 1000 Second Avenue, Suite 2400, Seattle WA 98104 206/461-8600	1979	Beverage, Richard M. , (F.C.A.S.), <i>Vice President & Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3356	1979
Berry, Raymond D. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4872 Fax 312/701-4855	1980	Bevilacqua, William L. , (E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2559	1980
Berry, Thomas S. Jr. , (A.S.A.), <i>Actuarial Associate</i> , United Pacific Life Insurance Co, One Penn Center, Suite 1400, Philadelphia PA 19103 215/864-5910	1988	Bezgin, Nancy M. , (A.S.A.), <i>Consulting Actuary</i> , Threemeadow Lane, Downingtown PA 19335 215/458-8130	i 1983
Berson, Donna L. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166	1987	Bhagavatula, Raja R. , (F.C.A.S.), <i>Actuary</i> , Cologne Life Reinsurance Co, PO Box 300, 1200 Bedford Street, Stamford CT 06904 203/356-4900	1987
Bertelsen, Allen L. , (F.S.A.), <i>Associate Actuary Group Insurance</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6332	1981	Bhave, Shashikant K. , (F.S.A.), <i>Associate Actuary-GAAP</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/342-1240	1971
Bertelsen, Gary Hubert , (A.S.A., E.A.), 13707 Overbrook, Houston TX 77077	1984	Biamonte, Ronald M. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1496 Fax 203/253-1142	1977
Bertko, John M. , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3132	1981	Bianco, Caren Levitt , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7015	1986
Bertles, George G. , (F.C.A.S.), <i>Vice President</i> , Aetna Life & Casualty, Underwriting, NAD, TS20, 151 Farmington Avenue, Hartford CT 06156 203/273-6506	1977	Bianco, Steven S. , (E.A.), <i>Consulting Actuary</i> , Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200	1987
Bertoldo, Roy J. , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 345 California Street, San Francisco CA 94104 415/296-3267	1967	Bickel, Stephen D. , (F.S.A.), <i>President & Chief Executive Officer</i> , Variable Annuity Life Insurance Co, 2929 Allen Parkway, Houston TX 77019 713/831-5000	1972
Bertolini, Stephen , (A.S.A.), <i>Associate Actuary</i> , Equitable Life Insurance Co Ltd, NSE Building, Chiyoda-ku, 1-7 Kanda Jinbo-cho, Tokyo Japan 101 03/292-6702 Fax. 03/292-6716	1989	Bickerstaff, David R. , (F.C.A.S.), <i>President</i> , Bickerstaff & Associates Inc, 45-260 Club Drive, Indian Wells CA 92210 619/360-3833	1969
Bertram, John C. , (F.S.A.), 1413 Regent Place, Raleigh NC 27608 919/787-6046	i 1965	Bickerstaff, Thomas A. , (F.S.A.), <i>Manager</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5270	1979
Bertronski, Anthony , (A.S.A.), <i>Manager Financial Reporting Reinsurance</i> , CNA Insurance Companies, CNA Plaza 34 South, Chicago IL 60685 312/822-3789	1982	Bicknell, Arthur , (F.S.A.), <i>Actuary</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6895	1980
Beshuk, Peter Austin , (A.S.A.), <i>Senior Actuarial Assistant</i> , Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6503 Ext. 503 Fax. 513/559-6455	1989	Biddleman, Albert F. , 185 Holcomb Street, East Granby CT 06026 203/658-5567	i 1968
Bethel, Neil A. , (F.C.A.S.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 Fax 714/553-1213	1978	Bidelman, Wayne D. , (F.S.A.), <i>Senior Vice President-Reinsurance</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2150 Fax. 303/860-2278	1974
Bettano, John A. , (A.S.A.), <i>Actuarial Associate</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/852-1000 Ext 2534	1990	Biegaj, William P. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6928	1984
Betteto, Edward , (F.S.A.), <i>Vice President Product Development</i> , North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515	1985	Biehl, Jay D. , (F.S.A.), <i>Assistant Corporate Actuary</i> , Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2707	1986
Bettis, Michael N. , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108-2510 816/474-0666	1986	Bieluch, Philip J. , (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 Ext 218 Fax 203/247-5496	1979
Betts, Mikel J. , (A.S.A.), <i>Senior Actuarial Assistant</i> , CIGNA Corp, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-1624	1990	Bierley, Thomas , (F.S.A., E.A.), <i>Associate Director</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-4250 515/247-5848	1977
Betz, Edwin H. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-4260	1981	Bierschbach, Raymond A. , (F.S.A.), PO Box 2157, Running Springs CA 92382 714/867-4209 Fax 714/867-3809	i 1965
Betz, Ronald G. , <i>Actuary</i> , Blue Cross/Blue Shield of CO, 700 Broadway, Denver CO 80273 303/831-2107	1984	Bieter, Charles N. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1777	1979

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Biggs, James F A, (F.C.A., F.S.A., E.A.), *Actuary*, 1965
Shearman & Sterling, 599 Lexington Avenue,
New York NY 10022 212/848-8615
Fax: 212/848-7179

Biggs, John H, (F.S.A.), *President*, Teachers Insurance & 1989
Annuity Association, 730 Third Avenue, New York NY
10017 212/490-9000

Biglow, Mark D, (A.S.A.), *Senior Actuarial Consultant*, 1988
Aetna Life & Casualty, 151 Farmington Avenue, PPK2,
Hartford CT 06156 203/273-0564

Bigos, James J, (M.C.A., A.S.A., E.A.), *Principal*, William 1988
M Mercer Incorporated, 10 South Wacker Drive, Suite
1700, Chicago IL 60606 312/902-7500

Biknius, Raymond G, (A.S.A.), *Consultant*, Coopers & 1989
Lybrand, 1000 West Sixth Street, Los Angeles CA
90017 213/482-6167

Bilello, Frank L, (M.C.A., E.A.), *Director of Pensions* 1970
Marketing, Metropolitan Life Insurance Co, One Madison
Avenue, New York NY 10010 212/578-3057

Bilisoly, Richard, (F.C.A., F.S.A., E.A.), *Education Actuary*, 1966
Society of Actuaries, 475 North Martingale Road, Suite
800, Schaumburg IL 60173-2226 708/706-3500

Bill, Richard A, (F.C.A.S.), *Actuary*, Country Mutual 1973
Insurance Co, PO Box 2100, Bloomington IL 61701
309/557-2821 Fax: 309/829-9430

Billard, William T, *Vice President & Actuary*, Delta Dental 1984
Plan of Michigan, PO Box 30416, Lansing MI 48909
517/349-6000

Biller, James E, (F.C.A.S.), *Vice President and Actuary*, 1979
Chubb Group of Insurance Companies, 15 Mountain
View Road, PO Box 1615, Warren NJ 07061-1615
201/580-3325 Fax: 201/580-3634

Billingsley, Mark E, (F.S.A.), *Vice President & Chief* 1984
Actuary, Pyramid Life Insurance Co, 6201 Johnson Drive,
Shawnee Mission KS 66202 913/722-1110 Ext. 140
Fax: 913/722-3567

Billman, Elmer, (F.S.A.), Box 5665, Greensboro NC 1965
27435 919/852-9659

Binaglia, Florinda M, (A.S.A.), Viuzzo di Gamberaia #19, 1980
Florence Italy 50125 055/681-3149

Binder, Kevin S, (A.S.A.), Hay/Huggins Co Inc, 1271 1990
Avenue of the Americas, New York NY 10020
215/893-0270

Bingham, Alfred A, Jr., (F.S.A.), *Manager*, Ernst & 1982
Young, 1800 Peachtree Center, South Tower, 225
Peachtree Street NE, Atlanta GA 30303 404/653-9610
Fax: 404/653-9395

Bingham, Gary C, (F.S.A., E.A.), *Vice President & Actuary*, 1979
Massachusetts Mutual Life Insurance, 1295 State Street,
Springfield MA 01111 413/788-8411

Bingham, Robert D, (A.S.A.), Occidental Life Insurance 1989
Co of NC, 1001 Wade Avenue, Raleigh NC 27605
919/831-8021

Biondi, Raymond B, (F.S.A.), *Associate Actuary*, Liberty 1979
Life Assurance Co, Cocheco Mill, 100 Main Street,
Dover NH 03820 603/749-2600 Fax: 603/743-3867

Biondi, Richard S, (F.C.A.S.), *Consulting Actuary*, Milliman 1980
& Robertson Inc, Two Penn Plaza, New York NY
10001 212/279-7166

Birdsall, Mark William, (F.S.A.), *Assistant Actuary*, 1984
Beneficial Life Insurance Co, 36 South State Street,
Salt Lake City UT 84136 801/531-7979 Ext. 335
Fax: 801/521-0903

Birkenshaw, John T, (F.S.A.), *Chairman & Chief Executive* 1966
Officer, NN Life Insurance Co of Canada, One Concorde
Gate, Don Mills ON Canada M3C 3N6 416/391-2200
Ext. 8400

Birkey, Calvin R, (A.S.A.), *Associate Actuary*, American 1983
Life & Casualty, Two Ruan Center, Suite 1400, 601
Locust Street, Des Moines IA 50309 515/284-7830

Biscoglia, Raymond J, (F.S.A.), *Consulting Actuary*, Wakely 1976
& Associates Inc, 1820 South Highland Avenue,
Clearwater FL 34616 813/584-8128

Biscoglia, Terry Joseph, (F.C.A.S.), *Consulting Actuary*, 1982
Wakely & Associates Inc, 2046 W Park Place, Suite H,
Stone Mountain GA 30087 404/469-6702

Bishop, Clifford W, *President*, Consulting Dynamics Inc, i 1976
PO Box 59286, Dallas TX 75229 214/351-6207

Bishop, Donald B, (F.S.A., E.A.), Hewitt Associates, 100 1971
Half Day Road, Lincolnshire IL 60069 708/295-5000

Bishop, Everett G, (F.C.A.S., A.C.A.), *Consulting Actuary*, 1979
Liscord Ward & Roy Inc, Six B Hills Avenue,
Concord NH 03301 603/228-1391

Bishop, William D, (F.S.A.), 705 South Hudson, i 1965
Pasadena CA 91106

Bishop, William P, (M.C.A., E.A.), *Vice President*, Hay/ 1990
Huggins Co Inc, 229 South 18th Street, Philadelphia PA
19103 215/875-2471

Biskner, LaVerne J, III, (A.S.A.), *Manager-Actuarial &* 1987
Statistical Services, Chrysler Insurance Company, 27777
Franklin Road, CIMS 464-16-20, Southfield MI
48034-5168 313/948-3537

Bisson, Richard, (F.S.A.), MLH + A inc, 1140 Boul de 1978
Maisonneuve, Bureau 1401, Montreal PQ Canada
H3A 1M8 514/845-6231

Bisulca, Catharine Neale, (F.C.A.S.), *Associate Actuary*, 1983
CIGNA Corp, M110 Metro Building, PO Box 2975,
Hartford CT 06103 203/725-2191

Bittel, W Harold, (F.S.A., A.C.A.S.), 105 Kensington i 1965
Avenue, Trenton NJ 08618 609/396-8594

Bjorgan, Roger J, (F.S.A.), *Chief Actuary*, Pekin Life 1980
Insurance Company, 2505 Court Street, Pekin IL
61558 309/346-1161

Black, Barry M, (F.S.A., E.A.), *Vice President*, Teachers 1974
Insurance & Annuity Association, 730 Third Avenue,
New York NY 10017 212/916-5750
Fax: 212/916-6247

Black, Douglas E, (A.S.A., E.A.), *Vice President*, Alexander 1981
& Alexander Consulting Group Inc, 3333 Wilshire
Boulevard, Suite 900, Los Angeles CA 90010
213/383-5111 Ext: 345 Fax: 213/387-1420

Black, Harold W, (A.S.A.), 6441 Edinburgh Drive, i 1966
Nashville TN 37221 615/373-2207

Black, Kenneth, (F.A.), *Group Chief*, Internal Revenue 1976
Service, Actuarial Div E EP-PA, 1111 Constitution Avenue
NW, Washington DC 20224 202/566-4376

Black, Lori A, (A.S.A.), *Associate Actuary*, Martin E Segal 1987
Co, 1000 Parkwood Circle, Suite 200, Atlanta GA
30339 404/955-4003

Black, Tami L, (A.S.A.), *Senior Assistant Actuary*, 1989
Nationwide Life Insurance Co, One Nationwide Plaza,
Columbus OH 43216 614/249-8732

Black, William M, (E.A.), 4302 Chesapeake Drive, Apt 1987
3C, Aurora IL 60504-7125

Blackshear, Robin G, (A.S.A.), *Assistant Actuary*, Capital 1986
Holding Corporation, PO Box 32830, Louisville KY
40232 502/560-2663

Blackwell, Alan P, (F.S.A.), *Senior Vice President & Chief* 1979
Actuary, Old American Insurance Company, 4900 Oak
Street, PO Box 418573, Kansas City MO 64141-9573
816/751-6252

Blades, Thurman J, (A.S.A.), *Assistant Actuary*, Western & 1980
Southern Life Insurance Co, 400 Broadway,
Cincinnati OH 45202 513/629-1253

Blair, B Franklin, (F.S.A.), 111 Medford Leas, i 1965
Medford NJ 08055 609/654-3111

Blake, Ian M, (F.S.A.), *Director*, Valuation, Great-West Life 1976
Assurance Co, 100 Osborne Street North,
Winnipeg MB Canada R3C 3A5 204/946-1190

	Admitted		Admitted
Blake, William H, Jr. , (F C A , F S A , E A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1965	Bleakney, Thomas P. , (F C A , F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc. Suite 3800, 1301 Fifth Avenue, Seattle WA 98101-2605 206/624-7940 Ext: 204 Fax: 206/340-1380	1965
Blakeslee, Howard W. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5888	1969	Blecher, Barry S. , (F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984
Blakinger, Jean M. , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Corp, 1600 Arch Street, 3HO, Philadelphia PA 19192 215/523-3957	1988	Bleecker, D Lorne , (F.S.A.), <i>Vice President, Financial</i> , Abbey Life Insurance Co of Canada, 3027 Harvester Road, Burlington ON Canada L7N 3G9 416/639-6200 Fax: 416/827-6773	1968
Blalock, Brian S. , (A.S.A.), <i>Senior Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6066 Fax: 312/440-5904	1988	Bleitner, Gary D. , (F.S.A.), <i>Vice President & Actuary</i> , Reliable Life Insurance Co, 231 West Lockwood, Webster Groves MO 63119 314/968-4900 Ext: 324 Fax: 314/968-4900	1981
Blanchard, Ralph S, III , (F C A S), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, T5AD, Hartford CT 06156 203/273-6851	1982	Bleyler, Peter A. , (F.C.A., F.S.A., E.A.), William M Mercer Incorporated, 1001 22nd Street, Washington DC 20037 202/293-9422	1972
Blanchard, Richard , (A.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7549	1984	Blignaut, Leslie , (A.S.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, Hartford CT 06103 203/727-0018	1986
Blanco, Roberto G. , (A.C.A.S.), <i>Actuarial Associate</i> , National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4432	1990	Bliss, William M. , William M Bliss Consultant Inc, 2227 Herchel Street, Jacksonville FL 32204-4321 904/384-4300	1986
Bland, Steven , (A.S.A.), <i>Deputy Actuary</i> , Office of the State Actuary-WA, 2420 Bristol Court SW, Suite 101, Mail Stop-F514, Olympia WA 98504 206/753-9144	1987	Blivess, Michael P. , (F.C.A.S.), <i>Vice President-Actuarial</i> , Prudential Reinsurance Co, Three Gateway Center, Newark NJ 07102-4077 201/802-3610	1977
Bland, William H. , (F C A S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, RE5X, Hartford CT 06115 203/273-6261 Fax: 203/273-1717	1970	Blobaum, Gene A. , (F.S.A.), <i>Principal</i> , The Miller Group, 7300 College Boulevard, Suite 309, Overland Park KS 66210 913/338-1415 Fax: 913/338-3355	1977
Blank, Cara M. , (A.C.A.S.), <i>Associate Actuary</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4212	1989	Block, Candace M. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1982
Blankenship, John B. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, Suite 1900, Market Tower, 10 West Market Street, Indianapolis IN 46204 317/637-4373	1985	Block, Helen G. , (E.A.), <i>Actuary</i> , Block Consulting Actuaries Inc, 3601 Aviation Boulevard, Suite 3080, Manhattan Beach CA 90266 213/643-5710	1987
Blankley, Donovan T. , (A.S.A.), 9187 Denmarsh Drive, Brooksville FL 34613	1966	Block, Richard A. , (A.S.A., E.A.), Block Consulting Actuaries Inc, 3601 Aviation Boulevard, Suite 3080, Manhattan Beach CA 90266 213/643-5710 Fax: 213/374-3769	1982
Blanton, William W, Jr. , <i>Director/Actuarial Services</i> , Blue Cross/Blue Shield of NC, PO Box 2291, Durham NC 27702 919/490-4225	1984	Block, Robin S. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3618	1980
Blaske, Stephen P. , (F.S.A.), <i>Chief Life Actuary</i> , Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/639-5529 Fax: 612/631-4698	1986	Block, Ronald A. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 West Market Street, Suite 1900, Indianapolis IN 46204-2973 317/637-4373	1974
Blatchford, Lynd T. , (F.S.A., E.A.), <i>Executive Vice President/Actuary</i> , The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 Fax: 617/890-1904	1967	Block, Stephen D. , (A.S.A.), <i>Technical Consultant</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8211	1970
Blatt, Barbara K. , (F.S.A., E.A.), William M Mercer Incorporated, 600 University Street, Suite 3200, Seattle WA 98101-3137 206/292-7624 Fax: 206/382-0627	1983	Blodget, Hugh R. , (F.C.A.S.), <i>Vice President-Finance</i> , Phoenix General Insurance Co, One American Row, Hartford CT 06115 203/275-5861	1965
Blattenberg, Robert C. , <i>President</i> , Blattenberg Associates Inc, Suite U-155, 2540 Main Street, Irvine CA 92714 714/362-9365	1967	Blondeau, Gilles , (F.S.A.), <i>Chairman</i> , Blondeau & Compagnie, 425 De Maisonneuve Boulevard West, Suite 1600, Montreal PQ Canada H3A 3G5 514/288-2010	1979
Blattner, Gary L. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/459-2398	1971	Bloom, Roberta F. , (F.S.A.), 13 West McClellan Avenue, Livingston NJ 07039	1980
Blattner, Joseph L, Jr. , (F.S.A.), <i>President</i> , The Capitol Life Insurance Co, PO Box 1200, Denver CO 80201-1200 303/866-9596 Fax: 303/866-9530	1978	Bloom, Shirley G. , (E.A.), <i>Manager-Corporate Retirement Benefits</i> , Hannaford Bros Co, PO Box 1000, Portland ME 04104 207/883-2911 Ext: 3009	1976
Blazek, Charles J, III , (E.A.), <i>President & Chief Actuary</i> , Charles Blazek & Co Inc, 57 West Timonium Road, Suite 204, Timonium MD 21093 301/561-3600 Fax: 301/561-3602	1976	Blossom, Charles , <i>President</i> , Concord General Life Insurance Co, Four Bouton Street, Concord NH 03301 603/225-1141 Fax: 603/225-6027	1966
Blazer, Barry L. , (F.S.A.), <i>Regional Partner</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3195	1969	Blount, Esther M. , (A.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 Fax: 214/699-2721	1987
Bleakney, Janet Flickinger , (F.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7384 Fax: 206/382-0627	1982	Blount, William H. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Morehead Group Inc, 1321 East Morehead Street, Charlotte NC 28204 704/376-4420	1972

	Admitted		Admitted
Bloyer, James R. , (F S A), <i>Vice President-Corporate Financial Services</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-7792 Fax: 503/796-7935	1972	Boero, Louis E. , (F C A., F S A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Suite 800, Washington DC 20005 202/626-9423 Fax: 202/626-9666	1978
Bluhm, William F. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8500 Normandale Lake Boulevard, Suite 1850, Minneapolis MN 55437 612/897-5300 Fax 612/897-5301	1980	Boesen, Michael B. , (F.S.A.), <i>Associate Actuary</i> , American General Life Insurance Co, 2727 Allen Parkway, PO Box 1931, Houston TX 77001 713/831-3284 Fax: 713/831-8016	1984
Blum, Monica , (A.S.A., E.A.), <i>Senior Consultant</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1976	Boetger, Don J. , (E.A.), <i>Consulting Actuary</i> , Boetger Vargo & Associates, 900 State Street, Suite 200, Erie PA 16501 814/455-4550	1986
Blum, Richard Paul , (A.S.A.), <i>Actuary & Pension Consultant</i> , Richard Blum & Associates, 555 West Granada Boulevard, Suite F-7, Ormond Beach FL 32174 904/672-4853	1983	Bogardus, William L. , (F.S.A.), <i>Vice President & EBD Chief Financial Officer</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/455-4288 Fax 219/455-1077	1972
Blumenfeld, M Eugene , 794 South Grade Road, Alpine CA 92001 619/445-3473	i 1966	Boger, Steven , (F S A), <i>Consultant</i> , QED Consulting Group, 630 Vernon Avenue, Suite 9, Glencoe IL 60022-1622 708/835-3311 Fax 708/835-3339	1982
Blumenthal, Helene , (A.S.A.), <i>Actuarial Analyst</i> , C & B Consulting Group/Herget, 204 East Lombard Street, Baltimore MD 21202-3282 301/539-3500	1990	Boggio, Walter E. , <i>Assistant State Actuary</i> , Savings Bank Life Insurance of MA, One Linscott Road, PO Box 4046, Woburn MA 01888-9602 617/938-3500	1971
Boardway, Sandra Z. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385 Ext: 424 Fax: 804/289-6428	1985	Bogosian, Carol A. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-6536 Fax 415/393-5553	1985
Boatright, David J. , (A.S.A.), <i>President</i> , Boatright & Associates Inc, 3102 Ambrose Avenue, Nashville TN 37207 615/228-8000	1970	Bohlman, Bruce J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Business Men's Assurance Co, BMA Tower, One Penn Valley Park, Kansas City MO 64141 816/753-8000	1988
Bocitto, Bonnie L. , (F.C.A.S.), <i>Vice President-Treaty Casualty</i> , Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/802-6128	1990	Bohmalk, David J. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 2600 Michelson, Suite 900, Irvine CA 92715 714/553-1277 Fax: 714/553-1213	1988
Boden, Donald E. , <i>Deputy Chairman</i> , William M Mercer Fraser Ltd, 14 Tothill Street, London England SW1H 9NB 071/222-9121	1969	Bohn, Robert J. , (F.S.A., E.A.), <i>Vice President and Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 Ext. 2342	1966
Bodger, Charles H. , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2219	1986	Bohon, John D. , (F S A), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-6736	1986
Bodine, Andrew F. , (F.S.A.), <i>Second Vice President & Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2461	1966	Boin, Bruno V. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1971
Bodnar, Vincent L. , (A.S.A.), <i>Consulting Actuary</i> , QED Consulting Group, Logan Square, Five Market Place, New Hope PA 18938 215/862-9671	1990	Boison, LeRoy A., Jr. , (F C A S.), <i>Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-4830 Fax: 212/487-2280	1981
Boeck, Robert Edward , (A.S.A.), <i>Assistant Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/236-7954	1984	Bokhari, Habib A. , (F.S.A.), <i>Second Vice President & Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-4522 Fax: 617/247-2824	1990
Boeckmann, Frank A., Jr. , (F.S.A.), <i>Associate Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Tenth Floor, Chicago IL 60601 312/938-7069	1980	Bolcar, Joseph J. , (E.A.), <i>President</i> , PCL Administrators Inc, PO Box 819, 9913 Georgetown Pike, Great Falls VA 22066 703/759-9663	1978
Boeckner, Robert G. , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-7007 Fax: 416/868-0322	1973	Boldt, Thomas R. , (A.S.A.), <i>TPF&C/Towers Perrin</i> , One Tabor Center, Suite 1200, 1200 17th Street, Denver CO 80203 303/592-1200	1986
Boehm, C Roland , (F.S.A.), <i>Health Product Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0662	1969	Bolen, John T. , (E.A.), <i>Actuary</i> , DM&C Consultants Inc, 7250 South Painter Avenue, Suite 200, Whittier CA 90602 213/945-9744	1976
Boehmer, Thomas E. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Fidelity Union Life Insurance Co, 2323 Bryan Street, Dallas TX 75201 214/978-7493	1990	Boley, Russell A. , (F.C.A., F.S.A., A.C.A.S.), 30222 Wingfoot Drive, Evergreen CO 80439 303/674-2858	1971
Boehnlein, Annemarie C. , (A.S.A.), <i>Pension Actuary</i> , Yaffe & Company Inc, 800 North Charles Street, Suite 300, Baltimore MD 21201 301/332-1166	1990	Bolin, Bob J. , (F.S.A., E.A.), <i>Executive Vice President</i> , Leggett & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850 Fax 214/528-8867	1967
Boekhoff, Jay P. , (F.S.A.), <i>Principal</i> , Reden & Anders, 430 International Centre, 900 South Second Avenue, Minneapolis MN 55402 612/339-7933	1979	Bolin, Madge E. , (F.S.A., A.C.A., E.A.), <i>Senior Vice President & Actuary</i> , Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 Ext: 350	1967
Boermeester, John M. , (F.S.A.), 355A Pine Ridge Drive, Whispering Pines NC 28327 919/949-3307	i 1965	Bollin, Michael L. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9524	1980
Boerner, Michael W. , (A.S.A.), <i>Valuation Actuary</i> , Texas State Board of Insurance, 1110 San Jacinto, Mail Code 015-5, Austin TX 78701-1998 512/322-5067 Ext: 6482 Fax: 512/322-5083	1990	Bolnick, Howard J. , (F.S.A.), <i>President</i> , Celtic Life Insurance Co, 208 South LaSalle Street, Suite 1950, Chicago IL 60604 312/332-5401 FAX: 312/332-0644	1972

	Admitted		Admitted
Bolton, Robert G. , (F C A , F S A , E A.), <i>President</i> , Bolton Offutt Donovan Inc, 575 South Charles Street, Suite 500, Baltimore MD 21201 301/547-0500	1977	Boor, Joseph A. , (F.C.A.S.), <i>Chief Actuary</i> , Motors Insurance Group, 3400 West Grand Boulevard, Annex 305, Detroit MI 48202 313/556-1907	1985
Bolton, Robert Kevin , (F S A), 7473 Hedera Court, Columbus OH 43235 614/764-4092	1982	Booth, Allen D. , (F.S.A.), 2140 Chipmunk Court, Brookfield WI 53005 414/785-1553	1974
Bolton, Wilbur M. , (F S A), <i>Associate Actuary</i> , Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3095	1965	Booth, John K. , (F S A), <i>Vice President & Chief Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2170 Fax 202/624-2319	1969
Boltz, Daryl L. , (F S A), The Hartford Life Insurance Cos, Group Actuarial, PO Box 2999, Hartford CT 06104-2999 203/843-8734	1987	Boothroyd, H J. , (F S A), PO Box 329, Grantham NH 03753 603/863-9088	1965
Boma, Marina U. , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7701	1980	Borah, Delmer F. IV , (F S A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981
Bonach, Edward John , (F S A), <i>Vice President & Chief Actuary</i> , North American Life & Casualty, 1750 Hennepin Avenue South, Minneapolis MN 55403 612/347-6508 Fax: 612/347-6657	1981	Borchert, Rick A. , (F S A), <i>Director, Actuarial</i> , Farm Bureau Life of Michigan, 7373 West Saginaw Highway, PO Box 30400, Lansing MI 48909 517/323-6766 Fax: 517/323-6793	1979
Bonanno, Joseph R. , (E A), <i>Vice President Client Service</i> , Prudential Asset Management Co, 5800 Canoga Avenue, Woodland Hills CA 91367 818/992-3700	1976	Borden, Nathan B. , (F C A , A S A.), 5412 Linden Court, Bethesda MD 20814 301/530-2385	1966
Bond, Duane A. , (A S A., E A), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, California Center, 345 California Street, San Francisco CA 94104 415/296-3274	1976	Bordewick, James R. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Bordewick & Company, 7241 Ohms Lane, Suite 135, Edina MN 55439 612/835-9772	1966
Bond, Eugene D. Jr. , (A.S.A.), <i>Assistant Vice President</i> , Coventry Resources LP, 1302 Concourse Drive, Suite 303, Linthicum MD 21090 301/850-9060	1985	Borema, James C. , (A S A), <i>North American Benefit Association</i> , 1338 Military Street, PO Box 5020, Port Huron MI 48061-5020 313/985-5191	1983
Bond, John J. , (A.S.A., E A), <i>Bond & Company</i> , Three Penn Center Plaza, Philadelphia PA 19102 215/568-6000	1966	Borgenicht, Lewis M. , (F S A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Ninth Floor, Secaucus NJ 07096-1533 201/902-2989	1990
Bonder, Henry , (E.A.), Wilham M Mercer Incorporated, 50 Main Street, White Plains NY 10606 212/490-3400	1986	Borger, Sol J. , (F S A , E A), <i>Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5311	1980
Bondow, Richard L. , (A S A , E A), <i>Actuary</i> , Charing Company, 505 King Street, Suite 200, La Crosse WI 54601 608/784-1885 Fax: 608/784-0666	1979	Borkhuis, Elizabeth M. , (F S A , M C A , E A), <i>Principal</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1811	1980
Bondy, Martin , (F C A S), <i>Senior Vice President & Chief Actuary</i> , Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6163	1965	Bornhuetter, Ronald L. , (F C A S), (<i>Past President</i>), <i>President & Chief Executive Officer</i> , NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5255 Fax: 203/622-1494	1965
Bondy, Peter J. , (F C A , F.S.A.), <i>Vice President & Actuary</i> , First Colony Life Insurance Co, 700 Main Street, PO Box 1280, Lynchburg VA 24505 804/948-5400	1978	Boronow, Gordon C. , (F S A), <i>Vice President</i> , American Skandia Life Assurance, Tower One, Corporate Drive, Shelton CT 06484 203/925-3834	1980
Bone, Christopher M. , (F S A., E.A.), <i>Assistant Vice President & Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6924 Fax 908/562-1209	1987	Borton, Douglas C. , (F C A , F S A , E.A.), 10 Lorraine Avenue, Spring Lake NJ 07762-1711 908/449-6713	1965
Bonnard, Fernand , (F S A), 6221 Forest Park Drive, Signal Mountain TN 37377	1965	Boslaugh, Marguerite A. , (F S A), <i>Assistant Vice President & Actuary</i> , Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2734	1983
Bonnel, Ralph O. , 3515 SW Sixth Street, Apt 203, Topeka KS 66606	1965	Bossi, William J. , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7049	1986
Bonner, Emmet M. , (E A), <i>Vice President</i> , Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111	1976	Bost, Carolanne , (A S A , E A), <i>Vice President & Actuary</i> , Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1990
Bonneville, William D. , (F S A), <i>Senior Vice President-Individual Insurance</i> , North Atlantic Life Insurance Co, Two Robbins Lane, Jericho NY 11753 516/934-8780	1976	Bost, Michael Scott , (A S A , E A), <i>Vice President & Actuary</i> , Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1989
Bonvallet, Kenneth , (F.S.A., E.A.), <i>Group Actuary</i> , Nationwide Corp, One Nationwide Plaza, Seventh Floor, Columbus OH 43216 614/249-5166	1979	Bostian, Robert , (F C A , F S A , E A), <i>Vice President</i> , Benefit Management Inc, 1200 Providence Highway, Sharon MA 02067 617/784-6100	1977
Book, Steven W. , (F.C.A.S.), <i>Senior Actuarial Assistant I</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/625-5161	1990	Boswell, Charles Theodore , (A S A), <i>Western Reserve Life Assurance</i> , PO Box 5068, Clearwater FL 34618 813/585-6565 Ext 179 Fax: 813/585-4305	1985
Booke, Samuel Lewis , (F C A , F S A), <i>Vice Chairman of the Board</i> , Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1965	Boswell, Richard L. , (F S A , E A), <i>Vice President & Actuary</i> , National Western Life Insurance Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010	1975
Booker, Bruce E. , (F.S.A.), <i>Vice President & Actuary</i> , Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6219	1979	Boswell, Susan Lynn , (A S A), <i>Vice President & Actuary</i> , Atlantic General Life Insurance Co, 777 South Harbour Island Boulevard, PO Box 72245, Tampa FL 33602 813/229-5340 Fax: 813/229-5372	1981
Boone, James Parker , (F C A S.), <i>Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3594	1984	Bothmann, Horst P. , 954 Spanish Oaks Boulevard, Palm Harbor FL 34683 813/784-8172	1971

	Admitted		Admitted
Bothwell, Peter T. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, RC5G, Hartford CT 06156 203/273-9536	1983	Bowen, Teresa B. , (A.S.A.), <i>Actuarial Associate</i> , Life Insurance Co of Virginia, PO Box 27601, Richmond VA 23261 804/281-6096	1988
Botkin, Leroy V. , (F.S.A.), 2049 Plymouth Lane, Northbrook IL 60062 708/272-4039	i 1965	Bowers, Newton L., Jr. , (F.S.A.), <i>Professor of Actuarial Science</i> , Drake University, College of Business & Public Admin, 25th and University, Des Moines IA 50311 515/271-3156	1965
Botkin, Marilyn Susan , (A.S.A., E.A.), <i>Associate Actuary</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1982	Bowles, Thomas P., Jr. , (F.C.A., F.S.A.), [Past President], 90 Connemara, Roswell GA 30075	1965
Bou, Jorge V. , (A.S.A., E.A.), <i>Actuary & Manager</i> , The Wyatt Company, Royal Bank Center, Suite 306, 255 Ponce De Leon Avenue, Hato Rey Puerto Rico 00917 809/753-8520	1976	Bowling, Thomas B. , (F.S.A., E.A.), <i>Vice President-Actuary</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6639 Ext: 6639	1966
Boucek, Charles H. , (A.C.A.S.), <i>Manager & Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6912	1988	Bowman, Alan A. , (A.S.A.), <i>Vice President</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8000	1983
Boucher, Paul E. , (A.S.A., E.A.), <i>Vice President, Individual Pension Services</i> , Prudential Insurance Company, PO Box 561, Fort Washington PA 19034 215/784-2240	1970	Bowman, David R. , (A.C.A.S.), <i>Senior Actuarial Analyst</i> , AIG Marketing Inc, 505 Carr Road, PO Box 9495, Wilmington DE 19809 302/761-3470	1990
Boucher, Terryn J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3142	1990	Bowman, Elinor V. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 101 Southeast Second Place, Suite 201, Gainesville FL 32601 904/375-3800	1982
Boucher, Yvon R. , (A.S.A.), Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1981	Bowman, Glenn L. , (A.C.A.), 3908 Muskogee, Des Moines IA 50312	i 1966
Boudreau, Joseph J. , (F.C.A.S.), Tillinghast/Towers Perrin, 101 South Hanley, Eighth Floor, St Louis MO 63105 314/862-7611	1990	Bowman, William H. , (F.S.A.), <i>Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2317 Fax: 502/560-3014	1973
Boughton, Joan , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300	1986	Boxley, Diane B Y. , (A.S.A.), <i>Actuary</i> , Williams Thacher & Rand Inc, 7400 Beaufont Springs Drive, Suite 401, Richmond VA 23225 804/320-8438	1987
Boulay, Edward F. , (E.A.), <i>Vice President</i> , James J Moynihan & Associates, 55 Linden Street, Worcester MA 01609 508/756-5108	1982	Boyajian, John H. , (F.C.A.S.), 811 Eagles Chase Drive, Lawrenceville NJ 08648 609/883-0316	i 1965
Bould, John J. , (A.S.A., E.A.), <i>Vice President</i> , Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1979	Boyd, G William , (F.S.A.), <i>Assistant Vice President & Reinsurance Marketing</i> , ITI Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060 Ext: 237 Fax: 314/821-6164	1990
Boulet, Gerald F. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , 61 Jackson Street, Canton MA 02021 617/828-0190	1966	Boyd, J Ramsay , (F.S.A.), <i>Vice President & Actuary</i> , American Security Group, 3290 Northside Parkway NW, Atlanta GA 30327 404/264-4925	1979
Bourdeau, Joseph A. , (A.S.A.), <i>Senior Actuarial Associate</i> , Provident National Assurance Co, One Fountain Square, Chattanooga TN 37402 615/755-3946	1987	Boyd, Wallis A., Jr. , (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, TN4S, Hartford CT 06156 203/273-3555	1986
Bourdeau, Paul T. , (F.S.A.), <i>President</i> , Bourdeau & Associates, 1815 San Pasqual Street, Pasadena CA 91107 818/449-0526	1965	Boyea, Bruce W. , (E.A.), <i>Senior Vice President</i> , American General Life Insurance Co of NY, 300 South State Street, PO Box 1456, Syracuse NY 13201 315/471-1121 Ext. 2382	1984
Bourdon, Theresa W. , (F.C.A.S.), <i>Assistant Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3172	1987	Boyer, Andrew C. , (F.S.A.), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8989 Fax 203/843-3417	1987
Boushek, Randall Lee , (F.S.A.), <i>Assistant Vice President & Associate Portfolio Manager</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7348	1984	Boyer, Donald E. , (F.S.A.), <i>Vice President & Actuary</i> , Lawyers Title Insurance Corp, 6630 West Broad Street, Richmond VA 23230 804/281-6771	1966
Bouska, Amy S. , (F.C.A.S.), Tillinghast/Towers Perrin, PO Box HM 1359, Hamilton HMF Bermuda 809/295-8863 Fax: 809/292-4237	1984	Boyer, John F. , (F.S.A.), 145 Norwood Road, Chapel Hill NC 27516	i 1965
Bowden, Thomas L. , (A.S.A.), <i>Actuarial Associate</i> , Zurich-American Life Insurance Co, 1375 East Woodfield Drive, Schaumburg IL 60173-4999 708/517-3701	1988	Boyle, Joan F. , <i>Executive Vice President</i> , Blue Cross/Blue Shield of NJ, 33 Washington Street, 12th Floor, Newark NJ 07102 201/456-3174 Fax: 201/456-2020	1984
Bowen, David L. , (F.S.A.), <i>Director-ITX Pricing/Product Development</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4801	1986	Boynton, Edwin F. , (F.C.A., F.S.A.), [Past President], 231 Wildwood Lane, Naples FL 33942, Oct-April 813/649-0561, May-Sept 301/929-9271	i 1965
Bowen, David S. , (F.C.A.S., A.S.A.), <i>Senior Consultant</i> , Deloitte & Touche, One State Street, Hartford CT 06103 203/522-1300	1990	Braccialarghe, Theora , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Fort Lauderdale FL 33314 305/791-5888 Fax 305/791-8208	1978
Bowen, Frank L. , (A.S.A., E.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 3500 First National Tower, Louisville KY 40202 502/589-6100	1986	Brace, Gary L. , (A.S.A.), <i>Consulting Actuary</i> , Ernst & Young, 1800 Peachtree Center, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400	1987
Bowen, Jennifer K. , (A.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7373	1986	Brackey, Marianne G. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1980

Admitted		Admitted	
Bradley, Bruce A. , (F.S.A.), <i>Vice President & Actuary</i> , American Chambers Life Insurance Co, 1805 High Point Drive, Naperville IL 60563 708/505-3100 Ext. 4590	1980	Brandorff, Perry O. , (F.S.A., E.A.), <i>Account Manager</i> , Hewitt Associates, 2001 Ross Avenue, Suite 1150, Dallas TX 75201 214/220-9070	1985
Bradley, David R. , (F.C.A.S.), <i>President-Hartford Specialty Company</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4834	1981	Brandt, Richard E. , (E.A.), <i>Vice-President & Actuary</i> , The Pension Service Inc, PO Box 1915, New Haven CT 06509 203/787-7121 Fax: 203/865-1689	1976
Bradley, J. Scott , (F.C.A.S.), <i>Vice President, Underwriting</i> , Zurich International Ltd, Cumberland House, 31 Church Street, Box HM 2268, Hamilton Bermuda HM JX 809/292-8155	1989	Brandt, Roxane J. , (A.S.A.), <i>Actuarial Consultant</i> , Prudential Insurance Company, 56 North Livingston Avenue, Stop 407, Roseland NJ 07068 201/716-8185	1990
Bradley, John M. , (F.S.A.), <i>Assistant Vice President & Health Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60601 312/701-3555	1978	Brannigan, James F. , (F.C.A.S.), <i>Vice-President</i> , Independent Actuarial Service Inc, 2550 Via Tejon, Suite 2F, Palos Verdes CA 90271 213/373-7385	1965
Bradley, Patricia C. , (A.S.A.), <i>Senior Actuarial Manager</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2727	1986	Brannock, Ronald D. , (F.C.A., F.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1824	1974
Bradshaw, Gary L. , (A.S.A., E.A.), <i>Vice President</i> , The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571	1979	Brannon, Steven A. , (F.S.A., E.A.), <i>Vice President</i> , Noble Lowndes, 785 Market Street, Tenth Floor, San Francisco CA 94103-2003 415/495-5151	1987
Bradshaw, John G. , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4841	1975	Brannon, Wei-Lih L. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5300 Fax: 415/393-5553	1987
Bradshaw, Ross M. , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Insurance Co, 3900 Burgess Place 3W, PO Box 8433, Bethlehem PA 18001 215/861-6486	1990	Branscomb, John D. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, Atlanta Financial Center, Suite 1250, 3343 Peachtree NE, East Tower, Atlanta GA 30326-1052 404/237-7060	1987
Brady, Michael B. , (E.A.), <i>Assistant Vice President</i> , The New England, 500 Boylston Street, Boston MA 02117 617/578-6115	1976	Brantz, Gary Scott , (A.S.A.), <i>Principal</i> , TPF&C/Towers Perrin, 200 Renaissance Center, Suite 200, Detroit MI 48243-1357 313/567-6616 Ext: 218 Fax: 313/567-0512	1980
Brady, Robert Paul , (F.S.A., A.C.A.), <i>President</i> , Dallas National Life Insurance Co, 5001 LBJ Freeway, Suite 280, Dallas TX 75244 214/788-2445	1965	Braskett, Ralph J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hallett & Libman Inc, 5755 Granger Road, Independence OH 44131 216/398-3888	1973
Bragg, John M. , (F.S.A., A.C.A.S., E.A.), <i>Actuarial Consultant</i> , John M Bragg & Associates Inc, 28 Lenox Pointe NE, Atlanta GA 30324 404/231-3006	1965	Brathwaite, Malcolm E. , (F.C.A.S.), <i>Assistant Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, PO Box 7716, Philadelphia PA 19192 215/523-7926 Fax: 215/523-2736	1987
Brahmer, John O. , (A.C.A.S.), <i>Assistant Actuary & Manager</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6419	1979	Braue, James R. , (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-1209	1987
Braithwaite, Paul , (F.C.A.S.), <i>Vice President & Actuary</i> , Home Insurance Cos, 59 Maiden Lane, Fifth Floor, New York NY 10038 212/530-6710 Fax: 212/530-3100	1986	Braun, George H. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9615	1982
Brajcich, Colleen M. , (F.S.A.), <i>Associate Actuary</i> , GNA Annuities Insurance & Securities, Two Union Square, Suite 5600, PO Box 490, Seattle WA 98111-0490 206/625-1755	1987	Braun, Sharlene Tracy , (E.A.), <i>Pension Actuary & Consultant</i> , The Braun Group, Twin Cables Building, 27 South Main Street, Northfield VT 05663 802/485-6023	1976
Brakey, Lucinda P. , (A.S.A.), 3309 Glencairn Road, Shaker Heights OH 44122 216/751-4079	1981	Braund, Robert G. , (F.S.A.), 955 River Overlook Court NW, Atlanta GA 30328	1966
Bramnick, Judy S. , (E.A.), <i>Senior Actuarial Specialist</i> , TPF&C/Towers Perrin, 12377 Merit Drive, Dallas TX 75251 214/701-2633	1987	Brauner, Jack B. , (A.C.A.S.), <i>Assistant Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-3931 Ext: 3931	1990
Bramwell, Earl L. , (F.S.A.), <i>Senior Vice President-Underwriting</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8250 Ext: 8250	1979	Braunstein, Michael M. , (A.S.A.), <i>President & Owner</i> , An Actuarial Recruiter, 15 Wells Road, West Hartford CT 06107 203/521-7459	1979
Branau, Elizabeth S. , (F.S.A.), <i>Associate Actuary</i> , USAA Life Insurance Company, USAA Building, Life Actuarial, F2E, San Antonio TX 78288 512/498-6778	1981	Breault, Mary Ellen , (A.S.A.), <i>Manager</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-6353	1990
Brand, Thomas , (F.C.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500	1970	Bredemus, John W. , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440-0010 612/342-1853	1989
Brandenberg, Donald , (F.S.A.), <i>Consulting Actuary</i> , Five Ayi Court, Baltimore MD 21236 301/256-3870	1979	Breen, Eugene M. , (A.S.A.), <i>Assistant Actuary</i> , Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 Ext: 230	1990
Brandes, Mark , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 245 Park Avenue, New York NY 10167 212/351-4169 Fax: 212/351-4157	1982	Breen, Richard G. , (A.S.A.), <i>Actuarial Consultant</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111-0001 413/788-8411	1988
Brandes, Mark I. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7450	1980	Breen-Held, Susan L. , (E.A.), <i>Assistant Pension Actuary</i> , The Principal Financial Group, Pension Actuarial Service, Des Moines IA 50392-0610 515/247-6976 Fax: 515/248-2118	1988
Brandner, Gregory A. , (F.S.A.), <i>Second Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 2335 Fax: 413/730-6159	1981		

	Admitted		Admitted
Breeze, William H. , (F S A), <i>Vice President & General Secretary</i> , Centre College, Alum House, Danville KY 40422 606/236-0980	1965	Briegel, Heinz A. , (F S A), 4602 Butte Road, Richmond VA 23235	1968
Brehm, Paul J. , (F C A S), <i>Pers Lines Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8428	1987	Brigade, Harold R. , (F C A , F S A., E A), <i>IIRB Actuarial Consulting</i> , 96 South Ridge Trail, Fairport NY 14450 716/223-0404	1975
Breindel, Cheryl Ann , (F.S.A., E A), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8016	1981	Briggs, Philip , (F S A.), <i>Vice Chairman of the Board</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3281	1966
Breithaupt, Truman A. , (E.A.), <i>Actuary</i> , TAB Actuarial Services Inc, PO Box 740191, New Orleans LA 70174 504/393-9114	1981	Bright, Henry , (F.C.A. F S A., E A), <i>Vice President</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5511	1967
Breitman, Alan S. , (F S A., E A), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0511	1978	Brimley, Dale B. , (A S A.), <i>Consulting Actuary</i> , 6461 Blain Drive, Murray UT 84107-7212 801/266-8403	1970
Bremer, John P. , (F S A . E A.), <i>Senior Consultant</i> , Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7239	1975	Brink, Stephen D. , (F C A . F S A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250 Fax 414/784-4116	1976
Bremer, William A J. , <i>Vice President-Risk Management</i> , Blue Cross/Blue Shield of ME, 110 Free Street, Portland ME 04101 207/775-3536 Ext 1297 Fax 207/761-9599	1984	Brinkman, Alan D. , (F S A), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5608	1986
Brennan, Jeremiah T. , (E A), <i>President</i> , JTB Actuarial Consultants Inc, 818 US Highway 1, Suite 6, North Palm Beach FL 33408 407/622-9091	1977	Briscoe, Donald J. , (A S A . E A), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1983
Brennan, Joseph E. , (A S A.), <i>Assistant Vice President</i> , CONSECO Inc, 11815 North Pennsylvania Street, Carmel IN 46032 317/571-3709 Fax 317/573-2776	1986	Briscoe, J Huell , (F C A), <i>Principal</i> , Briscoe Professional Services, Eight Par Harbor, Keowee Key, Salem SC 29676	1965
Brennan, Joseph P, Jr. , (F.S.A.), <i>Associate Actuary</i> , Colonial Penn Group Inc, 11 Penn Center Plaza, 13th Floor, 19 & Market Street, Philadelphia PA 19181 215/988-7140	1979	Brister, Michael E. , (F S A . E A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1979
Brennan, Lawrence T. , (F.C.A. F S A., E A), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1968	Britton, Charles R. , (F S A), <i>Actuary & Director</i> , Allstate Life Insurance Co, Allstate Plaza West, Northbrook IL 60062 708/402-2227	1979
Brennan, Paul J. , (F C A . F S A . E A), <i>President</i> , Boston Benefits Consulting Inc, 301 Edgewater Place, Wakefield MA 01880 617/246-6200 Fax: 617/246-6201	1975	Britton, Donald W. , (F S A.), <i>Senior Vice President Marketing</i> , First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911 Ext: 5473	1979
Brennfoerder, Roxann , (F S A), <i>Vice President-Pensions</i> , Ameritas Life Insurance Corp, PO Box 81889, Lincoln NE 68501 402/467-7302	1979	Britton, William R, Jr. , (F.S.A), <i>Tillinghast/Towers Perrin</i> , One Commercial Place, 22nd Floor, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018	1971
Brentlinger, David A. , (A S A.), <i>Assistant Actuary</i> , The State Life Insurance Co, PO Box 406, Indianapolis IN 46206 317/632-3551	1990	Brochu, Robert A. , (F S A), <i>Executive Vice President</i> , William M Mercer Companies Inc, 1166 Avenue of the Americas, New York NY 10036 212/345-7000	1976
Brereton, Alan R. , (F.S.A.), <i>Consulting Actuary</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 Fax 416/429-3794	1975	Brock, Brandt T. , (A S A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4475	1990
Breslin, Peter B. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Financial Center, Suite 600, 695 East Main Street, Stamford CT 06901-2138 203/326-5400	1986	Brock, James D. , (F S A), <i>Vice President-District Agencies</i> , Prudential Insurance Company, District Agencies-11 Washington, 213 Washington Street, Newark NJ 07102-2992 201/802-8955 Ext: 6201 Fax: 201/802-7605	1970
Brewer, Fred L. , (A.C.A.S.), <i>President</i> , Amalgamated Casualty Insurance Co, 401 New York Avenue NE, Washington DC 20002 202/547-8700	1981	Brock, James E. , (F S A , E A), <i>Vice President, Investment Product Operations</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8221 Fax 614/249-3147	1975
Brewster, John E. , (F.S.A), 140 Windsor Park Drive, Apt 1 E-221, Carol Stream IL 60188 708/668-5563	1965	Brockett, Jerry L. , (F C A., F.S.A., E A), <i>Actuary</i> , The Wyatt Company, First Republic Bank Center, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1965
Brian, Robert A. , (F.C.A.S.), <i>Senior Vice President</i> , Conning & Co, Cityplace II, 185 Asylum Street, Hartford CT 06103 203/527-1131	1972	Brockmeier, Donald R. , (A.C.A.S), <i>Associate Actuary</i> , The Ohio Casualty Group of Cos, 136 North Third Street, Hamilton OH 45025 513/867-4670	1983
Bricker, Janice P. , (F S A , E.A.), <i>Coopers & Lybrand</i> , 1251 Avenue of the Americas, Second Floor, New York NY 10020 212/536-1811	1984	Brodie, Norman , (F S A.), 81 Robert Drive, New Rochelle NY 10804 914/636-5536	1965
Brickhouse, Robert Blaine , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1981	Brodrick, Robert M. , (A.S.A.), <i>Vice President-Director Health Reinsurance</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3573	1979
Bridgeman, James G. , (F S A.), <i>Vice President</i> , Partners National Health Plans, 151 Farmington Avenue, MP12, Hartford CT 06156 203/638-6000	1980	Brodtrick, David A. , (F S A.), <i>Associate Group Valuation Actuary</i> , General American Life Insurance Co, 13045 Tesson Ferry Road, St Louis MO 63128 314/525-5330 Fax 314/525-5740	1979
Bridwell, Herbert T. , (A S A.), <i>Assistant Vice President & Associate Actuary</i> , Optimum Re Insurance Co, PO Box 660010, Dallas TX 75266-0010 214/869-2020	1981		
Briegel, Dorothy B. , (F S A.), 4602 Butte Road, Richmond VA 23235 804/272-1335	i 1965		

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Brodtrick, Michael A. (F S A), <i>Associate Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/342-1230 Fax: 314/444-4363	1979	Broulette, James N. (A S A), <i>Associate Actuary</i> , M & R Services Inc, Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1988
Brody, James T. (A.S.A.), <i>Director-Product Development</i> , United Pacific Life Insurance Co, One Penn Center, Philadelphia PA 19103 215/864-5914	1990	Broussard, Lois M. (M C A , A S A , E A), <i>Consultant</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4079	1981
Broedel, Eric A. (A S A), <i>Associate Actuary</i> , Millman & Robertson Inc, 201 North Illinois Street, Suite 2000, Indianapolis IN 46204 317/237-2888	1988	Broussard, Virginia M. (A S A), <i>Assistant Actuary</i> , United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300	1987
Broer, Gregory S. (F S A), <i>Manager</i> , KPMG Peat Marwick, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2234	1984	Broverman, Brian (F.S.A., E.A.), <i>Principal</i> , TPF&C/ Towers Perrin, Teco Plaza, Suite 801, 700 North Franklin Street, Tampa FL 33602 813/223-1686	1976
Broers, Fred L. (F S A), <i>Senior Vice President & Chief Actuary</i> , Capitol Bankers Life Insurance Co, PO Box 2016, Milwaukee WI 53201-2016 414/277-9998	1975	Brown, Brian Z. (F C A S), <i>Manager Specialist Oper Analysis</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6889	1987
Broesamle, Jack R., Jr. (E.A.), <i>Partner in Charge-Act & Ben</i> , Deloitte & Touche, 200 Renaissance Center, Detroit MI 48243 313/396-3000	1988	Brown, Carroll H. (F S A), Nine Scenic Drive, Wilbraham MA 01095	1965
Broesch, Mary Ann (A.S.A.), <i>Senior Actuarial Analyst</i> , AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7109	1990	Brown, Charles E., Jr. (A S A), <i>Actuarial Programmer</i> , Philibert Software Group, 980 Canton Street, Suite 100, Roswell GA 30075 404/642-2056 Ext 218	1983
Brogan, Debra A. (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Sixth Floor, Boston MA 02117 617/578-4547 Fax: 617/247-2824	1988	Brown, Charles F. (F S A), <i>Senior Vice President & Actuary</i> , Bankers Security Life Insurance Society, 4601 Fairfax, PO Box 3700, Arlington VA 22203 703/875-3585	1980
Brogan, Howard S., Jr. (A S A , E.A.), <i>Vice President & Actuary</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1968	Brown, Charles H. (F S A), <i>Vice President, Individual New Business</i> , Great West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7995 Fax 204/946-8533	1977
Brogla, Vernon G. (F.S.A.), <i>Actuary I</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-7957	1979	Brown, Charlton V. (E.A.), <i>President</i> , Data Plans Inc, 6620 Southpoint Drive South, Jacksonville FL 32216 904/739-0800	1976
Broll, Frank V., Jr. (F S A), <i>Vice President & Actuary</i> , American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494	1978	Brown, Edward W. (F S A , E A), <i>Actuary</i> , Fleet/Norstar Employee Benefit Services, Peter D Kiernan Plaza, Albany NY 12207-2796 518/447-2104	1975
Bronstein, Linda (F.S.A.), <i>Director-Actuarial Services</i> , Community Mutual Insurance Co, 1351 Wm Howard Taft Road, Cincinnati OH 45206 513/872-3964	1990	Brown, Everett G., Jr. <i>Vice President</i> , United Fidelity Life Insurance Co, 2000 Continental Plaza, Fort Worth TX 76101 817/347-6008	1967
Brooke, Beth F. (A.S.A., E.A.), <i>Associate Actuary</i> , The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202 513/241-1280	1980	Brown, Fred <i>Vice President-Investment Financial & Administrative</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3113	1978
Brooks, Charles E. (F S A), <i>Vice President</i> , Swiss Reinsurance Company, Mythenquai 50/60, Zurich Switzerland 01/208-2368	1967	Brown, Jan C. (F S A), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-5617	1969
Brooks, Dale L. (F C A S), <i>Actuary</i> , Farm Bureau Mutual Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5455	1980	Brown, Jeremy J. (F S A), <i>Vice President</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-3094 Ext: 3094	1980
Brooks, Frank A., Jr. (F S A), 34466 Cedarfield Drive, Ridge Manor FL 33525 904/583-5335	1965	Brown, Jill A. (A.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, One Fountain Square, 2-W, Accident Department, Chattanooga TN 37402 615/755-8442	1985
Brooks, James C., Jr. (F S A), <i>Senior Vice President-Actuarial & Product Management</i> , Associated Doctors Health & Life, 500 Beacon Parkway West, Birmingham AL 35209 205/940-9008	1976	Brown, Joseph W., Jr. (F C A S), <i>President</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2645	1980
Brooks, Philip D. (A.S.A.), <i>Reinsurance Officer</i> , Mutual Life of Canada, 401 North Executive Drive, Brookfield WI 53005 414/797-3990 Fax: 414/797-5035	1990	Brown, L Wendell (A S A , E.A.), 4007 Maple Heights Drive, Kingwood TX 77339 713/360-0658	1976
Brooks, Roger K. (F.S.A.), <i>President</i> , Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/242-4472	1965	Brown, Lawrence R. (A S A , E A), The Wyatt Company, 461 Fifth Avenue, New York NY 10017 212/251-5624	1987
Brooks, Sheldon (F S A , E.A.), <i>Vice President & Assistant Actuary</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3908	1986	Brown, Leonard G. (F S A , E A), <i>Second Vice President</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-7438	1982
Brooks, William E. (A S A), <i>Group Consultant</i> , TPF&C/ Towers Perrin, Suite 1200, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2639 Fax: 214/701-2768	1979	Brown, Mary Ann (F S A), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/490-3460	1984
Brophy, Joseph T. (F S A), <i>President</i> , Travelers Insurance Company, One Tower Square, 5MS, Hartford CT 06183 203/277-3122 Fax: 203/954-1042	1965	Brown, Maurice S. 3608 Saul Road, Kensington MD 20895 301/942-0450	1967
Brousseau, Alden W. (F.S.A.), <i>Senior Vice President</i> , American General Corp, 2929 Allen Parkway, Houston TX 77019 713/831-1340	1965	Brown, Michael Joe (F S A), <i>Associate Actuary</i> , Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6653	1982
		Brown, Nancy E. (E A), NEB & Associates, PO Box 1171, Barrington IL 60011 708/381-3360	1977

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Brown, Nicholas M, Jr. , (F C A S), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4320	1981	Bruins, John K. , (F S A), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4023	1990
Brown, Peter , (A S A), <i>American International Reinsurance</i> , PO Box HM 152, Hamilton Bermuda HM AX 809/295-2121	1969	Brumbach, John W. , (F S A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1617 Fax: 404/365-1662	1978
Brown, Richard F. , <i>Manager-International Benefits & Special Projects</i> , Chrysler Motors Corporation, 12000 Chrysler Drive, CIMS 416-28-27, Highland Park MI 48228-1919 313/956-3735	1976	Brummond, William , (F.S.A.), <i>William M Mercer Incorporated</i> , 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 Ext. 331 Fax: 414/223-1119	1979
Brown, Robert A. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2323	1969	Bruner, Jack E. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Park 80W-Plaza Two, Saddlebrook NJ 07662 201/843-3444	1982
Brown, Robert B. , (A S A.), <i>Professor-Mathematics</i> , Ohio State University, 231 West 18th Avenue, Columbus OH 43210 614/292-5584	1985	Bruning, John Frederick , (A S A.), <i>Actuary</i> , William M Mercer Incorporated, 1500 Mcidinger Tower, Louisville KY 40202-3415 502/561-4500 Ext 4502 Fax: 502/561-8959	1981
Brown, Rodney Royce , (F.S.A.), <i>Second Vice President & Product Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/231-1700	1980	Bruning, Larry J. , (F S A), <i>Vice President & Actuary</i> , Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-1000 Ext. 2497	1984
Brown, Stephen L. , (F.S.A., E.A.), <i>President & Chief Operations Officer</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5070	1965	Brunini, Alexander D. , (F S A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 8-H, New York NY 10010 212/578-2810 Fax 212/481-0472	1978
Brown, William A. , (F.S.A., E.A.), <i>President</i> , Servesco Inc, PO Box North, Marietta GA 30061 404/426-0088	1965	Brunk, Jeffrey B. , (A.S.A.), <i>Associate Actuary</i> , CONSECO Inc, 11825 North Pennsylvania Street, Carmel IN 46032 317/573-6395	1989
Brown, William C. , (F.S.A.), 39 Inwood Road, Chatham NJ 07928	1965	Bruno, Philip G. , (E A), <i>Vice President</i> , George Beram & Company Inc, Paragon Towers, 233 Needham Street, Newton MA 02164-1502 617/965-1200	1980
Brown, William W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5634	1967	Bruns, Sandra Lee , (F S A., E A), <i>Associate Actuary</i> , Washington Square Capital Inc, Northstar West, Suite 1400, 625 Marquette South, Box 9402, Minneapolis MN 55440 612/372-1035	1982
Browne, Richard H. , (F.S.A.), <i>Vice President & Life Actuary</i> , The Beaven/InterAmerican Cos, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9670	1984	Brutto, Richard S. , (A.C.A.S.), <i>Manager Commercial Prop Actuarial</i> , Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 508/853-7200	1987
Browne, Walter F. , (F A.), <i>John Hancock Mutual Life Insurance</i> , John Hancock Place, PO Box 111, Boston MA 02117 617/572-1618	1985	Brutzman, F Bard , (F.C.A., F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 1400 Charlotte Plaza, Charlotte NC 28214 704/371-1330	1969
Brownlee, Harold J. , (F.C.A., F.S.A.), [Past President], <i>Consulting Actuary</i> , 24 Roosevelt Avenue, Chatham NJ 07928 201/635-1171 Fax 201/635-1171	1965	Bryan, Charles A. , (F.C.A.S., A.C.A.), <i>Partner</i> , Ernst & Young, 277 Park Avenue, 30th Floor, New York NY 10172 212/773-1871 Fax: 212/773-1203	1977
Brownmiller, Annemarie T. , (F S A), <i>Associate Actuary</i> , Life Insurance Co of North America, 1600 Arch Street, 5PC-32, Philadelphia PA 19101 215/523-1468	1981	Bryan, David , (F.S.A.), <i>Director of Actuarial Services</i> , Canada Life Assurance Co, 6201 Powers Ferry Road NW, Atlanta GA 30339 404/953-1959	1974
Brownstein, Henry , (A S A , E A), <i>Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1983	Bryan, William J. , (F S A), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1966
Brubaker, Randall E. , (F C A S.), <i>Assistant Vice President-Actuary Commercial Pricing</i> , Allstate Insurance Co, One Allstate Commercial Plaza V2C, 51 West Higgins Road, South Barrington IL 60010 708/551-2467	1978	Bryan, William T. , (F.S.A.), <i>Actuary</i> , SAFECO Life Insurance Co, 15411 NE 51st Street, Redmond WA 98052 206/867-8010	1978
Bruce, James G. , (F S A.), 2001 Rutasill Road, Apt 5111, Tucson AZ 85704	1965	Bryant, Allison P. , (F.S.A.), <i>Assistant Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext: 6680	1981
Bruce, Paul V. , (F.S.A.), <i>Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-1947	1983	Bryant, Arthur L. , (F.S.A.), <i>Chairman and President</i> , The State Life Insurance Co, 141 East Washington Street, Indianapolis IN 46204 317/632-3551	1966
Bruce, Robert E. , (F C A), <i>Consulting Actuary</i> , Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200 Fax: 708/295-6206	1965	Bryant, David C. , (F S A), <i>Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290	1987
Bruce, William D. , (F.C.A.), <i>Consulting Actuary</i> , Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200 Fax: 708/295-6206	1965	Bryant, Edwin T. , (F C A , F S A , E A), <i>TPF&C/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1845	1971
Bruchansky, Sherman A. , (E A), <i>President</i> , The BFN Corporation, 505 South Lenola Road, Moorestown NJ 08057 609/234-9595	1982	Bryant, James A. , (A S A.), <i>Senior Actuarial Assistant</i> , Mutual of New York, Glenpointe Center West, Teaneck NJ 07666 201/907-6669	1990
Bruckman, Paul S. , (F.C.A., E.A.), <i>Chief Actuary & Consultant</i> , G Russell Knobel & Associates Inc, 119 First Avenue South, Suite 340, Seattle WA 98101 206/622-4010 Fax: 206/343-2203	1970	Bryson, Steven D. , (F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 Fax 214/699-2721	1979
Bruechert, Robert W P. , (A S A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Center Square East, 1500 Market Street, Philadelphia PA 19102 215/246-6041	1982		

		Admitted			Admitted
Buben, Paul , <i>Retirement Planning & Charitable Consultant</i> , MONETRICS, 4519 Cascade Road SE, Grand Rapids MI 49546 616/942-0002		1970	Buckwalter, Ellen L. , (E.A.), <i>Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/725-7550		1987
Buch, Henry David , (A.S.A.), 5701 North Sheridan Road, Apt 30L, Chicago IL 60660		1990	Budd, Edward H. , (F.C.A.S.), <i>Chairman & Chief Executive Officer</i> , The Travelers Corporation, One Tower Square, Hartford CT 06183-1100 203/277-0111		1965
Buchanan, J Douglas , (F.S.A., E.A.), <i>Manager</i> , TPF&C/Towers Perrin, Charlotte Plaza, Suite 1400, 201 South College Street, Charlotte NC 28244-0001 704/374-1330		1980	Budd, George L, Jr. , (F.C.A., A.S.A., E.A.), <i>Executive Vice President</i> , Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900		1972
Buchanan, John H. , (F.S.A.), <i>Vice President-LTD Department</i> , Provident Life & Accident Insurance, One Fountain Square, 4W, Chattanooga TN 37402 615/755-8286		1974	Buddington, David W. , (F.S.A.), <i>Hooker & Holcombe Inc</i> , 65 LaSalle Road, West Hartford CT 06107 203/521-8400		1971
Buchanan, John W. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , Center Square West, 1500 Market Street, Philadelphia PA 19102-2183 215/246-6147		1987	Buehrer, Mark D. , (A.S.A.), <i>Associate Actuary</i> , John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531		1990
Buchanan, William M. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094		1965	Buell, Charles H. , (F.S.A.), <i>Consulting Actuary</i> , 660 Poppy Way, Broomfield CO 80020 303/466-2488	i	1966
Buchele, Lee J. , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2533		1979	Buell, Paul Elliott , (F.S.A.), <i>Vice President & Chief Actuary</i> , Pacific Guardian Life Insurance Co, 1440 Kapiolani Boulevard, Suite 1700, Honolulu HI 96814 808/942-1279 Fax: 808/942-1280		1981
Bucher, G Scott , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1566 Fax: 615/755-7224		1972	Buff, Joseph J. , (F.C.A., F.S.A.), <i>Tillinghast/Towers Perrin</i> , 245 Park Avenue, New York NY 10167 212/351-4152		1982
Buchman, Jeffrey , (A.S.A.), <i>Pension Actuary</i> , Massa & Associates Inc, 371 Merrick Road, Suite 405, Rockville Center NY 11570 516/678-8411		1989	Buffin, Kenneth G. , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6642		1967
Buchter, Gene W. , (F.S.A.), 911 Green Cove, Dallas TX 75232 214/371-0420		1966	Buffinton, Philip G. , (A.C.A.S.), 210 Imperial Drive, Bloomington IL 61701	i	1966
Buck, Frank J. , (A.S.A.), <i>Principal</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048 212/839-6340 Fax: 212/839-6389		1984	Bugg, William J, Jr. , (F.S.A., E.A.), <i>Senior Vice President & Corporate Actuary</i> , American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/596-3727		1975
Buck, Fred A. , (F.S.A.), <i>President & Chief Executive Officer</i> , First Capital Life Insurance Co, 10241 Waterridge Circle, San Diego CA 92121 619/458-8485		1978	Buhring, John A. , (F.S.A., E.A.), <i>Actuary</i> , Penn Mutual Life Insurance Co, Independence Square 10V, Philadelphia PA 19172 215/956-8081		1979
Buck, James E. , (F.C.A.S.), <i>Actuary</i> , The Wyatt Company, Suite 2400, 303 West Madison Street, Chicago IL 60606-3308 312/704-2690		1979	Bujaucius, Gary , (F.C.A.S.), <i>Manager, Financial Actuarial</i> , Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 508/853-7200		1983
Buck, Norman F. , (F.C.A., F.S.A.), <i>Bruce and Bruce Company</i> , 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200		1965	Bulette, Wayne , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568		1968
Buckheit, William E. , (E.A.), <i>Consulting Actuary</i> , Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455		1984	Bullock, Venita L. , (A.S.A.), <i>Vice President</i> , Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-4422		1984
Buckingham, Robert M. , (F.S.A.), <i>Assistant Vice President & Valuation Actuary</i> , Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-1000 Ext: 2243 Fax: 319/352-5843		1985	Bulthaup, Robert M. , (A.S.A.), <i>Vice President</i> , Life Partners Group, 7887 East Bellevue Avenue, Englewood CO 80111 303/779-1111 Ext: 298		1986
Buckley, Brian K. , (F.S.A., E.A.), <i>Consulting Actuary</i> , George Beram & Company Inc, Paragon Towers, 233 Needham Street, Newton MA 02164-1502 617/965-1200 Fax: 617/244-5569		1986	Bunin, David T. , (F.C.A., F.S.A., E.A.), <i>Actuarial-Economic Consultant</i> , Bunin Associates, 1326 Land Title Building, Philadelphia PA 19110 215/568-6900		1965
Buckman, Alfred L. , (F.S.A.), 1835 North Doheny Drive, Los Angeles CA 90069 213/657-4133	i	1965	Bunke, Margaret E. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2516		1988
Buckman, Roger A. , (F.S.A., E.A.), <i>Assistant Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-1464		1974	Bunsness, Brian S. , (A.S.A.), <i>Assistant Manager</i> , Great-West Life Assurance Co, PO Box 1080, Denver CO 80201 303/689-6163		1989
Bucknell, Earl F. , (F.S.A.), 8400 Vamo Road, Apt 909, Sarasota FL 34231	i	1965	Burbank-Schmitt, Daryl W. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Retail Life Product Development, C-2, Boston MA 02117 617/572-5618		1989
Bucknell, Robert I. , (F.S.A.), <i>Bucknell Enterprises</i> , 1350 Ala Moana, Suite 2702, Honolulu HI 96814 808/599-1823		1970	Burbank, Wesley J. , <i>Director-Technical Policy & Development</i> , Partners National Health Plans, PO Box 162692, Irving TX 75016 214/401-8942		1984
Buckner, Karen W. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1770 Kirby Parkway, Suite 215, Memphis TN 38138 901/757-8000		1982	Burch, David Lee , (F.S.A.), <i>PM Group Life Insurance Co</i> , 17360 Brookhurst, Fountain Valley CA 92708 714/557-4600		1983
Buckner, Leonard , (F.S.A.), <i>Vice President & Chief Actuary</i> , Capital Holding Agency Group, PO Box 32830, Louisville KY 40232 502/560-2305		1976	Burch, Phillip W. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2419		1980

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Burcum, George K. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Mutual/United of Omaha Insurance Co. Mutual of Omaha Plaza, Omaha NE 68175 402/978-2771	1979	Burke, William P. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 Fax: 713/240-0614	1971
Burd, Richard H. , (F.S.A.), <i>Group Actuary</i> , Educators Mutual Life Insurance Co, 202 North Prince Street, Lancaster PA 17604-3149 717/397-2751	1979	Burks, Michael L. , <i>Senior Vice President, Risk Management</i> , Blue Cross/Blue Shield of GA, 3350 Peachtree Road NE, PO Box 4445, Atlanta GA 30302-4445 404/842-8460	1984
Burdulis, Paul B. , (M.C.A., A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2535	1982	Burleigh, John M. , (F.S.A.), <i>Guardian Reinsurance Service Corp</i> , 43 Oak Ridge Lane, West Hartford CT 06107 203/521-7555	1965
Burell, Rebecca Grier , (A.S.A.), <i>Assistant Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1982	Burley, Winfield C. , (A.S.A.), 12831 Valleywood Drive, Woodbridge VA 22192	1966
Burger, George , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-4827	1982	Burling, Irving R. , (F.S.A.), <i>President and Chief Executive Officer</i> , Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1965
Burger, Harry , (A.S.A.), <i>Associate Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2829	1987	Burma, Lance M. , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 8500 Normandale Lake Boulevard, Suite 1850, Minneapolis MN 55437 612/897-5300	1990
Burger, Thomas L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Walker and Associates, 6595 South Dayton Street, Suite 2510, Englewood CO 80111 303/792-5150	1974	Burmeister, Monica , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1981
Burger, Willard N. , 9725 Second Avenue, Stone Harbor NJ 08247	1970	Burmeister, Ned A. , (F.S.A.), <i>Associate Director-Pension Services</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-3400 515/247-6939 Fax: 515/248-3194	1985
Burgess, Albert P. , (F.S.A.), <i>Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/226-5240	1979	Burnosky, John E. , (F.S.A.), <i>Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6764	1967
Burgess, C Norman , (F.S.A.), <i>Senior Actuary</i> , Have Associates, 21 Coventry Road, Suite 205, Bramalea ON Canada L6T 4V7 416/792-8548	1976	Burns, Alan L. , (F.S.A.), <i>Actuary</i> , American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331	1981
Burgess, Douglas G. , (A.S.A.), <i>Actuarial Associate</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/354-2720 Fax: 804/342-2073	1990	Burns, John M. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000	1975
Burgess, Robert W. , (F.S.A.), <i>Senior Vice President</i> , CIGNA Corp, Hartford CT 06152 203/726-6371	1969	Burns, Patrick J. , (A.C.A.S.), <i>Assistant Actuary</i> , American International Group, 70 Pine Street, New York NY 10270 212/770-5302	1989
Burgess, Thomas D. , (F.S.A., E.A.), <i>Associate Actuary/Annuities</i> , Nationwide Life Insurance Co, One Nationwide Plaza, PO Box 16738, Columbus OH 43216 614/249-5222	1987	Burns, William O. , (F.S.A.), <i>Vice President & Treasurer</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2813	1965
Burgess, Willis W. , (A.S.A.), <i>Consulting Actuary</i> , W W Burgess Consulting Actuary, 1010 South Lincoln Avenue, Park Ridge IL 60068 708/825-5445	1966	Burrall, Charles L, Jr. , (F.C.A.), Springfield G-217, 551 East Evergreen Avenue, Wyndmoor PA 19118 215/233-1711	1965
Burgett, Elizabeth D. , (A.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700	1989	Burridge, David Michael , (F.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1577	1982
Burgett, John W. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 10 South Broadway, St Louis MO 63102 313/982-0200	1977	Burrows, Edward E. , (E.A.), <i>President</i> , The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 Fax: 617/890-1904	1979
Burgin, David , (A.S.A.), 35 West Ninth Street, New York NY 10011 212/477-5138	1966	Burrows, Richard A. , (F.S.A.), <i>Consulting Actuary</i> , 229 North Garfield Street, Kennett Square PA 19348 215/444-1820	1965
Burian, Otto J. , (F.S.A.), 4165 Highway AK, Robertsville MO 63072	1965	Burrows, Richard P. , (M.C.A., A.S.A.), <i>President</i> , INSVEST Inc, 124 W 60th Street, New York NY 10023 212/581-0270 Fax: 212/489-2176	1983
Burke, Anne D. , (F.C.A.), 2516 Sherbrooke Drive NE, Atlanta GA 30345	1970	Burstein, Richard B. , (F.S.A.), <i>Senior Vice President</i> , Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 Ext. 227	1965
Burke, Frank F. , (A.C.A.), <i>Examining Actuary</i> , Texas State Board of Insurance, 7831 Willow Lake Court, Suite 117, Dallas TX 75230	1966	Burton, Burton E. , (F.S.A.), 107 Sunset Farm Road, West Hartford CT 06107 203/521-1018	1965
Burke, John P. , (F.S.A.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB43, Hartford CT 06156 203/636-6754 Fax: 203/636-5269	1987	Burton, Thomas E. , (F.S.A.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6829	1982
Burke, Richard E. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, FSD Life, 15 North Building, Hartford CT 06183 203/277-6131	1981	Burville, John C. , (A.S.A.), Tillinghast/Towers Perrin, PO Box HM1359, Hamilton HMTX Bermuda 809/295-8863	1981
Burke, Thomas Patrick , (F.S.A.), Connecticut Mutual Life Insurance Co, 140 Garden Street, MS106, Hartford CT 06154 203/727-6860	1989	Busby, Robert W. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 708/605-4787	1980

Admitted		Admitted	
Busch, Lawrence J. , <i>Vice Pres. Actuarial & Underwriting</i> , Blue Cross of Washington & Alaska, PO Box 327, Seattle WA 98111 206/361-3045	1984	Byrne, Daniel F. , (A S A.), <i>Product Development Officer</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1982
Busche, George R. , (F C A S.), <i>Vice President & Actuary</i> , Lincoln National Health & Casualty Co/K&K Ins Group, 1712 Magnavox Way, Fort Wayne IN 46801 219/427-5825	1985	Byrne, Harry T. , (F C A S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1965
Bush, Frank J. , (F S A.), 107 Riddell Street, Greenfield MA 01301	1965	Byrne, John J. , (A S A.), <i>Fund American Cos Inc</i> , 666 Steamboat Road, PO Box 2648, Greenwich CT 06836-2648 203/625-5390	1966
Bush, Karol , (F S A., E.A.), <i>Actuary</i> , The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568 Ext: 308	1979	Byrne, Robert Stephen, Jr. , (F S A., M.C A., E A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 Fax: 201/592-1168	1982
Bush, William D. , (F C A., F S A., E A.), <i>Principal</i> , TPF&C/ Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000	1979	Byrne, Ronald J. , (F.S.A.), <i>Second Vice President & Actuary</i> , Security General Life Insurance Co, 3800 Classen Boulevard, Oklahoma City OK 73118 405/557-3413	1985
Bush, William W, III , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8800	1979	Byrnes, G Patrick , (E A.), <i>President</i> , Actuarial Consultants Inc, 3848 Caisson Street, Suite 300, Torrance CA 90503 213/316-1334 Fax: 213/540-1170	1980
Buss, James F. , (F S A.), <i>Assistant Vice President/Individual Product Development</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2571	1979	C	
Busse, Judith Ann , <i>Director, Actuarial Research/Statistics</i> , Blue Cross/Blue Shield of MN, PO Box 43560, St Paul MN 55164 612/456-8571	1984		
Bussewitz, Stephen L. , (F C A., F S A., E A.), <i>Chief Actuary</i> , Empire Professional Services, 1475 Winton Road North, Rochester NY 14609-5894 716/654-7150 Fax 716/654-8952	1980	Caballero, Crispina O. , (F S A.), <i>Group Actuary-US Group Financial</i> , Manulife Financial, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6891	1984
Butcher, Marjorie V. , (A.S.A.), <i>Professor of Mathematics</i> , Emeritus, Trinity College, Hartford CT 06106 203/297-2357	i 1966	Cabatit, Thomas E. , (F.S.A.), <i>Second Vice President</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8184	1985
Butcher, Robert W. , (F S A.), Nine Greystone Road, West Hartford CT 06107	i 1965	Cable, Bruce C. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , A Foster Higgins & Co Inc, 345 California Street, San Francisco CA 94104 415/296-3403	1989
Butler, Bruce W. , (F S A.), <i>President-Managed Care & Employee Benefits</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7161	1974	Cadorine, Arthur R. , (A.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5048	1979
Butler, Ed. , (A S A.), <i>Actuarial Associate</i> , CIGNA Corp, Five Penn Center, Actuarial, 32nd Floor, Philadelphia PA 19102 215/563-7337	1988	Cagen, Marc Alan , (F.S.A.), <i>Manager-Life/Health/Pension Reserving</i> , CNA Insurance Companies, CNA Plaza 34S, Chicago IL 60685 312/822-4297	1990
Butler, Paul C. , (F S A.), <i>President</i> , ReMark Marketing Services Inc, 121 Bloor Street East, Suite 702, Toronto ON Canada M4W 3M5 416/920-0912	1976	Cahill, Charles D. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0424	1990
Butler, Robert J. , (A S A.), <i>First Senior Vice President & Chief Actuary</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2475	1979	Cahill, James M. , (F C A.S.), Six Balfour Lane, Ramsey NJ 07446 201/327-0196	i 1965
Butler, William E. , <i>President</i> , Unlife Insurance Co, PO Box 47509, San Antonio TX 78265-7509 512/826-6345 Fax: 512/824-6863	1970	Cain, La Verne W. , (F S A.), <i>Senior Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 3385	1965
Butsic, Robert P. , (A S A.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Cos, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/899-3815	1979	Cain, Mark J. , (A.C A S.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1989
Button, Anne M. , (A S A., E A.), <i>Senior Consultant</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/951-3310	1990	Cain, Steven J. , (A.S.A.), <i>Actuarial Associate</i> , Time Insurance Company, 515 West Wells Street, Milwaukee WI 53203 414/299-8638	1989
Butz, Charlene N. , (E A.), <i>Assistant Pension Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6041	1983	Caine, Gary J. , (F S A., E A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5341	1979
Butz, Stephen G. , (A S A.), <i>Actuary</i> , Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1246	1988	Calat, George , (F S A.), <i>Vice President-Stats Actuarial & Underwriting</i> , Blue Cross/Blue Shield of RI, 444 Westminster Mall, Providence RI 02903 401/272-8500 Ext: 5820	1981
Butz, Wayne D. , (F.S.A.), <i>Vice President & Actuary</i> , Harleysville Life Insurance Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5216	1985	Calby, John W. , (A.S.A., E A.), <i>Actuarial Manager</i> , Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433	1976
Byars, Patrick H. , (A S A.), <i>Actuarial Associate</i> , United Family Life Insurance Co, 230 Houston Street, Atlanta GA 30324 404/659-3300	1990	Caldarella, John V. , (A S A., E A.), <i>Consultant</i> , TPF&C/ Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4728	1988
Bykerk, Cecil D. , (F S A.), <i>Senior Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2534	1975	Calderwood, Philip D. , (F S A.), <i>Assistant Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1985
		Caldwell, Alan W. , (E A.), <i>Principal</i> , William M Mercer Incorporated, 2900 City Center II, 301 Commerce Street, Suite 2900, Fort Worth TX 76102 817/336-4661	1976

	Admitted		Admitted
Caldwell, Bruce L. , (F S A.), <i>Executive Vice President, Business Development</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3201	1976	Campbell, Louie G. , (A.S.A., E.A.), TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420	1976
Caldwell, Robert K. , (M.C.A., E.A.), The Wyatt Company, 1900 NCNB Center, Tower II 325 North St Paul, Dallas TX 75201 214/979-3800	1976	Campbell, Nancy E. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-5313 Fax 213/480-1299	1988
Calihan, Glen R. , (A.S.A.), Westfield Companies, Westfield Center OH 44251 216/887-0271	1981	Campbell, Paul A. , (F.S.A.), <i>Assistant Director, Actuarial Studies</i> , University of Hartford, Seven Fenwood Drive, Old Saybrook CT 06475 203/243-4258 Fax 203/243-4911	1967
Callahan, James P. , (E.A.), Carson Hampson Ehrlich & Callahan, Valley Forge Square, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666	1976	Campbell, Peter N. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 550 South Lakeshore Drive, Lake Geneva WI 53147 414/248-7876	1979
Callahan, Kathryn M. , (F.S.A.), <i>Vice President & Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/236-7940	1981	Campbell, Robert C. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1981
Callahan, Michael E. , (E.A.), <i>President</i> , PenTec Inc, PO Box 934, Southington CT 06489 203/621-8985 Fax: 203/621-0595	1987	Campbell, Robert T. , (A.S.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul Street, Dallas TX 75201 214/979-3800	1989
Callahan, Robert J. , (F.S.A.), <i>Chief Life Actuary & Chief, Actuarial Valuation Bureau</i> , New York State Insurance Department, Empire State Plaza, Agency Building One, Albany NY 12257 518/474-7929 Fax: 518/486-6809	1966	Campbell, Thomas A. , (F.S.A.), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8031	1988
Callnan, William J. , (F.S.A., E.A.), <i>Assistant Vice President, Product Line Manager</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3775	1977	Campbell, William N. , (A.S.A., E.A.), <i>Associate Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2935	1990
Calvert, Geoffrey N. , (F.C.A., A.S.A.), 17 Alameda Court, Kelowna BC Canada V1V 1C6 604/762-5469	1965	Campos, Alberto R. , (E.A.), <i>Actuary</i> , Datar, 415 East Plaza Drive, Westmont IL 60559 708/325-2600 Fax: 708/325-2660	1989
Cameron, Brian M. , (E.A.), <i>Principal</i> , Deloitte & Touche, 1000 Wilshire Boulevard, Los Angeles CA 90017 213/688-5346	1980	Canal, Patrice A. , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1982
Cameron, Logan C. , 208 East Richardson Place Drive, Bryant AR 72022 501/847-0830	1976	Canary, Eldon R. , (F.S.A.), <i>Vice President & Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 Ext 2244 Fax 217/528-9106	1981
Cameron, Patricia , (A.S.A.), <i>Vice President</i> , American Life Insurance Co, 70 Pine Street, New York NY 10270 212/770-5238	1979	Candelario, Peter C. , (A.S.A.), <i>Associate Life Actuary</i> , New York State Department of Civil Service, State Campus Building 1, #116, Albany NY 12239 518/457-3223	1971
Camferdam, Steven R. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400	1983	Canfield, Roberta L. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7263	1979
Camp, Jeanne H. , (F.C.A.S.), <i>Consultant</i> , Robert Hughes Associates, PO Box 891141, Houston TX 77289-1141 713/486-2079	1982	Canillas, Mary Wallin , (F.S.A.), <i>Assistant Actuary</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3696	1985
Campas, Timothy C. , (E.A.), <i>Executive Vice President/Actuary</i> , Affiliated Plans Administrators Inc, 9292 Madison Avenue, Orangevale CA 95662 916/988-5030	1988	Canine, Jonathan A. , (F.S.A.), <i>Vice President & Actuary</i> , Indianapolis Life Insurance Co, PO Box 1230, Indianapolis IN 46206 317/927-6513	1981
Campbell, Charles E. , (E.A.), Scott Tellier & Company Inc, 10200 East Girard, Suite 216, Denver CO 80231 303/696-0982	1969	Canlas, Sonia B. , (E.A.), Arthur Andersen & Co, 1345 Avenue of the Americas, New York NY 10105 212/708-8067	1976
Campbell, Charles E. Jr. , (A.S.A., E.A.), TPF&C/Towers Perrin, 8000 Interstate 10 West, Suite 920, San Antonio TX 78230 512/344-0220	1986	Cannataro, Angela-Jo D. , (E.A.), Laventhol & Horwath/REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	1986
Campbell, Daniel A. , (F.S.A.), <i>Vice President</i> , Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844	1978	Cannon, Kent H. , (F.S.A.), <i>Vice President & Actuary</i> , Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979 Ext 334 Fax 801/521-0903	1981
Campbell, Donald F. , (F.C.A., E.A.), <i>Consulting Actuary</i> , Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335	1965	Cantner, Alison W. , <i>Assistant Actuary</i> , Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1976
Campbell, Donald P. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335	1981	Cantor, David M. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0443	1978
Campbell, Donna P. , (A.S.A.), 2708 Mallards Court, Richmond VA 23233	1983	Cantu, Joseph J. , (A.S.A.), <i>Actuarial Associate</i> , American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6579	1987
Campbell, George C. , (F.S.A.), 360 Troy Road, Parsippany NJ 07054	1965	Capellari, Eric J. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Department A-29, Worcester MA 01605 508/855-2870	1989
Campbell, Gerald J. , (F.S.A., E.A.), <i>Vice President & Assistant Actuary</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3909 Fax 201/966-3121	1977		
Campbell, Kenneth R. , (F.S.A.), 247 South Lakeshore Drive, Whispering Pines NC 28327 919/949-2348	1965		

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Caplin, Jennifer Lashen , (A.S.A.), <i>Actuarial Consultant</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3938		1990	Carlson, Edwin A. , (F.C.A.S.), <i>Associate Systems Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5627		1969
Cappers, Linda F. , (E.A.), <i>Assistant Actuary</i> , Martin E. Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550		1976	Carlson, Jeffrey R. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, TN4B, Hartford CT 06156 203/273-8271		1986
Captain, John E. , (F.C.A.S.), <i>Commercial Lines Manager</i> , Kemper National Insurance Cos, Long Grove IL 60049 708/540-2434		1984	Carlson, Loreen June , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5106 Fax: 203/293-5678		1986
Carbaugh, Albert B. , (F.C.A.S.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-0111		1977	Carlson, Stephen C. , (F.S.A.), <i>Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5450		1970
Carberry, John P. , (F.S.A., A.C.A.), PO Box 939, Bridgeport CA 93517-0939 619/932-7563		1966	Carlson, Stephen P. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125		1987
Carbone, Jeanne M. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-5944		1990	Carlton, Kenneth E. III , (A.C.A.S., A.C.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One International Place, Eighth Floor, Boston MA 02110 617/951-3426		1985
Carbone, Robert F. , (F.S.A.), 125 Hickory Road, Weston MA 02193 617/237-7321	i	1970	Carlton, Matthew Wood , (F.S.A., E.A.), <i>Executive Vice President</i> , American Benefit Corp, 401 Eleventh Street, Huntington WV 25701 304/525-0331		1980
Cardace, Dominick A. , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300		1971	Carmody, Paul , (F.S.A.), <i>Senior Vice President</i> , Life Partners Group, 7887 East Bellevue Avenue, Englewood CO 80111 303/779-1111 Ext 219 Fax: 303/796-7576		1978
Cardamone, Dorothea D. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1556		1981	Carmody, Thomas N. , (M.C.A., E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400		1976
Cardinal, Clayton A. , (F.S.A.), <i>Assistant Commissioner</i> , New Jersey Department of Insurance, 20 West State Street, PO Box CN325, Trenton NJ 08625-0325 609/984-8279		1970	Carnachan, Robert S. , (F.C.A., E.A.), 422 York Court, Sonoma CA 95476		1966
Cardoso, Ruy A. , (F.C.A.S.), <i>Vice President & Chief Actuary</i> , Auto Insurers Bureau of MA, Seventh Floor, 101 Arch Street, Boston MA 02110 617/439-4542 Ext 733		1987	Carnahan, Clarence E. , (F.S.A., E.A.), <i>Valuation Actuary</i> , American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1484		1968
Carey, Douglas J. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699 Fax: 212/719-1806		1979	Carnegie, Jerry Y. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100		1978
Carey, Gene Debbie Tong , (F.S.A., E.A.), <i>Manager of Benefits Analysis</i> , Champion International Corp, One Champion Plaza, Stamford CT 06921 203/358-7372 Fax: 203/358-6419		1979	Carney, Gregory J. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Variable Annuity Life Insurance Co, 2929 Allen Parkway, A6-05, Houston TX 77019 713/831-5025 Fax: 713/831-5920		1979
Carey, James J. , (A.S.A.), <i>Executive Vice President-Marketing & Sales</i> , A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0001 404/564-6214		1976	Carney, Scott V. , (F.S.A.), <i>Provident Mutual Life Insurance Co</i> , 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5759		1981
Carey, Timothy J. , (E.A.), <i>E.A. Consultant</i> , C & B Consulting Group/Herget, 204 East Lombard Street, Baltimore MD 21202 301/539-3500		1990	Carp, Marilyn , (F.S.A.), <i>Second Vice President & Actuary</i> , Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/685-2900		1979
Carey, Wayne M. , (E.A.), <i>Manager-Pensions</i> , Ethyl Corporation, 330 Fourth Street, Richmond VA 23219 804/788-5447		1978	Carpenter, Clayton C. Jr. , (F.S.A.), 86 Surrey Lane, Glastonbury CT 06033	i	1966
Cargill, Leonard R. Jr. , (F.S.A., A.C.A., E.A.), <i>National Actuarial Pension Services</i> , 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019		1970	Carpenter, David R. , (F.S.A.), <i>Chairman, President and Chief Executive Officer</i> , Transamerica Occidental Life, 1150 South Olive Street, T-29, Los Angeles CA 90015 213/742-2131		1968
Carlin, Caroline S. , (F.S.A.), <i>Actuarial Consultant</i> , William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8800		1990	Carpenter, Jill K. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5210 Fax: 203/275-5221		1982
Carlin, James G. , (F.S.A.), <i>Actuary</i> , 13730 15th NE, Apt F103, Seattle WA 98125 206/365-8277		1973	Carpenter, Patricia A. , (E.A.), <i>Senior Pension Actuarial Consult</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/273-0123		1977
Carlson, Bruce A. , (F.S.A.), <i>Assistant Vice President & Director of Healthcare Management</i> , North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6529		1980	Carpenter, Robert D. , (F.S.A.), <i>President</i> , Private Alternative Inc, 8805 Hawthorne Lane, Philadelphia PA 19118 215/233-2096	i	1965
Carlson, Christopher S. , (F.C.A.S.), <i>Senior Actuarial Officer</i> , Nationwide Insurance Co, One Nationwide Plaza-18T, Columbus OH 43216 614/249-8736		1986	Carpenter, Thomas S. , (F.C.A.S.), <i>Chief Actuary</i> , Arbella Mutual Insurance Co, 1100 Crown Colony Drive, PO Box 9103, Quincy MA 02269 617/328-2938		1982
Carlson, David W. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext. 5915 Fax: 413/730-6003		1989	Carpenter, William M. , (F.C.A.S.), <i>Associate Vice President</i> , Nationwide Insurance Co, 919 NE 19th Avenue, PO Box 4114, Portland OR 97208 503/238-4183		1986
Carlson, Dennis , (F.S.A.), <i>Chief Actuary</i> , American Family Life Insurance Co, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783-0001 608/249-2111		1968	Carpenter, John D. , (F.C.A.S.), <i>Corporate P&C Actuary</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7989		1983

Admitted

Carr, Dennis L. , (F.S.A.), <i>Director, Product Development</i> , Capital Initiatives Corp, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-3109	1977
Carr, James M. , (F.S.A.), <i>Financial Actuary-Retirement Plan Services</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/321-8526 Fax 503/796-7998	1983
Carr, Jonathan S. , (F.S.A.), <i>Consultant</i> , 300 West Peachtree Street, Suite 7E, Atlanta GA 30308 404/584-7063	1983
Carr, Julian S, Jr. , (A.S.A., E.A.), <i>Assistant Vice President & Actuary</i> , Equifax Inc, 1600 Peachtree Street NE, Atlanta GA 30302 404/885-8340 Fax 404/888-5043	1976
Carr, Mabel B. , (A.S.A.), <i>Actuarial Associate</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/289-6806	1983
Carr, Richard N. , (F.S.A.), <i>Partner</i> , Lord & Ware Inc, 9245 North Meridian, Suite 206, Indianapolis IN 46260 317/575-3388	1979
Carroll, Benedict L. , (E.A.), <i>Actuary</i> , Armstrong Doyle & Carroll, One Franklin Plaza, Suite 600, Philadelphia PA 19102 215/561-0510	1977
Carroll, Charles , (F.C.A., F.S.A.), <i>Partner</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-5506	1975
Carroll, Hobson D. , (F.S.A.), <i>President</i> , Employee Benefit Specialists Inc, 3033 Excelsior Boulevard, #320, Minneapolis MN 55416 612/927-0939 Fax 612/927-5910	1979
Carroll, Lynn R. , (F.C.A.S.), <i>Assistant Actuary</i> , St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/221-8410	1989
Carroll, Peter M. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1990
Carroll, Rebecca , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1983
Carroll, William , (F.S.A., E.A.), <i>Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2169 Fax 202/624-2319	1978
Carroll, William J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 1174, Boston MA 02103 617/426-3300	1966
Carroll, Wm Joseph , (A.C.A.), 521 Elmwood Avenue, Wilmette IL 60091-1973	1966
Carson, David E A. , (A.C.A.S.), <i>President</i> , People's Bank, 850 Main Street, Bridgeport CT 06604 203/338-7309	1971
Carson, Evelyn G. , (M.C.A.), 1765 Belcastro Street, Las Vegas NV 89117	1966
Carson, Richard , (F.S.A., E.A.), <i>Vice President, Group Pensions</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 Fax 217/528-9106	1970
Carstens, D Wayne , (F.S.A.), <i>President</i> , D W Carstens & Associates Inc, 1697 Dunstable Green, Annapolis MD 21401	1976
Carstens, Janet M. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/835-4700	1988
Carswell, Thomas A. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1989
Carter, Deborah S. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Fidelity & Guaranty Life, 6225 Smith Avenue, Baltimore MD 21209 301/205-0102	1990
Carter, Edward J, Jr. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2612	1974
Carter, James E. , (A.S.A.), <i>Assistant Actuary</i> , Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-2314	1979

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Carter, Stephen T. , (F.S.A.), <i>Vice President & Actuary Group</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1658	1973
Carter, W Michael , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul Street, Dallas TX 75201 214/979-3800 Fax 214/979-3898	1974
Carter, Warren A. , (A.S.A.), <i>Second Vice President</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5301 Fax 212/916-5903	1966
Carter, William W. , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 706, Milwaukee WI 53202 414/299-7050 Fax 414/299-2021	1979
Cartolano, Curtis M. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1986
Carusi, Leonard G. , (A.S.A.), <i>Senior Consultant</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1984
Carver, Robert P, Jr. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, 425 Market Street, San Francisco CA 94105 415/546-3580 Fax 415/546-3508	1988
Carver, Wesley S. , (F.S.A.), <i>Director & Actuary</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23230 804/354-7561	1979
Cary, Lance H. , (A.S.A.), <i>Lewis & Ellis Inc</i> , 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1990
Casagrande, Frank A. , (E.A.), <i>Senior Consultant</i> , KPMG Peat Marwick, 150 JFK Parkway, Short Hills NJ 07078 201/912-6486	1988
Casale, Kathleen N. , (A.C.A.S.), <i>Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/277-3106	1990
Casalena, Thomas M. , (A.S.A.), <i>Actuarial Associate</i> , CIGNA Corp, Direct Marketing Division, One Logan Street, Philadelphia PA 19103 215/569-1636	1987
Casanova, Ramon , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, One Madison Avenue, P L I-Actuarial 5 D, New York NY 10010 212/578-3887	1990
Cascio, Michael J. , (F.C.A.S.), <i>Vice President</i> , Pinnacle Reinsurance Co Ltd, 44 Church Street, Hamilton HM12 Bermuda 809/292-8600	1986
Cascio, Paul J. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, One Houston Center, 1221 McKinney, Suite 2600, Houston TX 77010-2008 713/754-5400	1978
Case, Daniel F. , (F.S.A.), <i>Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2168 Fax 202/624-2319	1965
Casey, Joseph E, Jr. , (E.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550	1990
Cashion, William John , (A.S.A.), <i>Associate Actuary</i> , Capital Blue Cross, 100 Pine Street, Rating & Underwriting, Harrisburg PA 17101 717/541-6085	1989
Casner, David M. , (A.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 45 South Seventh Street, Suite 2100, Minneapolis MN 55402 612/339-7501	1976
Casner, Thomas R. , (F.S.A.), <i>Health Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Health Insurance Department, Bloomington IL 61710 309/766-2142	1978
Castells, Manuel , (F.C.A., A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1970

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Castillo, Andronico Lucas , (F.S.A.), <i>Assistant Actuary</i> , Munich American Reinsurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 Ext 449 Fax 404/394-7744	1987	Cellars, Ralph M , (A.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , North American Reinsurance Corp, 237 Park Avenue, 16th Floor, New York NY 10017 212/907-8479 Fax 212/907-8728	1986
Castle, Glen Allen , (A.S.A.), <i>Manager, Benefit Plans</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1984	Celler, Richard C , (E.A.), <i>The Wyatt Company</i> , 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177	1976
Castrovinci, Basil , (E.A.), <i>President</i> , Basil Castrovinci Associates Inc, 3235 Kennedy Boulevard, Jersey City NJ 07306 201/963-9600	1971	Cellini, Michael J , (A.S.A.), <i>Director-Financial & Stat Reporting & Analysis</i> , Empire Blue Cross/Blue Shield, 32nd Floor, 622 Third Avenue, New York NY 10017 212/476-3710	1984
Caswell, Charles R , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, 18/246, Minneapolis MN 55440 612/342-8976	1990	Cellucci, Marla A , <i>Associate Actuary</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/354-7823	1984
Cathcart, John S , (A.S.A.), <i>Associate Actuary</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1987	Celso, Sarah A , (F.S.A.), <i>Assistant Vice President & Actuary</i> , American Heritage Life Insurance Co, 76 South Laura Street, Jacksonville FL 32202 904/359-2507 Ext: 507	1986
Cathcart, Sanders B , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5227	1987	Ceppos, Gary Howard , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5524	1985
Cato, Paul J , 21448 Country Club Drive, Davidson NC 28036	1986	Cerling, Eric R , (F.S.A., E.A.), <i>Executive Vice President-Actuary</i> , Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	1979
Caton, John C , (F.S.A.), <i>Vice President & Chief Actuary</i> , American Pioneer Life Insurance Co, 600 Courtland Street, Orlando FL 32804 407/628-1776 Ext: 211	1968	Cernanec, Philip J T , (F.S.A.), <i>Vice President & Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203-5699 303/860-1290	1980
Catterall, Grady C , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9497	1990	Cerneka, Thomas P , (F.C.A., F.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1968
Cattolica, James F , (A.S.A.), <i>Pacific Mutual Life Insurance Co</i> , 700 Newport Center Drive, Newport Beach CA 92660 714/640-3499	1987	Cesaro, Patricia L , (F.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext 3247	1990
Caucci, Raymond G , (A.S.A.), <i>Actuarial Associate</i> , Penn Mutual Life Insurance Co, 600 Dresher Road, VIM C3C, Horsham PA 19044 215/956-8085	1990	Chabarek, Paul , (A.C.A.S.), <i>Chief Actuary</i> , Lynn Insurance Group, 2501 North Military Trail, Boca Raton FL 33431-6398 407/994-1900 Ext: 299 Fax: 407/241-0571	1989
Caulfield, Michael , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Corp, P/C Division, 1600 Arch Street, PO Box 7716, Philadelphia PA 19192 215/523-2281	1990	Chacosky, Charles K , (A.S.A.), <i>Senior Consultant</i> , KPMG Peat Marwick, 101 Lindenwood Drive, Malvern PA 19355 215/889-7881 Fax: 215/889-7997	1983
Cautin, Murray , (F.S.A.), <i>Executive Vice President</i> , Savings Banks Life Insurance Fund, 460 West 34th Street, New York NY 10001-2320 212/356-0358	1971	Chadwick, George R, Jr. , (F.S.A., E.A.), <i>President</i> , San Diego Actuarial Consultants Inc, 1202 Morena Boulevard, Suite 300, San Diego CA 92110 619/275-5042 Fax: 619/275-3291	1965
Cavalier, Anthony J , (A.S.A.), <i>Assistant Vice President & Associate Actuary</i> , NRG America Life Reassurance, Three Mellon Bank Center, Philadelphia PA 19102 215/564-2603	1986	Chakrabarti, Asutosh , (F.S.A.), <i>Chief Actuary</i> , New Jersey Department of Insurance, Actuarial Services Life & Health, 20 West State Street, Trenton NJ 08625-0325 609/292-5436	1979
Cavaliere, Robert S , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1980	Chakrabarti, Partha M , (F.S.A., E.A.), <i>Consulting Actuary</i> , Two Pleasant Place, North Brunswick NJ 08902 201/821-9513	1975
Cavallo, Dominick , (F.S.A., E.A.), <i>Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5168	1966	Chalke, Shane A , (F.S.A.), <i>President</i> , Chalke Incorporated, 14500 Avion Parkway, Suite 100, Chantilly VA 22021 703/378-1500 Fax: 703/378-1566	1984
Cavanaugh, Thomas J , (F.S.A., E.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, 24 Woodbine Avenue, Northport NY 11768 516/757-0047	1979	Challenger, James O , (F.S.A.), 31 Four Winds Drive, #707, Downsview ON Canada M3J 1K9	1965
Cavell, David J , (F.C.A.), <i>Actuary</i> , David J Cavell & Associates, 2281 Halcyon Road, Beachwood OH 44122 216/382-8489	1965	Challes, Basil Gordon , (F.S.A.), <i>Manager, Individual Financial Mgmt.</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7912 Fax: 204/946-8533	1986
Cayford, Craig E , (A.S.A., E.A.), <i>Actuary</i> , Management Compensation Group, 205 SE Spokane, Portland OR 97202 503/238-1813	1982	Chamberlain, Carol , (A.S.A.), Rural Route 3, Box 12A, Prophetstown IL 61277	1980
Ceccarelli, Jane M , (E.A.), <i>Actuary</i> , Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 609/597-1109	1979	Chamberlain, John A , (F.S.A.), <i>Actuary</i> , North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515	1987
Cecil, John D , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1574 Ext 1574	1971	Chamberlin, Steven C , (A.S.A.), <i>Assistant Actuary</i> , Johnson & Higgins/Kirke-Van Orsdel Inc, 400 Locust Street, Suite 680, Des Moines IA 50309 515/248-1032 Fax 515/248-1080	1989
Cesay, Thelma Paulette , (A.S.A., E.A.), 6048 Beechwood Street, Philadelphia PA 19138 215/844-2256	1983	Chambers, Michael W , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Lowers Perrin, 201 College Street, Suite 1400, Charlotte NC 28244-0001 704/374-1330	1986
Ceglia, Edward A , (A.S.A.), <i>Assistant Vice President</i> , EQUICOR, Equitable HCA Corp, 195 Broadway, New York NY 10007 212/618-5680	1980		

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Chambers, Morris W., (F.S.A.), *Vice President and Corporate Actuary*, London Life Insurance Company, 255 Dufferin Avenue, Terminal 111, London ON Canada N6A 4K1 519/432-5281 Ext: 5534 Fax 519/432-5796 1989

Chambers, William T., (A.S.A.), *Cudahy Tower Apts*, 925 East Wells Street, Apt 815, Milwaukee WI 53202-3956 414/272-2419 1966

Champ, Michael E., (F.S.A., E.A.), *Principal*, Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/556-1652 1974

Champe, John E., (F.S.A.), 119 West Town Street, Lebanon CT 06249 203/642-4556 1965

Chan, Beda, (A.S.A.), *Associate Professor*, University of Toronto, Department of Statistics, Toronto ON Canada M5S 1A1 416/978-2781 Fax 416/978-5133 1983

Chan, Chong P., (F.S.A.), *Vice President & Actuary*, Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2190 1981

Chan, David, (F.S.A., E.A.), *Consulting Actuary*, Price Waterhouse, 100 Cumberland Circle, Suite 1400, Atlanta GA 30339 404/933-0397 1980

Chan, David H., (A.S.A., E.A.), *Consultant*, A Foster Higgins & Co Inc, 1215 Fourth Avenue, Seattle WA 98161-1095 206/233-2308 1979

Chan, Frank Yun Lam, (A.S.A.), *Executive Vice President & Chief Actuary*, American International Assurance Co Ltd, One Stubbs Road, AIA Building, Hong Kong Hong Kong 852/832-1240 Fax 852/572-4695 1982

Chan, Lau C., (M.C.A., A.S.A., E.A.), *Buck Consultants Inc*, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2718 1976

Chan, Stanley S., (F.S.A., E.A.), *Actuary*, North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515 1974

Chan, Walter, *Actuary*, Blue Shield of California, Two North Point Street, San Francisco CA 94133 415/445-5846 1984

Chand, Nanak, (F.S.A.), *Consulting Actuary*, 10 Simmons Avenue, Worcester MA 01605 508/856-0783 1983

Chandler, Robert M., (F.C.A., F.S.A., E.A.), 7151 Blue Sky Lane, Bainbridge Island WA 98110 1972

Chandler, Rodney J., (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3865 1984

Chandler, Saul R., (E.A.), *Mutual of America Life Insurance Co*, 666 Fifth Avenue, New York NY 10019 212/399-1659 1977

Chang, Ching-I E., (A.S.A.), *President & Chief Executive Officer*, Lake States Insurance Co, PO Box 352, Traverse City MI 49685 616/946-6390 1981

Chang, Chiu-Cheng, (F.S.A.), *Managing Director*, CIGNA Taiwan, 7th Floor, 673 Min Shen East Road, Taipei Taiwan Republic of China 718-5191 Ext. 201 1979

Chang, Helen Helen, (A.S.A.), *Associate Actuary*, Actuarial Research Corp, 6928 E Little River Turnpike, Annandale VA 22003 703/941-7400 1987

Chang, Youling Grace, (A.S.A.), *Associate Manager*, Metropolitan Insurance & Annuity Co, 85 Jen Ai Road, Section 4, 11th Floor, Taipei Taiwan Republic of China 02/775-1175 1985

Chang, Yuan, (F.S.A., E.A.), *Vice President*, Metropolitan Life Insurance Co, Area 8H, One Madison Avenue, New York NY 10010 212/578-3228 Fax 212/696-0774 1965

Chansky, Joel S., (F.C.A.S.), *Actuarial Consultant*, Milliman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847 1984

Chanzit, Lisa Gattel, (F.C.A.S.), *Tillinghast/Towers Perrin*, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 1983

Chao, Kecheune Frank, (F.S.A., E.A.), *Assistant Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50392-0610 515/247-4833 1990

Chao, Kenneth, (A.S.A.), *Vice President-Pacific Operations*, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-3111 1980

Chao, Myrna, (F.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3400 Ext: 3687 1986

Chao, Tsai-Ling, (A.S.A.), *Actuarial Assistant II*, CIGNA International Financial Services, 1880 JFK Building, Philadelphia PA 19103 215/523-6879 1990

Chapin, Edward L., (A.S.A.), PO Box 689, Pauma Valley CA 92061 1966

Chapin, Walter L., (F.S.A.), 9039 Sligo Creek Parkway, Apt 601, Silver Spring MD 20901 301/587-3294 1965

Chapman, Allan L., (A.S.A.), *Senior Vice President*, Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2129 1966

Chapman, Christopher D., (F.S.A.), *Senior Vice President-Retirement & Investment Services*, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7632 Fax 204/946-8817 1975

Chapman, Donald D., (F.A.), *Vice President/Pension Actuary*, Qualified Plan Consultants Inc, Pynchon Center, 1380 Main Street, Springfield MA 01103 413/736-2066 Fax 413/781-5997 1976

Chapman, Linda J., (E.A.), *Consulting Actuary*, Noble Lowndes, 785 Market Street, 10th Floor, San Francisco CA 94103-2003 415/495-5151 1976

Chapman, Peter F., (F.S.A.), *Senior Vice President*, Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 1965

Chappell, Sheila M., (A.S.A.), *Actuarial Assistant*, American General Life Insurance Co, 2727 Allen Parkway, 5-64, Houston TX 77019 713/831-3224 Fax: 713/831-8016 1989

Chaput, Robert Lee, (E.A.), *President*, Pension/Profit Sharing Systems Inc, 11 Golden Shore, Suite 310, Long Beach CA 90802 213/436-6253 Fax 213/437-1324 1976

Charbonneau, Scott K., (A.C.A.S.), *Senior Actuarial Associate*, Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196 708/605-6421 1990

Charles, Catherine A., (A.S.A.), *Director & Associate Actuary*, AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7784 1986

Charling, James C., (F.S.A.), *Second Vice President, Group Underwriting*, The Principal Financial Group, 711 High Street, Des Moines IA 50392-4100 515/247-5345 1978

Charlton, Ian M., (F.S.A., E.A.), *Assistant Vice President & Associate Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5688 1965

Charsky, Donald M., (F.S.A.), 59 Washington Street, Apt 5, Saco ME 04122 1984

Chartier, Mark J., (A.S.A.), *Actuarial Assistant*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7214 1988

Chase, David A., (F.S.A., E.A.), *Senior Consultant*, Sibson & Co Inc, 1 Century Plaza, Suite 1400, 2029 Century Park East, Los Angeles CA 90067 213/556-3277 1980

Chaudhry, Mohammad I., (E.A.), *Pacific Actuarial Consulting*, 10646 Zelzah Avenue, Suite 210, Granada Hills CA 91344 818/360-1250 1979

Chauner, Milton F., (F.C.A., F.S.A.), *Milliman & Robertson Inc*, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1965

Cheetham, McClain, (F.S.A.), *Actuary*, 3213 Mountview Road, Columbus OH 43221 1965

Chellgren, Norton W., (F.S.A.), 25 Green Hill Avenue, Wakefield RI 02879 1965

		Admitted			Admitted
Chen, Bill Shun-Zer , (F.S.A.), <i>President</i> , New Era Life Insurance Co, PO Box 79326, Houston TX 77279-9326		1979	Chernick, Christopher , (E.A.), <i>Senior Actuarial Manager</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533		1986
Chen, Cecilia C H , (A.S.A.), <i>Associate Actuary</i> , Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108		1984		201/902-2905	
Chen, Chyen , (A.C.A.S.), <i>Vice President and Actuary</i> , The Doctors Company, 401 Wilshire Boulevard, Santa Monica CA 90401		1989	Chernick, David R , (F.C.A.S.), <i>Actuary</i> , Allstate Insurance Co, Allstate Plaza D-7, Northbrook IL 60062		1982
Chen, Cindy , (A.S.A.), <i>Farmers New World Life Insurance Co</i> , 3003 77th Avenue SE, Mercer Island WA 98040		1986		708/402-8589 Fax: 708/402-0017	
	206/236-7876 Fax: 206/236-6645		Chernoff, Victor B , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 24425, Los Angeles CA 90024		1967
Chen, Eugene C , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440		1984		213/477-6481	
	612/372-1948		Chernow, David M , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Whitehall Insurance Group, Bradford Life Center, One Lexington Green, Lexington KY 40503		1975
Chen, Henry Houg-Shing , (A.S.A.), <i>Actuarial Consultant</i> , Sedgwick James, 830 Morris Turnpike, Short Hills NJ 07078		1988		606/272-1111 Fax: 606/271-6183	
	201/564-7448		Cherry, Calvin D , (F.S.A.), 2217 Lacewood Drive, Garland TX 75044		1980
Chen, Karl Chinghui , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082		1990	Cherry, Harold , (F.S.A., E.A.), <i>Consultant</i> , 3217 Wynsum Avenue, Merrick NY 11566		1965
	203/253-1554			516/868-2924	
Chen, Li-Chieh , (A.S.A.), <i>President</i> , Prudential Insurance Co (Taipei), 15th Floor, 167 Tun Hwa North Road, Taipei Taiwan Republic of China		1979	Ches, Thomas F , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226		1986
	02/718-9476 Fax: 02/719-6790			313/961-5485	
Chen, Lillian I , (F.S.A., E.A.), <i>Associate Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0350		1986	Chesbro, Jane M , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701		1990
	515/247-5545			608/231-7655	
Chen, Ming-Yueh , (F.S.A.), 18 Wildrose Drive, South Windsor CT 06074		1980	Chesner, Mark Alan , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001		1978
Chen, Ning Y , (F.S.A., E.A.), <i>Vice President & Senior Consulting Actuary</i> , C & B Consulting Group, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105		1984		212/279-7166	
	314/725-0114		Chester, George D , (F.S.A.), 104 Pioneer Drive, West Hartford CT 06117		1965
Chen, Raymond T , <i>Vice President & Assistant Actuary</i> , American International Life Assurance Co of New York, 80 Pine Street, New York NY 10005		1976	Cheung, Chun Kwan A , (F.S.A.), <i>Vice President and Actuary</i> , Nan Shan Life Insurance Co Ltd, 302 Min Chuan East Road, Taipei Taiwan Republic of China		1989
	212/770-2264			02/501-3333 Ext 279	
Chen, Tarwei , (A.S.A.), <i>Associate Actuary</i> , Massachusetts Indemnity & Life, 3120 Brecknridge Boulevard, Duluth GA 30199-0010		1987	Cheung, Malcolm A , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734		1988
	404/564-7872			617/638-3922	
Chenevey, Cecile M , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, 135 West 50th Street, New York NY 10020		1990	Chhabra, Jatindar P , (F.S.A.), <i>Vice President & Actuary</i> , Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001		1983
	212/641-8956			203/674-6156 Fax: 203/679-6855	
Cheng, Joseph S , (F.C.A.S.), <i>Partner</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8		1990	Chiang, Jeanne D , (F.C.A.S.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115		1985
	416/429-3330			203/277-1466	
Cheng, Laurence , (F.C.A.S.), <i>Senior Vice President</i> , Zurich Canada, 400 University Avenue, Toronto ON Canada M5G 1S7		1980	Chiang, Meichao , (A.S.A.), <i>Manager</i> , Prudential Insurance Company, 213 Washington Street, Newark NJ 07101		1986
	416/586-2918			201/802-2544	
Cheng, Margaret T , (A.S.A.), <i>Actuary</i> , Texas State Board of Insurance, 1110 San Jacinto, Mail Code 015-5, Austin TX 78701-1998		1989	Chiappetta, Robert N , (A.S.A.), 6531 Sunny Hill Court, McLean VA 22101		1966
	512/322-5065		Chiappetti, Thomas More , (F.C.A., F.S.A., E.A.), <i>Vice President-Actuarial Services</i> , Hampton Pension Services Inc, Commonwealth Square, 304 North Cleveland-Massillon Road, Akron OH 44313		1977
Cheng, Phillip C , (A.S.A.), <i>Financial Analysis & Control Systems Corp</i> , 48 Union Street, Stamford CT 06906		1984		216/666-6383	
	203/324-7182		Chicares, Gregory William , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington, PPB3, Hartford CT 06156		1988
Cheng, Yek Soan , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111		1981		203/273-4536 Fax: 203/273-5820	
	413/788-8411		Childress, Joseph A, Jr. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1200 Star Bank Center, 425 Walnut Street, Cincinnati OH 45202		1979
Cherlin, George Y , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>Vice President & Actuary</i> , United Insurance Co of America, General Life Division, 310 West Wisconsin, Suite 600, Milwaukee WI 53203		1965		513/621-5757	
	414/271-5433		Childs, Diana M , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105		1977
Chern, Paul L , (A.S.A., E.A.), The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154		1979		215/625-1042	
	617/890-1780		Childs, Gregory R , (F.S.A.), <i>Assistant Vice President & Valuation Actuary</i> , Lincoln National Life Insurance Co, PO Box 208, 1300 South Clinton Street, Fort Wayne IN 46801		1981
Cherney, Donna A , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226		1990		219/455-5321	
	313/961-5485		Chin, Pearl G , (E.A.), Howard Johnson & Co, First Interstate Tower, 707 Wilshire, 30th Floor, Los Angeles CA 90017		1987
Cherng, Shyh-Gene , (A.S.A.), <i>Senior Actuarial Assistant</i> , Fidelity & Guaranty Life, 6225 Smith Avenue, Baltimore MD 21209		1989		213/623-1040	
	301/205-0100		Chin, William P , (A.S.A.), AVCO Insurance Services, 3349 Michelson Drive, Irvine CA 92715-1606		1980
				714/553-7882	

Admitted

- Chipkin, Robert**, (F.S.A.), *Vice President & Corporate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5948 1978
- Chirolas, William P.**, (F.S.A., E.A.), *Actuary*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-7073 1972
- Chisholm, Donald W.**, (A.S.A.), *Assistant Actuary*, Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 Ext: 251 Fax: 416/429-3896 1986
- Chislett, Richard J.**, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9305 1986
- Chittenden, Charles E.**, (F.S.A., E.A.), *Senior Consultant*, Alexander & Alexander Consulting Group Inc, Three Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3145 Fax: 404/233-5399 1980
- Chiu, Wu-Hsiung**, (A.S.A.), *Assistant Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1830 1982
- Chiumenti, Stephen**, (A.S.A.), *Counsel*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2740 1983
- Chmely, Robert M.**, (F.S.A., E.A.), *Senior Vice President*, Prudential Insurance Company, Ten Prudential Plaza, 751 Broad Street, Newark NJ 07102-3777 201/802-4770 1966
- Choi, April S.**, (F.S.A.), *Director & Actuary*, Individual Group Service, Blue Cross of California, Actuarial Department, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-2849 1982
- Chong-Kit, Roy Arnott**, (F.S.A., E.A.), *Director*, Transamerica Life & Annuity Co, 1150 South Olive Street, Pension Actuarial Hill-7B, Los Angeles CA 90015 213/741-6744 1988
- Chorpita, Fred M.**, (A.C.A.S.), *Vice President & Actuary*, Penn Manufacturers Association Insurance Co, 925 Chestnut Street, Philadelphia PA 19107 215/629-5070 Fax: 215/629-5279 1970
- Chorvat, Jan Alan**, (E.A.), *Principal & Consulting Actuary*, William M Mercer Incorporated, 3030 North Rocky Point Drive West, Suite 410, Tampa FL 33607 813/281-0521 Fax: 813/281-0070 1981
- Chou, Hung-Cheng**, (F.S.A.), *Vice President & Actuary*, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2754 1980
- Chou, Li-Chuan L.**, (A.C.A.S.), *Assistant Actuary*, New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7549 1985
- Chou, Philip S.**, (A.C.A.S.), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0220 1981
- Chow, August C.**, (F.S.A.), *Consulting Actuary*, William M Mercer Ltd, BCF Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-7576 Fax: 416/868-7555 1980
- Chowdhury, Nadeem**, (A.S.A.), *Associate Actuary-Health Product*, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6776 1988
- Choy, Kathleen Y.**, (E.A.), *Choy & Company Inc*, 931 Hausten Street, Honolulu HI 96826 808/949-5327 1986
- Christ, Frans**, (A.S.A., E.A.), *Consulting Actuary*, Actech Inc, Eight Piedmont Center, #310, 3525 Piedmont Road, Atlanta GA 30305 404/262-7185 1988
- Christensen, John C.**, (F.S.A.), *Actuary*, Rural Insurance Companies, 7010 Mineral Point Road, PO Box 5555, Madison WI 53705-0555 608/829-4503 1986
- Christensen, Wesley R.**, (A.S.A.), *Five Morrison Avenue*, Wethersfield CT 06109 1966

Admitted

- Christenson, Le Roy H.**, (F.S.A.), *Vice President & Reinsurance Actuary*, American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1539 Fax: 317/263-1855 1978
- Christenson, Wayne E.**, (E.A.), *Associate*, William M Mercer Incorporated, Ten South Wacker Drive, Chicago IL 60606-7485 312/902-7569 1981
- Christhilf, David A.**, (A.C.A.S.), *Manager-Actuarial Department*, Merchants Insurance Group, 250 Main Street, Buffalo NY 14202 716/849-3240 1986
- Christians, Albert K.**, (F.S.A.), *Senior Consultant*, Trillium Resources Corp, 2626 Orchard Hill Place, Lake Oswego OR 97035 503/245-4070 1979
- Christiansen, Christofer**, (F.S.A., E.A.), *Associate*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1985
- Christiansen, Stephan L.**, (F.C.A.S.), *Senior Vice President*, Conning & Co, Cityplace II, 185 Asylum Street, Hartford CT 06103 203/520-1225 1986
- Christianson, David J.**, (F.S.A.), *Vice President & Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8022 Fax: 612/340-8389 1979
- Christie, James K.**, (F.C.A.S.), *Vice President & Chief Actuary*, The Dominion of Canada Group, 165 University Avenue, Toronto ON Canada M5H 3B9 416/947-2516 1985
- Christmas, William R.**, (F.S.A.), 623/25 Central Park Village, 9309 South Highway 441, Orlando FL 32821 407/859-7990 1965
- Christopher, David A.**, (F.S.A.), *Assistant Vice President & Associate Actuary*, United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300 1981
- Christopher, David Alan**, (A.S.A.), *Senior Actuarial Assistant*, Western Life Insurance Co, 500 Bielenberg Drive, Woodbury MN 55125 612/738-4199 1990
- Christopher, Norma Y.**, (F.S.A.), *Vice President-Life Actuary*, Cotton States Life Insurance Co, PO Box 105303, Atlanta GA 30348 404/391-8612 Fax: 404/391-0102 1982
- Christopherson, Jon C.**, (F.S.A.), *Vice President & Actuary*, Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890 1973
- Chu, Limin**, (F.S.A.), *Assistant Vice President & Actuary*, New York Life Worldwide Holding, 51 Madison Avenue, New York NY 10010 212/576-8119 1985
- Chua, Andrew D.**, (F.S.A.), *Senior Vice President*, Broad Incl SunAmerica, 11601 Wilshire Boulevard, Los Angeles CA 90025-1748 213/312-5000 1988
- Chuck, Allan**, (F.C.A.S.), *Assistant Vice President & Associate Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2822 1982
- Chun, Diane Heim**, (F.S.A.), *Actuarial Director*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8831 1981
- Chun, Keith J.**, (F.S.A.), *Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, 7th Floor, Newark NJ 07102-2992 201/802-2043 1979
- Chung, Vincent S.**, (A.S.A.), *Actuarial Assistant*, Connecticut Mutual Life Ins Co, B233, Hartford CT 06152 203/726-8586 1987
- Ciapas, Henry A.**, (F.S.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3912 1978
- Ciaraffo, Thomas**, (A.S.A.), *Vice President & Actuary*, Transamerica Commercial Finance, 1615 Murray Canyon Road, PO Box 85467, San Diego CA 92138 619/299-6000 1981
- Ciarniello, Domenick A.**, (F.S.A.), *Principal*, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7145 1979

Admitted		Admitted	
Cieslak, Walter P. , (F.C.A.S.), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Conveyor TN2T, Hartford CT 06156 203/273-4841	1988	Clark, David G. , (A.C.A.S.), <i>Property/Casualty Actuary</i> , Georgia Insurance Department, 2 Martin Luther King Drive, 7th Floor, West Tower, Atlanta GA 30334 404/656-2733	1980
Ciezadlo, Gregory J. , (F.C.A.S.), <i>Vice President & Actuary</i> , CalFarm Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4433	1981	Clark, David R. , (A.C.A.S.), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, 3 HO, Philadelphia PA 19103 215/523-2164	1990
Cigich, Stephen Mark , (F.S.A.), <i>Vice President & Group Actuary</i> , Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/881-8722	1989	Clark, Debra Ann , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 44 Whippany Road, PO Box 2346R, Morristown NJ 07962 201/538-5400 Fax 201/538-6483	1985
Ciha, Thomas M. , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1989	Clark, Frederick W. , (F.S.A.), 281 Turtle Back Road, New Canaan CT 06840 203/966-0335	1965
Cillie, Gabriel G. , (F.S.A., E.A.), <i>Financial Consultant</i> , Shearson Lehman Brothers Inc, Mack Centre III, Ground Floor, East 140 Ridgewood Avenue, Paramus NJ 07652 201/967-6700 Ext: 6708	1970	Clark, John P. , (F.S.A.), <i>Vice President</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 215-14, Worcester MA 01608 508/799-4441	1972
Cimini, Edward D, Jr. , (A.C.A.S.), <i>Vice President & Actuary</i> , Financial Indemnity Company, 3800 Alameda Avenue, Suite 1900, Burbank CA 91505 818/843-2444 Ext: 509	1983	Clark, John T. , (F.S.A.), <i>Vice President</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2167	1980
Cioffi, Michael A. , (F.S.A.), <i>Assistant Vice President</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5658	1987	Clark, Kenneth J. , (F.S.A.), <i>Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3290	1965
Cirkel, Robert E. , (A.S.A.), <i>Principal</i> , Noble Lowndes, Seven Penn Center, 17th & Market Streets, Philadelphia PA 19103 215/563-1000 Fax: 215/563-1100	1982	Clark, Kenneth L. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677	1990
Cis, Mark , (F.C.A.S.), <i>Vice President</i> , CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-7467 Fax: 608/238-0830	1979	Clark, Kenneth T. , (F.S.A.), <i>Consulting Actuary</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 Fax: 416/429-3794	1965
Citroen, Stewart L. , (F.S.A.), <i>Reinsurance Actuarial Officer</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6050 Fax 416/979-4095	1990	Clark, Michael R. , (A.S.A., F.A.), <i>President</i> , Rael & Letson, 635 Mariners Island Boulevard, Suite 203, San Mateo CA 94404 415/341-3311	1976
Citron, Richard I. , (E.A.), <i>President & CEO/NY Metro Group</i> , C & B Consulting Group, 2777 Summer Street, Stamford CT 06905 203/359-0010	1976	Clark, Nancy Freedlander , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9277	1989
Claeys, Julie K. , (A.S.A.), <i>Senior Actuarial Specialist</i> , TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-6532	1990	Clark, R Bruce , (F.S.A.), <i>Vice President & Associate Actuary</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/741-7931	1981
Claire, Donna R. , (F.S.A.), <i>Consulting Actuary</i> , Chalke Incorporated, 14500 Avion Parkway, Suite 100, Chantilly VA 22021 703/378-1566	1982	Clark, Ray A. , 3743 Ganson Drive, Columbus OH 43224	1967
Claire, Martin R. , (F.S.A.), <i>Corporate Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-7246 Fax 212/576-6794	1982	Clark, Thomas , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6457	1978
Clairman, Stephen A. , (F.S.A.), <i>Chief Financial Officer</i> , Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 Ext 244 Fax 416/364-2449	1975	Clark, Voris C. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900	1969
Clancy, Robert P. , (F.S.A.), <i>Vice President</i> , Standish Ayer & Wood Inc, One Financial Center, Boston MA 02111 617/350-6100	1977	Clarke, Gordon W, Jr. , (F.C.A., A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 Ext 3920 Fax 617/638-3999	1971
Clapper, Franklin C, Jr. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Equitable Life Assurance Society, AMA Building, 135 West 50th Street, Area 10-A, New York NY 10020 212/641-7895 Fax 212/641-7957	1978	Clarke, John W. , (F.C.A.S., F.S.A., A.C.A.), 3106 Peach Tree Lane, Missouri City TX 77459	1965
Clar, Marc S. , (E.A.), <i>Consulting Actuary</i> , 125 Michael Drive, Suite 140, Syosset NY 11791 516/921-9240	1983	Clarkson, Kevin P. , (F.S.A.), <i>Associate Actuary</i> , Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5348	1982
Clare, James L. , (F.S.A.), <i>Senior Vice President & Consulting Actuary</i> , The Alexander Consulting Group Ltd, 20 Bay Street, Suite 1900, Toronto ON Canada M5J 2N9 416/868-5781 Fax: 416/868-5958	1966	Clausen, Norman W. , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1974
Clark, Charles J, Jr. , (E.A.), <i>Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6900 Ext: 6931	1990	Claussen, Diane M. , (F.S.A.), <i>Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1986
Clark, Chester D. , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0425	1968	Clay, Charles H. , (A.S.A., E.A.), C H Clay & Associates Inc, 4676 Lakeview Avenue, Suite 210, Yorba Linda CA 92686 714/777-0113 Fax 714/777-1696	1982
		Clay, Richard Steven , (A.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-5496	1987
		Claypool, William R. , (F.S.A., E.A.), <i>Associate Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0620 515/247-4857 Fax: 515/248-3194	1985

Admitted

Admitted

Cleary, John J., (F C A , F S A , E A), *Senior Vice President*, 1976
Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse
Square, Philadelphia PA 19103 215/875-2590

Cleary, William T. Jr., (E A), *Vice President & Actuary*, 1976
Noble Lowndes, 1001 Franklin Avenue, Garden City NY
11530 516/741-5560 Fax 516/741-5437

Cleaver, William J., 13326 West Road, Westfield IN 46074 1967

Clemens, Dennis D., (E A), *Office Manager*, The Wyatt 1976
Company, 1400 McKay Tower, Grand Rapids MI
49503 616/458-2131

Clemens, Thomas P., (F S A , E A), *Consultant*, Hewitt 1987
Associates, 100 Half Day Road, Lincolnshire IL 60069
708/295-5000

Clement, Benjamin A., (A S A), *Actuarial Associate*, CIGNA 1986
Corp, Special Benefits Division, FVC-32, 1601 Market
Street, Box 7716, Philadelphia PA 19192 215/523-7272

Clement, Charles J., (A S A), *Manager*, Equitable Life 1984
Assurance Society, 135 West 50th Street, 13th Floor,
New York NY 10020 212/641-8411

Clements, Robert K., (A.S.A.), *Vice President*, American 1979
Exchange Bank, 151 North Fourth, Elmwood NE
68349 402/994-2175

Clemons, J King, *Consulting Actuary*, 2561 T Road, PO 1976
Box 2003, Grand Junction CO 81501 303/245-9600

Clennon, Barton H., (F S A), 1112 Appleland Drive, 1970
Wenatchee WA 98801 509/663-3513

Clerihue, A Donald, (F S A), *Second Vice President*, Fidelity 1970
Mutual Life Insurance Co, 250 King of Prussia Road,
Radnor PA 19087 215/964-7163

Clesi, Philip J., (A.S.A., E.A.), *President & Enrolled Actuary*, 1979
Clesi Actuarial Services Inc, 3342 Esplanade Avenue,
New Orleans LA 70119-3132 504/486-6811

Clevenger, Kelly D., (F.S.A.), *Vice President*, Lincoln 1982
National Life Insurance Co, 1300 South Clinton, PO Box
1110, Fort Wayne IN 46801 219/455-5119

Clifton, Frances M., (F S A), TPF&C/Towers Perrin, One 1981
Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA
30326-1119 404/365-1600

Clinton, R Kevin, (F C A S), *Consulting Actuary*, 412 1981
Oxford Road, East Lansing MI 48823 517/332-2091

Clipson, Michael A., (A S A), *Strategic Technologies* 1985
Manager, CUNA Mutual Insurance Group, 5910 Mineral
Point Road, PO Box 391, Madison WI 53701
608/231-7687

Cloer, J William, (E A), *President*, Cloer & Leggette Inc, 1988
PO Box 40345, Pasadena CA 91114-7345
818/784-7516

Cloninger, Kriss, III, (F S A), *Principal*, KPMG Peat 1976
Marwick, 245 Peachtree Center Avenue NE, Suite 1900,
Atlanta GA 30303 404/577-3240 Fax 404/524-8345

Closter, Donald L., (A C A S), *Actuarial Manager*, Beacon 1990
Insurance Co, 774 Park Meadow, Westerville OH
43081 614/890-3500

Cloud, Robert B., (A S A), *Second Vice President & Actuary*, 1979
Bankers Security Life Insurance Society, 4601 Fairfax, PO
Box 3700, Arlington VA 22203 703/875-3586

Clough, Thomas A., (E.A.), Angell Disend & Quesnel Inc 1983
of MA, One University Office Park, PO Box 8992,
Waltham MA 02254 617/899-9111

Clowes, W Michael, *Senior Vice President*, CIGNA 1980
International Financial Services, 1600 Arch Street, 14
JFK, Philadelphia PA 19103 215/523-6132
Fax 215/523-1496

Clymer, Jeff D., (F S A , E A), Hewitt Associates, Three 1987
University Office Park, 95 Sawyer Road, Suite 600,
Waltham MA 02154 617/891-8600

Clyne, John M., (A S A), *Vice President & Actuary*, 1970
American Life Insurance Co of NY, 666 Fifth Avenue,
New York NY 10103 212/399-0286 Ext 0286

Coate, Larry D., (A S A , E A), *President*, Comprehensive 1976
Benefit Services Inc, Suite 308, 650 Fifth Street,
San Francisco CA 94107 415/543-2201

Coates, Clarence S., (F C A S , A S A), 811 East Central 1965
Road, Apt 523, Arlington Heights IL 60005

Coates, John K., (A.S.A., E.A.), *Consulting Actuary*, William 1985
M Mercer Incorporated, One Cleveland Center, 1375 East
Ninth Street, Suite 2600, Cleveland OH 44114
216/781-7634

Coates, William D., (A C A S), *President*, Daniels-Head 1966
Insurance Agency, Five West Second Street, PO Box 237,
Hinsdale IL 60521 708/655-2225 Fax 708/655-2205

Coatsworth, Charles N., (F.S.A.), *Vice President & Actuary*, 1979
National Liberty Corp, Valley Forge PA 19493
215/648-5438

Cobban, Robert M., (F.S.A.), *Actuary*, Manufacturers Life 1987
Insurance Co, 200 Bloor Street East, Toronto ON Canada
M4W 1E5 416/926-3536 Fax 416/926-5454

Cobin, Elliott I., (A S A), *Consultant*, TPF&C/Towers 1980
Perrin, Center Square, 1500 Market Street,
Philadelphia PA 19102 215/246-6009

Coble, Roger W., (A C A), 5027 Louise Drive, 1966
La Canada CA 91011 818/790-3418

Cochran, Charlene P., (F S A), *Assistant Vice President &* 1978
Associate Actuary, Life Insurance Co of Georgia, Life of
Georgia Corp Center, PO Box 105006, Atlanta GA
30348-5006 404/980-5411

Cochran, James G., (F S A), *Senior Vice President & Actuary*, 1979
United Services Life Insurance Co, 4601 Fairfax Drive,
Arlington VA 22203 703/875-3588

Cochran, William R., (F.S.A., E.A.), *Partner*, Hewitt 1979
Associates, 777 East Wisconsin Avenue, Milwaukee WI
53202 414/273-5990

Coddington, Alan W., (F S A), 296 Mountain Avenue, 1980
North Caldwell NJ 07006

Cody, Donald D., (F.S.A.), *Consulting Actuary*, 1776 1965
Mooringline Drive, Vero Beach FL 32963
407/231-5975

Coe, Dawn R., (A S A), *Assistant Actuary*, Columbian 1987
Mutual Life Insurance Co, One Columbian Mutual Plaza,
Binghamton NY 13902 607/724-2472

Coe, Samuel B., (F.S.A.), *Vice President & Valuation Actuary*, 1977
CUNA Mutual Insurance Group, 5910 Mineral Point
Road, PO Box 391, Madison WI 53705 608/231-7212
Fax 608/238-0830

Coffey, William E., (F C A , F S A , E A), *Director of* 1976
Compensation & Benefits, The Henley Group Inc, Liberty
Lane, Hampton NH 03842 603/426-5911

Coffin, John D., (F.C.A.S.), *Vice President & Actuary*, Pruco 1986
Life Insurance Company, 213 Washington Street,
Newark NJ 07102-2992 201/802-8266

Coffman, Kenneth L., (A S A), *Senior Actuarial Consultant*, 1979
The Continuum Company Inc, 9500 Arboretum
Boulevard, Austin TX 78759-6399 512/338-7408
Fax 512/338-7041

Cofield, Joseph F., (F C A S), *Actuarial Manager*, 1988
Metropolitan Property & Liability Ins Co, 700 Quaker
Lane, PO Box 350, Warwick RI 02887 401/827-3162

Cohen, Arthur I., (A C A S), *Vice President & Consulting* 1982
Actuary, Huggins Financial Services/Ernst & Young, 1600
Market Street, Suite 1400, Philadelphia PA 19103
215/246-2783 Fax 215/561-1708

Cohen, Barry D., (M C A , A S A , E A), *Principal*, William 1980
M Mercer Incorporated, 200 Clarendon Street,
Boston MA 02116 617/421-5348

Cohen, Harold I., (F.S.A.), *Vice President & Individual* 1978
Actuary, Life Insurance Co of Georgia, Life of Georgia
Corp Center, PO Box 105006, Atlanta GA 30348-5006
404/980-5355

Admitted		Admitted	
Cohen, Howard Lee , (F.C.A.S.), <i>Vice President & Actuary</i> , GFCO Indemnity Company, Office of the Actuary, 5260 Western Avenue, Washington DC 20047 301/986-2448	1981	Cole, Ray , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, Two Embarcadero Center, Suite 620, San Francisco CA 94111-3882 415/433-6000 Fax 415/397-4814	1965
Cohen, Howard S. , (M.C.A., A.C.A.S.), <i>Actuary</i> , The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606 312/704-2493	1979	Cole, Stanton L. , (F.S.A.), <i>Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2164 Fax 202/624-2319	1975
Cohen, Ira , (F.S.A., E.A.), <i>Principal</i> , Price Waterhouse, 1801 'K' Street, Suite 700, Washington DC 20006 202/240-2000	1972	Cole, Timothy A. , (A.S.A.), <i>Assistant Actuary</i> , Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5066	1989
Cohen, Jerry M. , (F.S.A., E.A.), <i>Cohen & Associates</i> , 3965 Holcomb Bridge Road, Suite 202, Norcross GA 30092 404/662-5252	1975	Coleman, Charlie K. , (E.A.), <i>Actuary</i> , Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561	1970
Cohen, Laurence D. , (A.S.A., E.A.), <i>Consultant</i> , Louis Kravitz & Associates Inc, 15760 Ventura Boulevard, Suite 910, Encino CA 91436-3017 818/995-6100	1979	Coleman, Cyril J., Jr. , (E.A.), <i>Owner</i> , Cyril J. Coleman Jr., One Penn Plaza, Suite 3325, New York NY 10119 212/629-8940	1981
Cohen, Martin R. , (A.S.A.), <i>Manager Actuarial Development</i> , Empire Blue Cross/Blue Shield, 633 Third Avenue, 35th Floor, New York NY 10017 212/973-7257	1988	Coleman, James F. , (F.S.A.), PO Box 328, Copake NY 12516 518/329-4271	1965
Cohen, Murray E. , (A.S.A., E.A.), <i>Associate Professor of Decision Science</i> , University of South Florida, 13907 Middle Park Drive, Tampa FL 33624 813/974-5524	1979	Coleman, John E. , (F.S.A.), <i>Associate Product Actuary</i> , General American Life Insurance Co, Life PMD, 700 Market Street, St Louis MO 63101 314/231-1700	1985
Cohen, Robert E. , (A.S.A.), <i>Actuarial Manager</i> , Western Region, Pennsylvania Blue Shield, PO Box 890089, Camp Hill PA 17089 717/763-3476	1980	Coleman, Peter M. , (A.S.A.), <i>Coopers & Lybrand</i> , 1301 Avenue of the Americas, New York NY 10020 212/536-1648 Fax 212/259-1301	1989
Cohen, Robert L. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606 312/704-0600	1988	Coleman, Robert S. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 201 North Illinois, Suite 2000, Indianapolis IN 46204 317/237-2888	1989
Cohen, Stephen Emmet , (A.S.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 50 Fremont Street, San Francisco CA 94105 415/979-0600	1987	Coleman, Stephen M. , (A.S.A., E.A.), <i>Pension Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/227-8558	1980
Cohen, Warren M. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, Direct Marketing Division, One Logan Square, 12 LSQ, Philadelphia PA 19192 215/523-6504 Fax 215/523-6523	1981	Coleman, Thomas L. , (A.S.A.), <i>Consulting Actuary</i> , Coleman Consultants Inc, First National Bank Building, 1055 East Wayzata Boulevard, #316, Wayzata MN 55391 612/475-3477	1979
Cohn, Howard T. , (A.S.A.), <i>Gramercy Insurance Bankers</i> , 7th Floor, 500 Park Avenue, New York NY 10022 212/674-5293	1966	Colgren, Karl D. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 2600 Michelson, Suite 900, Irvine CA 92715 714/553-1277	1987
Colburn, James T. , (F.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30043 404/577-3240	1974	Colin, Steven L. , (A.C.A.S.), <i>Chief Financial Officer</i> , Schott Brothers Inc, 358 Lehigh Avenue, Perth Amboy NJ 08862 201/442-2486	1988
Colburn, Michael B. , (F.S.A.), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8995 Fax 203/843-3280	1985	Collecchia, Frank E. , (F.S.A.), <i>First Vice President & Portfolio Manager</i> , Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/845-1552	1979
Colby, Ronald Brian , (F.S.A.), <i>Vice President-Group Pricing & Compliance Department</i> , Lincoln National Life Insurance Co, PO Box 2266, Fort Wayne IN 46801 219/455-4160	1982	Collen, John W. , (E.A.), <i>Collen & Gamel Inc</i> , 2308 Perimeter Park, Suite #200, Atlanta GA 30341 404/452-0559	1986
Coldwell, E Jay , (F.S.A.), <i>Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8933	1985	Collett, Robert L. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 333 Clay, Suite 4330 Houston TX 77002 713/658-8451 Fax 713/658-9636	1969
Cole, Albert D. , (A.S.A.), <i>Assistant Actuary-Personal Insurance</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 Ext. 3190	1988	Colletti, June R. , (M.C.A., A.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Martin E. Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1976
Cole, Catherine L. , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 312 Walnut Street, Suite 2500, Cincinnati OH 45202 513/621-5757	1981	Collier, Clarence E. , (A.S.A.), <i>Senior Vice President & Actuary</i> , Illinois Mutual Life/Casualty, 300 Southwest Adams Street, Peoria IL 61634 309/671-8255 Ext. 427 Fax 309/674-8637	1969
Cole, Helen L. , (A.S.A., E.A.), <i>Assistant Vice President</i> , Alexander & Alexander Consulting Group Inc, 1185 Avenue of the Americas, New York NY 10036 212/819-6478	1986	Collings, David W. , (F.S.A.), <i>Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1585	1980
Cole, Janis K. , (F.S.A.), 60 Knollcroft Road, Basking Ridge NJ 07920 201/647-6964	1983	Collins, Douglas J. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 Ext. 203 Fax 203/651-9140	1978
Cole, Jeffrey B. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Wausau Insurance Companies, 2000 Westwood Drive, PO Box 8017, Wausau WI 54402-8017 715/845-5211	1990	Collins, James E. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, C-3, PO Box 111, Boston MA 02117 617/572-6903	1987
Cole, John M. , (F.S.A.), <i>Vice President-Actuary</i> , American Life Insurance Co, One ALICO Plaza, Wilmington DE 19899 302/594-2786	1968	Collins, James S. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext. 5370	1983
Cole, Linden N. , (F.S.A.), <i>Education Actuary</i> , Society of Actuaries, 175 North Martingale Road, Suite 800, Schaumburg IL 60173-2226 708/706-3595 Fax 708/706-3599	1965		

Admitted

- Collins, John C.**, (A.S.A., E.A.), *Vice President & Actuary*, Sedgwick James, 830 Morris Turnpike, Short Hills NJ 07078-2694 201/564-7366 1981
- Collins, Richard L.**, (F.S.A., E.A.), *Associate Actuary*, State Mutual Life Assurance Co., 440 Lincoln Street, Worcester MA 01605-1959 508/855-2811 1978
- Collins, Russell M., Jr.**, (F.S.A.), *Assistant Vice President*, Metropolitan Life Insurance Co., One Madison Avenue, New York NY 10010-3690 212/578-6088 Fax: 212/679-6937 1965
- Collins, Sue Ann**, (F.S.A.), *Tillinghast/Towers Perrin*, 245 Park Avenue, New York NY 10167 212/351-4102 1980
- Collis-Bird, Jeremy J.**, (F.S.A.), *Eckler Partners Ltd*, 1177 Hornby Street, Suite 901, Vancouver BC, Canada V6Z 2E9 604/682-1381 1975
- Colman, Robert Arthur**, (A.S.A.), *Assistant Actuary*, Marun E Segal Co., 101 North Wacker Drive, Chicago IL 60606 312/782-1416 1982
- Colton, Edward H.**, (F.S.A.), *Executive Vice President & Chief Financial Officer*, The Holden Group, 11365 West Olympic Boulevard, Suite 444W, Los Angeles CA 90064 213/312-6100 1970
- Colton, Richard A.**, (E.A.), *Assistant Vice President*, Consulting Actuaries International Inc., 1230 Avenue of the Americas, New York NY 10020 212/586-7500 1976
- Colver, Charles F.**, (F.S.A.), *Actuarial Recruiter*, Actuarial Search, 16609 Vicarage Court, Dallas TX 75248 214/931-7468 Fax: 214/931-7469 1972
- Combs, Richard A.**, (F.S.A.), *Second Vice President & Product Actuary*, First Capital Life Insurance Co., 10241 Wateridge Circle, San Diego CA 92121-2733 619/458-8291 Fax: 619/458-8920 1979
- Comeau, Robert**, (F.S.A., A.C.A., E.A.), *Senior Vice President-Group Division*, Guarantee Mutual Life Co., Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7306 Fax: 402/390-7532 1976
- Comey, Dale R.**, (F.C.A.S.), *Executive Vice President*, ITT Corporation, 320 Park Avenue, New York NY 10022 212/752-6000 Ext: 2383 1972
- Comisky, Audrey K.**, (A.S.A.), *Actuarial Associate*, Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, Richmond VA 23230 804/354-7308 1989
- Comm, Jerome S.**, (E.A.), *President*, J Huell Briscoe & Associates Inc., 307 North Michigan Avenue, Chicago IL 60601 312/332-0430 Fax: 312/726-7972 1978
- Commander, Charles L.**, (F.S.A., E.A.), *Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 Ext: 215 Fax: 617/235-0311 1978
- Compere, James L.**, (F.S.A.), *John Myaard General Agency*, 248 Louis Campau Prom NW, Grand Rapids MI 49503 616/774-2031 1965
- Compton, Allan K.**, (F.S.A.), *Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1979
- Compton, Richard K.**, (A.S.A.), 1955 Quince Street, Denver CO 80220 1979
- Comstock, Susan**, (F.C.A.S., F.S.A.), *Consulting Actuary*, Millman & Robertson Inc., 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250 1977
- Conat, Arthur L.**, (A.S.A., E.A.), *Manager*, KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5568 1989
- Conder, David A.**, (A.S.A., E.A.), *Principal*, TPF&C/Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 1982
- Conefry, Michael A.**, (A.S.A., E.A.), *President*, Employers' Consultants Inc., 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751 1972

Admitted

- Conger, Patricia J.**, (F.S.A., E.A.), *Senior Manager*, KPMG Peat Marwick, 150 John F Kennedy Parkway, Short Hills NJ 07078 201/467-9650 1983
- Conger, Robert F.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1634 1980
- Conkel, Robert D.**, (E.A.), *President*, Robert D Conkel Inc., 545 First Bank Center, Richardson TX 75080 214/699-1051 Fax: 214/234-2123 1982
- Conley, Kevin J.**, (F.C.A.S.), *Actuarial Administrator*, Iowa Insurance Division, Lucas Office Building, Des Moines IA 50319 515/281-6791 1988
- Conley, William**, (F.C.A.), 3059 Humboldt Road, Green Bay WI 54302 414/468-9573 1965
- Conlon, James E.**, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-3174 1987
- Conn, Russell R.**, (F.S.A.), *Vice President & Actuary*, Mutual/United of Omaha Insurance Co., Mutual of Omaha Plaza, Omaha NE 68175 402/978-2417 1975
- Connell, Eugene C.**, (F.C.A.S.), *Vice President, Chief Actuary & Manager*, Erie Insurance Group, 100 Erie Insurance Place, PO Box 1699, Erie PA 16530 814/870-2116 Fax: 814/870-3126 1981
- Connell, Floyd, Jr.**, (A.S.A., E.A.), *Assistant Vice President*, Alexander & Alexander Consulting Group Inc., 3565 Piedmont Road NE, Atlanta GA 30368 404/261-3400 1976
- Connolly, Brendan R.**, (F.S.A.), *Executive Vice President & Chief Operating Officer*, North American Reassurance Co., 237 Park Avenue, New York NY 10017 212/907-8459 1976
- Conner, James B.**, (A.C.A.S.), *Vice President, National Customer Accounts*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5285 1971
- Conner, Randall C.**, (A.S.A., E.A.), *Actuary*, Millman & Robertson Inc., 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1989
- Connors, John B.**, (F.C.A.S.), *Executive Vice President & Manager Pers Mkt Department*, Liberty Mutual Insurance Co., 175 Berkeley Street, Boston MA 02117 617/357-9500 1976
- Connor, Vincent P.**, (A.C.A.S.), *Second Vice President*, General Reinsurance Corp., 695 East Main Street, PO Box 10350, Stamford CT 06904-2350 203/328-5484 1979
- Connor, William E.**, (F.S.A.), *Vice President-Product Development & Administration*, Prudential Insurance Company of America, 5800 Canoga Avenue, Woodland Hills CA 91367 818/992-2546 1980
- Connors, James J.**, (F.S.A.), 118 SW Ninth Street, Boynton Beach FL 33426 1965
- Connors, John A.**, (F.C.A.), 11 Plymouth Drive, Upper Saddle River NJ 07458 1966
- Conover, Robert A.**, (F.S.A.), *Second Vice President-Actuarial*, Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506 Ext: 495 1979
- Conrad, Florence**, (F.C.A.), 1355 East 18th Street, Brooklyn NY 11230 1965
- Conrad, Jean G.**, (F.C.A., E.A.), *President & Actuary*, Railroad Employees Mutual, 23900 Commerce Park Road, PO Box 22160, Cleveland OH 44122 216/831-7870 1965
- Conrad, Paul G.**, (F.S.A.), *Principal*, William M Mercer Ltd, 1770 Market Street, Suite 200, Halifax NS Canada B3J 3M3 902/429-7050 Fax: 902/423-1060 1979
- Conradi, J Christian**, (A.S.A., E.A.), *Actuary*, The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800 Fax: 214/979-3898 1983
- Conrod, Stuart F.**, (F.S.A.), 4400 Exeter Drive, Apt J208, Longboat Key FL 34228 1965
- Conta, Richard V.**, (E.A.), *Guardian Life Insurance Co.*, 201 Park Avenue South, New York NY 10003 212/598-8061 1976

		Admitted			Admitted
Convery, James R. , <i>Corporate Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of OH, 2060 East Ninth Street, Cleveland OH 44115 216/687-6861		1984	Cooper, Keith H. , (F.S.A.), <i>Vice President & Director</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1714		1967
Conway, Albert, III , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , INTERCO Tower, 101 South Hanley, St. Louis MO 63105-3411 314/862-7611		1980	Cooper, Lorne M. , (A.S.A.), <i>Vice President</i> , Nationale-Nederlanden Financial, One Concorde Gate, Don Mills ON M3C 3-N6 416/391-8488 Fax 416/391-8491		1978
Conway, Ann M. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 500 Boylston Street, Boston MA 02116-3734 617/638-3774		1987	Cooper, Steven L. , (F.S.A.), <i>Structured Benefit Consultants</i> , 5251 SE 42nd Street Terrace, Tecumseh KS 66542 913/379-9560		1974
Conway, Francis M. , (A.S.A., E.A.), <i>Alexander & Alexander Consulting Group Inc.</i> , Three Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3052		1981	Cooper, Warren P. , (F.C.A., A.C.A.S.), <i>Senior Vice President & Casualty Actuarial Prac Director</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2784 Fax 215/561-1708		1969
Conway, James P. , <i>Vice President-Group Underwriting</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045-2581 708/615-1500 Ext. 2070 Fax 708/615-3908		1984	Cooperstein, Steve P. , (F.S.A.), <i>Senior Manager</i> , Deloitte & Touche, One World Trade Center, 9th Floor, New York NY 10048 212/492-2390		1971
Conwill, Stephen H. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940		1985	Copeland, J David , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800		1979
Cook, Charles F. , (F.C.A.S.), <i>President</i> , Charles F Cook Insurance Consultants Inc, 350 Spinnaker Lane, Bristol RI 02809-1568 401/254-1085		1968	Copestakes, Arthur D. , (A.C.A.S.), 149 Mountain Road, Rural Route 11, Concord NH 03301 603/224-9692	i	1971
Cook, David Nolin , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 Fax 402/393-1037		1982	Coppock, Steven M. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 8-4, New York NY 10010 212/578-0106		1990
Cook, David William , (F.S.A., E.A.), <i>Vice President, Product Development Actuary</i> , Ohio National Life Insurance Co, 237 William H Taft Road, Cincinnati OH 45219 513/559-6270		1972	Corajod, Cheryl Harrison , (F.S.A.), <i>Pricing Actuary</i> , Lincoln National Life Insurance Co, Box 1110, Fort Wayne IN 46804 219/455-4783		1984
Cook, Gerald R. , (F.S.A.), <i>Supervising Actuary</i> , New York State Employees Retirement System, A E Smith Building, Albany NY 12244 518/474-4537		1965	Corbett, Dennis M. , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, PO Box 9000, Newport Beach CA 92660 714/760-4183		1981
Cook, John H. , (F.S.A.), 3324 Applewood Drive, Freehold NJ 07728 908/577-0991	i	1965	Corbett, Gary , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Equitable Insurance Cos, 787 Seventh Avenue, Area 44N, New York NY 10019 212/554-3275 Fax 212/554-2320		1965
Cook, John R. , (F.S.A.), <i>Assistant Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741		1977	Corbett, M Timothy , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC5C, Hartford CT 06156 203/636-1082		1989
Cook, W Gilbert , (F.S.A.), 6520 Blue Ridge Avenue, Cincinnati OH 45213 513/351-6172	i	1965	Corbett, Richmond M. , (A.C.A.), 600 Carolina Village, Hendersonville NC 28739 704/693-1559	i	1966
Cooke, Alan , (F.S.A.), <i>William M Mercer International</i> , Riverside CT, Guildford Road, Leatherhead, Surrey United Kingdom KT22 9DF 437/237-9044 Fax 437/236-3945		1980	Corcoran, Regina , 7 D Lakewood Estates, Branson MO 65616	i	1966
Cook-Hebert, Deborah , (F.S.A., E.A.), <i>Hooker & Hokombe Inc</i> , 65 LaSalle Road, West Hartford CT 06107 203/521-8400		1981	Corcoran, Thomas R. , (F.S.A.), <i>Vice President, Financial Operations</i> , GroupAmerica Insurance Co, 140 Garden Street, MS 500, Hartford CT 06154 203/289-4726 Ext 5053		1978
Cookson, John P. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644		1976	Corder, Dave , (A.S.A.) <i>Vice President</i> , Optimum Re Insurance Co, Box 660010, Dallas TX 75266-0010 214/869-2020		1979
Coon, Katherine C. , (F.S.A., E.A.), <i>Actuarial Officer</i> , Western Life Insurance Co, PO Box 64271, W1532, St Paul MN 55164 612/738-4000		1981	Cordon, Jenean C. , (F.S.A., E.A.), <i>Second Vice President & Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3683 Fax 612/223-4488		1976
Cooney, Paul E. , (F.S.A.), <i>Second Vice President & Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 080-03, Worcester MA 01608 508/799-4441 Ext 5964 Fax 508/793-5839		1976	Corkran, Jo Ann , (F.S.A.), <i>Director</i> , First Boston Corporation, Park Avenue Plaza, New York NY 10055 212/909-4865		1982
Cooper, Donald R. , (F.S.A.), <i>President</i> , Resource Deployment Inc, 777 Main Street, Suite 1980, Fort Worth TX 76102 817/390-1025		1969	Corliss, Gary L. , (F.S.A.), <i>Duncanson & Holt Inc</i> , 50 Avon Meadow Lane, Avon CT 06001 203/677-7300		1975
Cooper, Duncan L. , (A.S.A.), <i>Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3143		1982	Cormack, Charles L. , (E.A.), <i>Financial Benefit Group Inc</i> , 600 Vestavia Parkway, Suite 241, Birmingham AL 35216 205/822-5102		1980
Cooper, G Ashley , (A.S.A.), 22 Scudder Court, Pennington NJ 08534	i	1966	Cornell, Robert Allen , (F.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-8406		1980
Cooper, Harold S. , (F.S.A., M.C.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300		1983	Cornish, Bradley A. , (F.S.A.), <i>Manager</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3413		1990
Cooper, Jack , (F.S.A., E.A.), 1471 Hollow Tree Drive, Pittsburgh PA 15241 412/831-0243		1965	Cornish, Brian Todd , (F.S.A.), <i>Assistant Actuary</i> , Northwestern National Life Insurance, Route 3839, PO Box 20, Minneapolis MN 55440 612/372-1038		1988

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Cornwall, Lynn A. , (A S A , E A), <i>Hewitt Associates</i> , 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1983	Covney, Michael D. , (F.C.A.S.), <i>Vice President & Actuary</i> , Re Capital Reinsurance Corp, Six Stamford Forum, PO Box 10148, Stamford CT 06904-2148 203/977-6103	1980
Cornwell, Richard B. , (A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1983	Cowan, Paul C. , (F C A , A S A , E A), <i>President & Chief Actuary</i> , The Cowan Actuarial Co, 817 Main Street, 8th Floor, Cincinnati OH 45202 513/241-1280	1966
Corr, Francis X. , (F C.A.S.), <i>Vice President</i> , The Reliance Companies Inc, 4 Penn Center, Philadelphia PA 19103 215/636-8580	1979	Coward, Laurence E. , (F.C.A., A.S.A.), <i>Director Emeritus</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2881	1967
Corrao, M Olivia. , (E A), <i>President</i> , Certified Actuarial Services Inc, 348 Change Bridge Road, Pine Brook NJ 07058 201/227-7766	1976	Cowell, Michael J. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9342 Fax: 207/770-9113	1965
Correll, Frank. , (E A), Correll Co, 9655 South 78th Avenue, Hickory Hills IL 60457 708/599-5200 Fax 708/599-5356	1976	Cowen, James L. , (F C.A., A S.A., E A), <i>Manager</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5256	1966
Corrie, Craig R. , (A S A), <i>Associate Actuary</i> , Sunset Life Insurance Co of America, 3200 Capitol Boulevard South, Olympia WA 98501-3396 206/943-1400	1990	Cowley, Stephanie A. , (A.S.A., E.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0563	1988
Corrigan, R Dennis. , (F.S.A.), <i>Vice President-Sales</i> , Hudson Life Reassurance Corp, One Corporate Drive, PO Box 853, Suite 1000, Shelton CT 06484-0853 203/926-1166 Ext 3704 Fax 203/929-6759	1979	Cowman, Edward F. , (F S A), <i>President and Actuary</i> , Bankers Mutual Life Insurance Co, 500 West South Street, Freeport IL 61032 815/235-2222 Ext: 222 Fax: 815/235-2326	1979
Corwin, Frederic W. Jr. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Insurance, 200 Clarendon Street, T-26, Boston MA 02117 617/572-9495	1975	Cox, Charles D. III. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4293 Fax: 703/985-4444	1977
Cosburn, W Dale. , (F S A), <i>Senior Consulting Actuary</i> , Johnson & Higgins Willis Faber, Bow Valley Square Two, 205 Fifth Avenue SW, #2910, Calgary AB Canada T2P 2V7 403/265-3636 Fax: 403/262-6448	1967	Cox, Daniel T. , (F S A , E A), <i>Chairman</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-3191	1979
Cossaart, Elaine Ruth. , (A.S.A.), <i>Product Development Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3823	1981	Cox, David B. , (A.C.A.S.), <i>Actuary</i> , State of New Mexico Department of Insurance, PO Box 1269, Santa Fe NM 87504-1269 505/827-4307 Fax 505/827-4734	1986
Costales, Angela O. , (A S A , E A), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1988	Cox, David S. , (F S A), <i>Vice President</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1569	1977
Costello, Edward T. , (M.C.A., A S A., E A), <i>Consulting Actuary</i> , 10540 South Western Avenue, Suite 300, Chicago IL 60643 312/233-8822	1970	Cox, Kermitt L. , (F S A.), <i>Vice President & International Actuary</i> , American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/596-3712	1979
Costner, James Edward. , (A.C.A.S.), <i>President</i> , Casualty Actuarial Consultants Inc, 7101 Executive Center Drive, Suite 225, Brentwood TN 37027 615/371-5339	1982	Cox, Samuel H. , (F S A.), <i>Professor</i> , Michigan State University, Dept of Finance & Insurance, Room 311, Graduate School of Business, Olds Hall, East Lansing MI 48824-1303 517/353-1705 Fax: 517/336-1080	1980
Coston, Thomas L. , (F S A), <i>Executive Vice President</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8128	1972	Cprek, Clay R. , (F.S.A., E.A.), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1985
Cosway, Robert Gordon. , (F S A . M C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1984	Crago, Richard D. , (F.S.A.), <i>Manager</i> , KPMG Peat Marwick, Peat Marwick Plaza, 303 East Wacker Drive, Chicago IL 60601 312/938-5151	1984
Cotter, Michael C. , (A S A , E A), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4970	1979	Cragoe, Arthur C. , (F.S.A., E.A.), <i>Senior Vice President</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 Ext. 2332 Fax: 217/528-9106	1965
Cottrill, Delford Lee. , (E.A.), <i>Consulting Actuary</i> , 427-C Gaston Foster Road, Orlando FL 32807 305/658-0012	1982	Craig, Alan J. , (F S A.), <i>Group Actuary & Consultant</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4790	1988
Coufal, Norma J. , (F S A), Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-3111	1977	Craig, Philip Jim. , <i>Vice President & Actuary</i> , Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151	1967
Coulter, Thomas G. , (F.S.A.), Coulter & Associates, 211 Cranbury Road, Cranbury NJ 08512 609/799-4784	1984	Craig, Robert E. III. , (A S A), <i>Assistant Actuary</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3652	1966
Courage, William H. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1981	Cramer, Errol. , (F.S.A.), <i>Actuary & Consultant</i> , Allstate Life Insurance Co, Allstate Plaza West M5C, 3100 Sanders Road, Northbrook IL 60062 708/402-7651	1984
Coutts, Alan H. , (F.C.A., A S A , E A), <i>Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5515	1966	Cramton, Thomas J. , (A S A , E.A.), EPACO, 20 North Wacker, Suite 2275, Chicago IL 60606 312/332-2650	1980
Covington, David B. , (A S A), <i>Actuarial Assistant Actuarial Research & Product Development</i> , Confederation Life Insurance Co, 260 Interstate North Parkway, 7th Floor, Atlanta GA 30348 404/859-3177	1983	Crandall, Harold E. , (F.S.A.), <i>Associate Actuary</i> , Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2189 Fax 213/312-1610	1965
Covitz, Burton. , (A.C.A.S.), <i>Associate Actuary</i> , Allstate Insurance Co, Allstate Reinsurance Division 12B, 51 West Higgins Road, South Barrington IL 60010 708/551-2613 Fax 708/551-2844	1979		

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Crandall, Wm H. (F.C.A.S.), Tillinghast/Towers Perrin, 695 East Main Street, Stamford CT 06901 203/326-5475 Fax 203/326-5498		1971	Crompton, Robert B. (F.S.A.), Senior Manager, Ernst & Young, 1800 Peachtree Center, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400		1982
Crane, Pamela M. (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1626		1978	Cronin, Lynn (F.S.A., F.A.), Consultant, Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699		1982
Crane, Thomas Ray (A.S.A.), Assistant Actuary, National Old Line Insurance Co, 501 Wood Lane, Little Rock AR 72201 501/372-5000 Ext: 115		1980	Cronin, Paul A. (F.S.A.), Vice President & Actuary, Liberty Life Assurance Co, The Cocheco Mill, 100 Main Street, Dover NH 03820 603/749-2600		1979
Cranley, Thomas A. (E.A.), Director, Actuarial Benefits & Compensation Group, Coopers & Lybrand, One Cleveland Center, 1375 East Ninth Street, Suite 1500, Cleveland OH 44114 216/241-4380		1982	Cronquist, Neil R. (F.C.A., F.S.A., E.A.), Principal, KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5682		1971
Crapo, Raymond L. (F.S.A., E.A.), Consulting Actuary, 3515 South Wakefield Street, Arlington VA 22206 703/379-2887		1965	Crooks, John Michael (A.S.A.), Senior Actuarial Associate, Blue Cross/Blue Shield of Kansas City, 2301 Main Street, Kansas City MO 64108 816/395-2863		1990
Crawford, J. Dickson (F.S.A.), President & Chief Executive Officer, Maritime Life Assurance Co, 2701 Dutch Village Road, PO Box 1030, Halifax NS Canada B3J 2X5 902/453-7048 Fax: 902/453-7060		1968	Croot, Darrel J. (F.C.A., F.S.A., E.A.), Principal, William M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100		1965
Crawford, John P. (F.C.A.), Consulting Actuary, 1105 NW 58th Street, Oklahoma City OK 73118 405/840-3113		1966	Crosby, George C. (A.S.A.), Assistant Actuary, Alfa Life Insurance Corp, PO Box 11000, Montgomery AL 36191-0001 205/288-3900		1987
Crawshaw, Mark (F.C.A.S.), Consulting Actuary, Wakely & Associates Inc, 2046-H West Park Place, Stone Mountain GA 30087 404/469-6702		1987	Cross, Bob R. (M.C.A., A.S.A.), Chief Executive Officer, Lincoln-Cross Inc, 1900 Church Street, Suite 301, Nashville TN 37203 615/321-4455 Fax: 615/320-0280		1979
Creedon, Seamus (A.S.A.), Managing Director, Lifetime Assurance Company Ltd, Haddington Centre, Percy Place, Dublin 4 Ireland 353/160-4777 Fax: 353/160-4484		1981	Cross, Rowland E. (F.C.A., F.S.A., E.A.), Principal Actuary, Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-3199		1965
Creegan, Paul F., Jr. (F.S.A.), Associate Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, 060-15, Worcester MA 01608 508/799-4441		1989	Cross, Susan L. (F.C.A.S., A.S.A.), Tillinghast/Towers Perrin, 4601 North Fairfax Drive, Suite 1100, Arlington VA 22203 703/527-7500		1986
Crehan, Herbert F. (E.A.), Senior Vice President, Employee Communications Services, 12 Michigan Drive, Natick MA 01760 508/655-6261		1977	Crosson, William H. (F.S.A., E.A.), Consulting Actuary, Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6973		1965
Creighton, Andrew R. (A.S.A.), Actuarial Consultant, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-1795		1990	Crotty, James Allen (A.S.A.), Director Corporate Finance Systems & Support, Travelers Insurance Company, One Tower Square, 4PB, Hartford CT 06115 203/277-8092		1983
Creswell, David L. (F.S.A.), Assistant Vice President & Actuary, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7856		1981	Crow, Walter C. Director of Staff Benefits, Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland OH 44106 216/444-2316		1976
Creveling, Bradford A. (A.S.A., E.A.), Actuary, The Wyatt Company, 1211 SW Fifth Avenue, Portland OR 97204 503/241-8307		1984	Crowder, A Norman, III (F.C.A., F.S.A.), [Past President], Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3717 Fax 212/351-4157		1965
Crider, John M., Jr. (A.S.A., E.A.), Consulting Actuary, Lewis & Ellis Inc, 2175 North Glenview Drive, Richardson TX 75082 214/699-2700		1981	Crowe, Alan M. (F.C.A.S.), Associate, William M Mercer Incorporated, One Columbus, Suite 1100, 10 West Broad Street, Columbus OH 43215 614/227-5500		1988
Crifo, Daniel A. (A.C.A.S.), Assistant Vice President, Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-4601		1979	Crowe, Joseph F. (F.S.A.), Executive Vice President, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8282		1965
Crimmins, Joseph B. (F.S.A.), 949B Heritage Village, Southbury CT 06488 203/264-9392		1965	Crowe, Larry R. (E.A.), Tax Sheltered Plan Services Inc, PO Box 535, Crystal Lake IL 60014 708/988-0940		1976
Cripe, Frederick F. (F.C.A.S.), Senior Actuary, Allstate Insurance Co, Allstate Plaza North, Northbrook IL 60062 708/402-3156		1990	Crowe, Nancy R. (A.S.A.), Assistant Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0532		1970
Crise, Jane A. (F.S.A.), 9026 North Rexleigh Drive, Milwaukee WI 53217		1982	Crowe, Patrick J. (F.C.A.S.), Vice President Market Research & Actuary, Kentucky Farm Bureau Mutual, 9201 Bunsen Parkway, PO Box 20700, Louisville KY 40220-0700 502/495-5000 Ext. 204 Fax 502/495-5177		1980
Critzer, Rex L. (F.S.A.), Vice President, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2082		1978	Crowell, Julian (A.S.A.), Actuarial Associate, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411		1990
Crocker, Norman E. (F.S.A.), Vice President/Group Actuary, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3376 Fax: 305/470-3361		1979	Crowley, James H. (F.C.A.S.), 30 Briarwood Road, West Hartford CT 06107 203/521-4714		1965
Crockett, Peter M. (A.S.A.), Senior Staff Actuary, Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3543		1988	Crowley, Kathleen C. (A.S.A.), Assistant Actuary, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4989		1990
Crofts, Geoffrey (F.S.A., A.C.A.S.), Professor of Actuarial Science, University of Hartford, Barney School of Business, 200 Bloomfield Avenue, West Hartford CT 06117 203/243-4313 Fax: 203/243-4911		1965	Crowne, Joseph E. (F.S.A.), Partner, Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8640		1977
			Crowns, Kevin J. (F.S.A., E.A.), Assistant Actuary, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7034		1986

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Crowther, Richard L. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5000	1984	Curlee, Ronald K. , (F.S.A.), MacKeen & Bailey Inc, 12710 Research Boulevard, Austin TX 78759 512/250-0720	1972
Crozier, Bruce J. , (F.S.A.), <i>President & Chief Executive Officer</i> , Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931	1979	Curley, James O. , (F.C.A.S.), <i>Senior Vice President</i> , 20th Century Insurance Company, 6301 Owensmouth Avenue, Woodland Hills CA 91367 818/704-3111	1977
Cruise, Richard D. , (F.S.A.), <i>Guarantee Mutual Life Co.</i> , Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7499	1982	Curley, Jeffrey A. , (A.S.A.), <i>Actuarial Analyst</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3000 Fxt: 3753	1990
Cruthis, Harold T. , (A.S.A.), <i>Associate Actuary</i> , National Casualty Company, 515 North Sixth Street, #1800, St Louis MO 63101-1877 314/421-4626 Ext 228	1985	Curley, Mary Ellen. , (E.A.), <i>Senior Actuarial Manager</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2945	1982
Cuba, Sheryl V. , (F.S.A.), 128 South 93rd Street, Omaha NE 68114	1975	Curran, Gary S. , (A.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , G S Curran & Company Ltd, 172 Lee Drive, Suite 2, Baton Rouge LA 70808 504/769-4825	1980
Cubello, Frank D. , (F.S.A.), 15 Coleridge Road, Short Hills NJ 07078	1965	Curran, Kathleen F. , (F.C.A.S.), <i>Actuarial Officer</i> , Amica Mutual Insurance Co, PO Box 307, Glen Rock NJ 07452 201/652-7700	1986
Cuddihy, Gerald E. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000	1986	Curran, Larry A. , (A.S.A.), <i>Actuarial Administration Officer</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 730, Milwaukee WI 53202 414/226-1806	1979
Cuevo, Benito Joel G., Jr. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1988	Curran, Virginia. , (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5507	1976
Cuevo, Guia Ditching. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1990	Currie, Ross A. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/246-6326	1979
Cull, Carolyn A. , (E.A.), <i>Enrolled Actuary</i> , National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222	1976	Curry, Alan C. , (F.C.A.S.), <i>Vice President & Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2071	1966
Cullinane, Donald G. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 Ext: 3230	1976	Curry, Harold E. , (F.C.A.S.), PO Box 2336, Carefree AZ 85377 602/488-3959	1965
Cumming, John B. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 4816 Patrae Street, Los Angeles CA 90066 213/821-0282	1965	Curry, Julie Ferrar. , (F.S.A.), <i>Associate Actuary</i> , Southern Life & Health Insurance Co, PO Box 671, Birmingham AL 35201 205/933-1160 Fax: 205/933-5759	1989
Cumming, Richard. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Cincinnati Life Insurance Co, PO Box 145496, Cincinnati OH 45250-5496 513/870-2210	1979	Curry, Michael K. , (A.C.A.S.), <i>Manager</i> , Ernst & Young, Reid Hall, Reid Street, PO Box HM315, Hamilton Bermuda HMBX 809/292-8260	1988
Cumming, Robert Bruce. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 8500 Normandale Lake Boulevard, Suite 1850, Minneapolis MN 55437 612/897-5300 Fax: 612/897-5301	1990	Curry, Robert J. , (A.C.A.S.), <i>Actuarial Consultant</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-4681	1990
Cummings, Jennifer Joy. , (A.S.A., E.A.), <i>Associate</i> , TPF&C/Towers Perrin, One Houston Center, 1221 McKinney, Suite 2600, Houston TX 77010 713/754-5437	1989	Curtis, James A. , (F.C.A., F.S.A.), <i>Chairman & Chief Executive Officer</i> , Millman & Robertson Inc, 1301 Fifth Avenue, Suite 3800, Seattle WA 98101 206/624-7940 Fax: 206/340-1380	1965
Cummings, Richard T. , (F.S.A., E.A.), <i>President</i> , Pension Associates Inc, 3701 South Lindbergh Boulevard, St Louis MO 63127 314/821-3957 Ext: 300 Fax: 314/821-2532	1971	Curtis, Julie Ann. , (A.S.A., E.A.), <i>Actuarial & Pricing Manager</i> , The Boeing Company, M/S 11-57, PO Box 3707, Seattle WA 98124 206/544-1101	1987
Cummins, David J. , (A.S.A.), 2149-3 Stone Hinge, Raleigh NC 27615	1990	Curtis, Paul. , (F.S.A., E.A.), <i>Coopers & Lybrand</i> , One International Place, Boston MA 02110 617/574-5000	1980
Cummins, Thomas E. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , 2087 East 71st Street, Suite 227, Tulsa OK 74136 918/492-9658	1977	Curtis, Simon R. , (F.S.A.), <i>Actuary</i> , Manulife Financial, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-0100 Fax: 416/926-3003	1987
Cunder, Frank P. , (F.S.A., E.A.), <i>President and Chief Actuary</i> , Alternative Financial Concepts Inc, 1101 Hickory Court, Monmouth Junction NJ 08852-2118 201/274-2090	1988	Cushing, Arthur M. , (F.S.A.), 1025 Richmond Road, Apt 1706, Ottawa ON Canada K2B 8G8 613/828-6214	1965
Cundy, Richard M. , (F.C.A.S.), <i>Associate Vice President</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43017 614/249-4163	1982	Custis, Thomas K. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 Ext: 316	1978
Cuni, Sally W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman Strenk & Cuni Inc, 7815 Cooper Road, Suite D, Cincinnati OH 45242-7605 513/891-0270 Fax: 513/792-3082	1978	Cutler, Alan. , (A.S.A.), <i>Assistant Actuary</i> , ICH Corporation, PO Box 2699, Dallas TX 75221-2699 214/954-7927	1980
Cunningham, Debra Esker. , (F.S.A.), <i>Manager-National Account Products</i> , Great-West Life Assurance Co, PO Box 1700, Denver CO 80201 303/889-4301	1987	Cutler, Janice Z. , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Zurich-American Insurance Group, The Zurich Towers, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6277	1985
Cunningham, William. , (F.S.A.), 1223 Goldenrod Avenue, Corona Del Mar CA 92625 714/640-1603	1965	Cutler, Larry A. , (E.A.), <i>Assistant Vice President-Benefits Planning</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2811	1976
Cunninghis, Sharon Beth. , (A.S.A.), <i>Associate</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4082	1988		

	Admitted		Admitted
Cutlip, William C. , (F S A), <i>Vice President</i> , Rural Insurance Companies, 7010 Mineral Point Road, PO Box 5555, Madison WI 53705 608/829-4209 Fax: 608/833-9112	1970	Dalrymple, J Ian , (F S A), <i>Managing Director</i> , Nigel Stephens Counsel, 5160 Yonge Street, Suite 810, North York ON Canada M2N 6L9 416/250-6560	1982
Cuzzacore, Denise Q. , 1415 Main Street, Apt 595, New York NY 10044	i 1976	Dalton, Edward F. , (F S A), <i>Vice President & Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5683	1965
Cymerys, Edward C. , (F S A , E A.), <i>Financial Officer</i> , Aetna Life & Casualty, 201 North Civic Drive, Suite 300, Walnut Creek CA 94596-3887 415/932-7223	1979	Daly, Brian L. , (F S A), <i>Consulting Actuary</i> , 600 East Gorgas Lane, Philadelphia PA 19119 215/438-4876	i 1965
Cyrulnik, Steven , (A S A), 944 East 81st Street, New York NY 11236 718/763-9887	1981	Daly, John Thomas , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-3234 214/701-2788	1990
Czapiewski, C J W. , <i>Actuary</i> , Terra Nova Insurance Co Ltd, Fountain House, 130 Fenchurch Street, London England EC3M 5DJ 01/626-3791 Ext 120 Fax: 01/283-1749	1990	Daly, Peter , (F.S.A.), <i>Executive Vice President</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1966
Czuppek, Thaddeus A. , (A.S.A., E A), <i>Regional Sales Manager</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000	1971	Damia, Andrew P. , 91 Harrington Street, Bergenfield NJ 07621 201/385-6099	i 1967
D		Damler, Robert Michael , (A S A.), <i>Milliman & Robertson Inc.</i> , 201 North Illinois, Suite 2000, Indianapolis IN 46204 317/237-2888	1990
Dackow, Orest T. , (F S A), <i>President</i> , Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-8686	1966	Damron, Yan Shyan , (A S A.), <i>Consulting Analyst</i> , Aetna Life & Casualty, 151 Farmington Avenue MA47, Hartford CT 06156 203/636-6966	1989
Daharsh, Jeanne Meeker , (A.S.A.), <i>Assistant Actuary</i> , Guarantee Mutual Life Co, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7498	1985	Dana, Franklin B. , (F S A.), 3113 North Oxford Street, Arlington VA 22207 703/525-6038	i 1965
Dahl, Hans H. , (F S A.), <i>Consulting Actuary</i> , C Mitchell Co Inc, 110 Wild Basin Road, Suite 378, Austin TX 78746 512/328-6390	1979	Dancy, Thomas H. , (F S A., E A.), <i>Principal</i> , William M Mercer Ltd, 5140 Yonge Street, PO Box 20, North York ON Canada M2N 6L7 416/250-3303 Fax: 416/250-3300	1966
Dahl, Scott C. , (E.A.), <i>Senior Consultant</i> , Deloitte & Touche, 4300 Norwest Center, Minneapolis MN 55402 612/344-0280	1990	D'Andrea, Daniel A. , (F S A), <i>Vice President & Chief Financial Officer</i> , Prudential Insurance Company, National Account Operations, 56 North Livingston Avenue, Roseland NJ 07068 201/716-6930	1978
Dahlberg, Peter B. , (F.S.A.), <i>Executive Vice President</i> , Resource Deployment Inc, 777 Main Street, Continental Plaza, Fort Worth TX 76102 817/390-1013	1979	Dandy, William B. , (F C A , F S A), <i>Actuary</i> , Great Republic Insurance Co, 4925 North O'Connor Boulevard, Las Colinas TX 75062 214/650-7200 Ext: 359 Fax: 214/717-3525	1965
Dahlen, Alan E. , (A.S.A.), <i>Actuarial Analyst</i> , Blue Cross/Blue Shield of DE, One Brandywine Gateway, Wilmington DE 19899 302/421-3372	1987	Daniel, John W. , (A.S.A., E A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7066	1987
Dahlman, Gary E. , (F S A), <i>Milliman & Robertson Inc.</i> , Suite 3800, 1301 Fifth Avenue, Seattle WA 98101-2646 206/340-0607	1970	Daniels, Christopher G. , (F S A), <i>Assistant Actuary</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5560	1990
Dahlquist, Ronald A. , (F C A S), <i>Vice President & Chief Actuary</i> , Industrial Indemnity Company, Actuarial Dept, 8th Floor, 255 California Street, San Francisco CA 94111 415/627-5147	1987	Daniels, David A. , (F.C.A., F S A , E A), <i>Senior Manager</i> , KPMG Peat Marwick, 150 John F Kennedy Parkway, Short Hills NJ 07078 201/912-6295 Fax 201/376-4389	1966
Dahme, Orval E. , (F C A S.), <i>Senior Analyst-Data Processing</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-5065	1966	Daniels, John P. , (F S A), 253 Vincent Road, Paoli PA 19301	i 1965
Daino, Robert A. , (F.C.A.S.), <i>Vice President-Actuary</i> , Holborn Agency Corporation, 90 John Street, 18th Floor, New York NY 10038 212/267-0224	1977	Daniels, Paul , (F S A), <i>Vice President & Chief Actuary</i> , Surety Life Insurance Co, 515 East 100 South, Salt Lake City UT 84102 801/355-3000	1984
Daley, Gina C. , (F S A., E A.), <i>Consulting Actuary</i> , 71 Martin Avenue, North Andover MA 01845 508/685-3469	i 1981	Daniels, William , (F.S.A., E A), <i>Consulting Actuary</i> , Buck Consultants Inc, 600 Grant Street, 4918 US Steel Building, Pittsburgh PA 15219 412/281-2506	1983
D'Alise, Domenic P. , (E.A.), <i>Pension Actuary</i> , Pension Corporation of America, PO Box 411, Matawan NJ 07747 201/583-5044 Fax 201/583-5926	1976	Danielson, Guy R. , (A.C.A.S.), <i>Assistant Actuary</i> , Farm Bureau Mutual Insurance Co, 5400 West University Avenue, West Des Moines IA 50265 515/225-5947 Fax: 515/226-6063	1989
Dall, Keith A. , (A.S.A.), <i>American States Insurance Cos.</i> , 500 North Meridian, Actuarial Department, Indianapolis IN 46206 317/262-6262	1990	Dannecker, William , <i>President & Chief Executive Officer</i> , Retirement System for Savings Institutions, 41 East 42nd Street, New York NY 10017 212/503-0101	1979
Dallas, Evan M. , (E.A.), <i>Associate Actuary</i> , Hazlehurst & Associates Inc, 400 108th Avenue NE, Suite 414, Bellevue WA 98004 206/455-9272	1988	Dante, John , (A.S.A.), <i>Manager</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6760	1990
Dallas, James W. , (F.S.A.), <i>Associate Product Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0780	1989	Danzinger, Leo J. , (F.S.A.), 17859-C Lake Carlton Drive, Lutz FL 33549	i 1965
Dallas, Keith J. , (F C A., F S A , E A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5300	1972	Daoust, Joseph H. , (F C A.), 660 Woodcrest Drive, Dearborn MI 48124 313/278-0746	i 1965
Dal Porto, Albert J. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 280 Trumbull Street, 22nd Floor, Hartford CT 06103 203/727-0018	1990		

	Admitted		Admitted
Daoust, Paul R. , (F.C.A., F.S.A., E.A.), <i>Vice President & Manager</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext: 234 Fax: 617/235-6844	1977	Davi, Joseph N. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/ Towers Perrin, Financial Centre, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5400	1969
Daoust, Raymond E. , (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600	1976	Davi, Ronald J. , (E.A.), <i>Senior Vice President</i> , AIG Global Investors Inc, 200 Liberty Street, 19th Floor, New York NY 10281 212/266-0405	1977
Darak, Harold J. , (F.S.A.), <i>Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1986	David, Aida S. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/716-3134	1979
Darby, Robert N, Jr. , (F.C.A.S.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2351	1988	David, Frank H. , (F.S.A., E.A.), 45 Billingsley Drive, Livingston NJ 07039	1965
D'Arcy, Stephen P. , (F.C.A.S.), <i>Associate Professor of Finance</i> , University of Illinois, 1407 West Gregory Drive, Urbana IL 61801 217/333-0772	1978	Davidoff, Drew S. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 Fax: 212/629-5657	1979
Darden, George R, Jr. , (A.S.A.), <i>Vice President & Actuary</i> , Reserve National Insurance Co, 6100 North Grand Boulevard, Oklahoma City OK 73118 405/848-7931	1966	Daids, Richard W. , (E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987
DaRif, Michael T. , (A.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4534	1979	Daids, Winston G. , (E.A.), <i>Associate Actuary</i> , Lynchval Systems Inc, 6842 Elm Street, McLean VA 22101 703/893-3170	1989
Dark, John L. , (F.S.A.), <i>Assistant Vice President-Variable Operations/Managed Assets</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5826 Fax: 416/928-7766	1984	Davidson, George I, III , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1974
Darling, Bruce R. , (F.S.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1408 Fax: 212/773-3035	1978	Davidson, Jeffrey Alan , (E.A.), Dissinger & Associates Inc, 6500 Wilshire Boulevard, Suite 1260, Los Angeles CA 90048 213/655-5400	1985
Darnell, Robert W. , (A.S.A.), <i>Vice President & Actuary</i> , Life Investors Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6110 Fax: 817/656-8941	1986	Davidson, Neil , (F.S.A.), <i>Second Vice President</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3445	1979
Darr, Julie A. , (F.S.A.), A Foster Higgins & Co Inc, 2500 Lincoln Centre, 333 South Seventh Street, Minneapolis MN 55402 612/349-9400	1987	Davidson, Pacquitta C. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1445 Ross Avenue, Suite 3800, Dallas TX 75202-2711 214/855-0905 Fax: 214/855-1428	1987
Darson, Glenn T. , (E.A.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA 47, Hartford CT 06156 203/636-4841	1976	Davidson, Waid J. , (F.C.A., F.S.A.), Tillinghast/Towers Perrin, 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2707	1965
Dash, Stanley A, Jr. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220 Ext: 6280	1980	Davies, James J. , (M.C.A., A.S.A.), Davies Investment Associates Inc, 215 Piedmont Avenue NE, Suite 1009, Atlanta GA 30308 404/525-7541	1969
Dashoff, Todd H. , (A.C.A.S.), <i>Assistant Vice President</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2786	1990	Davies, Roger W. , (A.S.A.), <i>Director & Actuary</i> , The Wyatt Co (UK) Ltd, 21 Tothill Street, London England SW1 H9LL 071/222-8033 Fax: 071/222-9182	1981
Dastur, Furrokh N. , (F.S.A.), <i>President</i> , Management Applied Programing, 3415 South Sepulveda Boulevard, Suite 200, Los Angeles CA 90034 213/397-7220	1965	Davies, Ronald S. , (F.S.A.), <i>Vice President</i> , GBB Buck Consultants Limited, 95 Wellington Street West, PO Box 15, Suite 1500, Toronto ON Canada M5J 2N7 416/865-0060	1966
Daubenmier, Michael D. , (A.S.A.), <i>Vice President & Chief Operating Officer</i> , Auto Club Life Insurance Co, 29230 Buckingham Office Park, Livonia MI 48154 313/458-8240 Fax: 313/458-8322	1980	Davis, Brian W. , (A.C.A.S.), <i>Assistant Actuary</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6464	1987
Daubenmier, Steve R. , (A.S.A.), <i>Senior Vice President</i> , Consumers Life Insurance Co, PO Box 26, Camp Hill PA 17011 717/761-4230	1983	Davis, Christopher H. , (A.S.A.), <i>Assistant Vice President & Chief Actuary</i> , The Victory Life Insurance Co, PO Box 1338, Murfreesboro TN 37133-1338 615/896-1502	1986
Daugherty, Dennis Eugene , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3046 Fax: 415/957-3394	1987	Davis, Cydney S. , (A.S.A.), <i>Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square 4-S, Chattanooga TN 37402 615/755-8493	1984
Daulton, David C. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2307	1970	Davis, Darlene H. , (F.S.A.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715-1025 714/553-1277	1982
Dausman, Robert O. , (F.S.A.), <i>President</i> , AJD Insurance Consultants Inc, PO Box 12830, Jackson MS 39236-2830 601/982-2559	1974	Davis, Edward E. , (F.S.A.), <i>President</i> , Potts Davis & Co, PO Box 390, Salem OR 97308 503/585-7555	1972
Davenport, Richard L. , (F.S.A., E.A.), <i>Director</i> , Deloitte & Touche, 500 North Akard, Suite 1400, Dallas TX 75201 214/954-3355	1984	Davis, Edward H. , (F.C.A., A.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7139	1966
Davenport, Timothy John , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3900, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext: 227 Fax: 206/340-1380	1983	Davis, Emily C. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, Dallas TX 75201 214/220-3500	1984
		Davis, Frederick L. , (F.S.A.), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, 200 Hopmeadow Street, Weatogue CT 06089 203/843-3164	1988

Admitted

- Davis, George E.**, (F.C.A.S.), *Executive Vice President*, Commercial Union Homeland Insurance, One Constitution Way, Foxborough MA 02035-2660 508/549-8202 1979
- Davis, Gregory B.**, (A.S.A.), *Assistant Actuary*, Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 Ext: 378 1989
- Davis, J Kenneth**, (A.S.A.), 321 Wilmington Road, Greenville SC 29615 i 1966
- Davis, James R.**, (A.C.A.S.), *Associate Actuary*, National Council on Compensation Insurance, 998 Old Eagle School Road, #1210, Wayne PA 19087 215/964-8851 1989
- Davis, J Stephen**, (A.S.A., E.A.), *Vice President*, Leggett & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850 1984
- Davis, Joe E.**, (F.S.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3406 Fax: 919/691-3938 1970
- Davis, Jon F.**, (F.S.A.), *Assistant Vice President & Actuary*, U S G Annuity & Life Co, 700 Locust, Suite 201, Des Moines IA 50309 515/282-5356 Fax: 515/282-8110 1986
- Davis, Lawrence S.**, (F.C.A.S.), *Vice President & Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6075 1982
- Davis, Lynn G.**, (F.S.A.), *Financial Officer*, Aetna Life & Casualty, Employment Benefits Division MCC6, 151 Farmington Avenue, Hartford CT 06156 203/636-6639 1985
- Davis, Mark A.**, (F.S.A.), Tillinghast/Towers Perrin, 200 West Madison Street, Chicago IL 60606-3414 312/609-9000 Fax: 312/609-9393 1987
- Davis, Rex C.**, (A.C.A.S.), Three Bunting Lane, Rosehill Plantation, Bluffton SC 29910 803/757-5991 1969
- Davis, Robert**, (F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5527 1971
- Davis, Robert F.**, (F.S.A.), *Staff Actuary*, Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75083-8815 214/669-6173 1965
- Davis, Robert P.**, (F.S.A.), *Vice President & Senior Corporate Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8077 Ext: 8077 Fax: 215/956-8145 1971
- Davis, Rodney D.**, (A.C.A.S.), *President*, Casco Management Associates Inc, PO Box 12086, Raleigh NC 27605-2086 919/832-1422 Fax: 919/833-8629 1980
- Davis, Rowland**, (F.S.A., E.A.), *Vice President*, TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300 1977
- Davis, Therman W, Jr.**, (A.S.A.), *Corporate Manager-Actuarial Matters*, BellSouth Corp, 1155 Peachtree Street NE, Room 14E05, Atlanta GA 30367-6000 404/249-3532 1979
- Davis, Virginia Margarita**, (A.S.A.), *Associate Director*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3308 Fax: 219/455-1036 1990
- Davlin, Michael F.**, (A.S.A.), *Managing Vice President*, Treasury Services Corp, 1222 Sixth Street, Santa Monica CA 90401 213/458-2604 1983
- Dawidowicz, Thomas P.**, (F.S.A., E.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MA47 EBD, Hartford CT 06156 203/636-6469 Fax: 203/636-5754 1979
- Dawson, John**, (F.C.A.S.), *Senior Manager*, Huggins Financial Services/Ernst & Young, 200 Clarendon Street, Boston MA 02116 617/266-2000 Fax: 617/266-5843 1982
- Dawson, John Duane**, (F.S.A.), *Consultant*, William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202 414/223-4200 1987

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- Day, Roy E.**, PO Box 105006, Atlanta GA 30348-5006 404/980-5698 i 1966
- Deakins, Peter B.**, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1985
- Deakins, Susan T.**, (F.S.A.), *Associate Actuary*, Penn Mutual Life Insurance Co, 600 Dresher Road, Horsham PA 19044 215/956-8080 1989
- Deal, D Frank**, (F.S.A.), *Associate Actuary*, American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1308 1972
- Dean, Charles E, Jr.**, (F.C.A., F.S.A., E.A.), *Principal*, A Foster Higgins & Co Inc, One Dallas Centre, Suite 2200, Dallas TX 75201 214/855-5222 Fax: 214/969-7305 1975
- Dean, Curtis Gary**, (F.C.A.S.), *Assistant Vice President & Actuary*, American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6674 Fax: 317/262-6813 1980
- Dean, Daryl J.**, (F.C.A., F.S.A., E.A.), *President*, The Nyhart Co Inc, 3505 North Washington Boulevard, PO Box 88187, Indianapolis IN 46208 317/923-2391 1970
- Dean, Joseph**, (E.A.), *President*, Compensation Planning Inc, 3030 NW Expressway, Suite 1125, Oklahoma City OK 73112 405/948-8862 Fax: 405/947-2315 1977
- Dean, Joseph E.**, (F.C.A., E.A.), *Consultant*, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600 1970
- Dean, Kathleen S.**, (A.S.A.), Beckley & Associates Inc, 11495 North Pennsylvania, Suite 202, Carmel IN 46032 317/575-3390 1986
- Dean, William R.**, (F.S.A.), *Executive Vice President*, Liberty National Life Insurance Co, 2001 Third Avenue South, Birmingham AL 35233 205/325-2749 Fax: 205/325-2502 1975
- Dearing, Ronald D.**, (F.C.A., F.S.A., E.A.), *Consultant*, The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul Street, Dallas TX 75201 214/979-3871 Fax: 214/979-3898 1979
- De Barba, Leda J.**, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7656 1988
- DeBartolo, Fred**, (A.C.A., A.S.A.), 1841 West Placita Del Zacaton, Green Valley AZ 85614 602/625-8411 i 1966
- Debbink, Lynn D.**, (A.S.A.), *Staff Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext: 2201 1987
- Debs, Raymond Victor**, (A.C.A.S.), *Regional Actuary*, Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5226 1986
- DeCaro, Robert P.**, (F.S.A.), *Assistant Actuary*, Sun Financial Group, One Sun Life Park, Wellesley Hills MA 02181 617/237-6030 1987
- DeCiccio, John M.**, (F.S.A.), *Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4399 1976
- Deckinger, Matthew G.**, (F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5506 1979
- DeConti, Michael A.**, (A.C.A.S.), *Director*, Travelers Insurance Company, One Tower Square, 13 C R, Hartford CT 06183-6013 203/277-5840 Fax: 203/954-6906 1984
- Dee, K Gloria**, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 1000 Middle Street, Middletown CT 06457 203/636-3615 1982
- Deede, Martin W.**, (F.C.A.S.), *Actuarial Director*, Metropolitan Property & 700 Quaker Lane, PO Box 350, Warwick RI 02887 401/827-3392 1989
- De Esposito, Caroline**, (E.A.), *President*, O A Pension Services NJ Inc, 200 Executive Drive, Suite 240, West Orange NJ 07052 201/325-5151 1976

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Deeter, Dennis A., (F.S.A.), *Actuary*, Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204-3655 317/267-8171 1986

DeFalco, Thomas J., (F.C.A.S.), *Actuary*, New Jersey Manufacturers Insurance Companies, Sullivan Way CN128, West Trenton NJ 08628 609/883-1300 Ext 5453 1986

Degann, A David, (M.C.A., E.A.), *Managing Director & Senior Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6810 1976

DeGarmo, Lyle W., (A.C.A.S.), *Actuary*, American Agricultural Insurance Co, 225 Touhy Avenue, Park Ridge IL 60068 312/399-5721 Fax 312/399-5965 1979

DeGeeter, Robert E., (F.S.A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 1967

Degerness, Jerome A., (F.C.A.S.), *Actuarial Officer, Corporate Staff*, St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/221-7207 Ext 7207 Fax 612/223-2049 1982

Degnan, Dennis Peter, *Manager of Individual Products*, Blue Cross/Blue Shield of SC, I-20 at Alpine Road, Columbia SC 29219 803/788-3860 Ext 2416 Fax 803/736-1296 1984

De Gobbi, Francesco U., (A.S.A.), *Assistant Actuary*, Pan-American Life Insurance Co, 601 Poydras, New Orleans LA 70130 504/566-3587 1990

DeHoogh, David, (A.S.A.), *Assistant Vice President & Assistant Actuary*, Loyalty Life Insurance Co, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3070 1986

Deigl, Jeffrey F., (A.C.A.S.), *Assistant Actuary*, Allstate Insurance Co, Allstate Plaza North, D-7, Northbrook IL 60062 708/402-7457 1990

Deitch, Andrew S., (A.S.A.), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-6034 1990

Deitsch, Aaron, (F.S.A., E.A.), *Consulting Actuary*, 70-50 Austin Street, Suite 103LL, Forest Hills NY 11375 718/793-9885 1974

Dekle, James M., (F.C.A.S.), *Vice President*, Transamerica Reinsurance, 300 First Stamford Place, Stamford CT 06902 203/977-8032 1986

dela Cruz, J Lamberto, (F.S.A., E.A.), *National Associates*, 66 Bovet Road, Suite 100, San Mateo CA 94402 415/574-7772 1978

Delahanty, David E., (A.S.A., E.A.), *Associate*, Hewitt Associates, 45 South 7th Street, Minneapolis MN 55402 612/339-7501 Ext 3307 Fax 612/339-3517 1990

Delahanty, Edward L., (F.S.A., E.A.), *Partner*, Hewitt Associates, 2100 RiverEdge Parkway, Atlanta GA 30328 404/956-7777 1974

Delamarter, Gregory A., (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 1979

Delaney, Andrew, (F.S.A., A.C.A.), 2727 Allen Parkway, Suite 830, Houston TX 77019 713/523-2525 1965

Delaney, Bruce L., (A.S.A.), *Assistant Actuary*, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111 Ext 3219 1986

Delaney, Richard J., (A.S.A., E.A.), *Manager*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/636-4823 Fax 203/636-5754 1983

Delaney, Ruthmary A., (A.S.A.), *Actuarial Assistant*, Sun Financial Group, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1989

DeLiberato, Robert V., (F.C.A.S.), *Vice President & Actuary-Specialty Pricing*, The Reliance Companies Inc, One Penn Center Plaza, Seventh Floor, Philadelphia PA 19103 215/636-8512 1985

Delisle, Pierre, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/760-4791 1989

Dellinger, Jeffrey K., (F.S.A.), *Assistant Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-4017 1984

Delon, Merrill S., (M.C.A., A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1250 1976

DeLong, Scott H, III, (F.S.A.), *Second Vice President & Corporate Actuary*, NWNL Companies Inc, 20 South Washington Avenue, Minneapolis MN 55401 612/372-5574 Fax 612/372-1192 1978

DeLuca, Epiphany A., (A.S.A.), PO Box 18528, Philadelphia PA 19129 215/482-7600 1979

DeMarco, Vincent A., (A.S.A.), *Actuarial Associate*, UNUM Life Insurance Co, 2211 Congress Street, H403, Portland ME 04122 207/770-8188 1990

deMars, Roger W., (E.A.), *Principal*, William M Mercer Incorporated, 44 Whippany Road, PO Box 2346 R, Morristown NJ 07960 201/538-5400 1967

Dembiec, Linda A., (F.C.A.S.), *Vice President & Actuary*, Medical Mutual Liability Insurance, 225 International Circle, Hunt Valley MD 21030 301/785-0050 1982

DeMelio, Joseph, (F.C.A.S.), *Vice President & Director of Insurance*, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6467 1966

De Meyere, Dolores, (A.S.A.), *Associate Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1095 1984

Demi, Barbara Haws, (A.S.A.), *Actuary, Actuarial Concepts*, Suite 250, 3020 Hartley Road, Jacksonville FL 32257 904/262-3020 1989

De Monte, Arnold Mark, (A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1090 Ext 1090 1982

de Montigny, Andre E., (F.C.A., F.S.A.), *Director Executive*, MW-de Montigny Woerner Ltda, Av Paulista 949-5 andar, Sao Paulo Brazil 01311 011/284-5600 1972

Demos, Peter G., (E.A.), *Manager*, Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-4804 1983

Dempster, Howard V., (F.C.A.S.), *Senior Vice President & Chief Financial Officer*, CIGNA Property & Casualty Cos, 1600 Arch Street, 12 Home Office, Philadelphia PA 19192 215/523-4211 Fax 215/523-4357 1977

Demsey, Brian R., (M.C.A., E.A.), *Partner*, Ernst & Young, 515 South Flower Street, Los Angeles CA 90071 213/977-3327 1976

Demty, Joseph C., (A.S.A., E.A.), *Principal*, William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0554 1981

den Boer, Heinrich A., (F.S.A., E.A.), *Second Vice President*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3724 Fax 919/691-3938 1966

Denlinger, Kurt F., (F.S.A., E.A.), *Consultant*, Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100 1983

Denman, Martin Aaron, (A.S.A., E.A.), *Consulting Actuary*, Denman Consultants Inc, 1945 Helen Court, Merrick NY 11566 516/868-7913 1980

Dennison, Gary R., (A.S.A.), *Actuarial Associate*, Provident Life & Accident Insurance, One Fountain Square, Group Actuarial 5N, Chattanooga TN 37402 615/755-1497 1989

Dennison, Scott L., (F.S.A., E.A.), *President*, I/O Inc, PO Box 2143, Williamsburg VA 23187-2143 804/566-1972 1981

Admitted		Admitted	
de Palo, Armand M. , (F.S.A., A.C.A., E.A.), <i>Vice President & Chief Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8187 Fax: 212/598-8420	1979	Deuchler, Jon T. , (A.S.A.), <i>Staff Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, 25th Floor, Chicago IL 60606 312/701-3537	1990
DePrenger, Herbert L. , (F.S.A.), 815 59th Street, West Des Moines IA 50265 515/223-4637	1965	Deutsch, Anthony C. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , TPF&C/Lowers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700 Fax: 703/351-4935	1980
Derbak, Frank S. , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4208	1983	Deutsch, Lawrence , (E.A.), <i>President</i> , Larry Deutsch Enterprises, 24516 Eilar Street, Woodland Hills CA 91367 818/704-0374	1982
Derby, Burton H. , (E.A.), Derby & Company Inc, 57 Wells Avenue, Newton MA 02159 617/332-2449	1981	Deutsch, Robert V. , (F.C.A.S., A.S.A.), <i>Senior Vice Pres, Chief Actuary & Chief Financial Officer</i> , Executive Re Inc, 82 Hopmeadow Street, PO Box 129, Simsbury CT 06070 203/244-8985 Fax: 203/651-3144	1984
de Regnaudcourt, Francis , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, 212 Carnegie Center, Suite 206, Princeton NJ 08540 609/243-7145 Fax: 609/987-8162	1990	Deutscher, Harold J. , (F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035	1965
Derkson, David A. , (F.S.A.), <i>Associate Actuary</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7023	1982	De Vera, Edna G. , (E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7448	1987
Dershowitz, Harold N. , (F.S.A.), <i>Vice President</i> , Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 Fax: 201/239-4621	1981	Devereaux, David G. , (F.S.A.), <i>President Western Region</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-6349	1971
DeRubeis, Carmine Peter , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/725-7550	1980	Devine, James L. , (F.S.A.), <i>Supervising Actuary</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6605	1966
DeRyder, David R. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177	1976	Devos, Denis J. , (F.S.A.), <i>Vice President Group Insurance</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 1V3 204/946-7691 Fax: 204/946-8738	1979
Desai, Kiran , (F.S.A., M.C.A.), <i>President</i> , Swiss American Financial Consultants, 403 Pavilions Greentree, Marlton NJ 08053 609/596-8477 Fax: 609/596-8478	1969	Dew, Edward D. , (A.C.A.S.), <i>Actuarial Associate</i> , National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4403	1990
Desai, Krishna B. , (F.S.A.), 1127 Buchanan Street, McLean VA 22101 703/893-6736	1966	DeWald, James E. , (F.S.A.), <i>Vice President & Actuary</i> , MMI Companies Inc, 2275 Hall Day Road, Bannockburn IL 60015 708/940-7550	1986
Desai, Maya Vijay , (F.S.A., E.A.), <i>Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8134	1982	DeWeese, Charles C. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Charles C DeWeese, RFD Box 1112, Vineyard Haven MA 02568 508/693-3915	1974
Desai, Pratiksha A. , (A.S.A.), <i>Senior Actuarial Assistant</i> , American General Life/Accident, American General Center, Nashville TN 37250 615/749-1618	1983	Dexter, James B. , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 1215 Fourth Avenue, Seattle WA 98161 206/233-2275 Fax: 206/621-7950	1978
Desfosses, Daniel , (A.S.A.), <i>Consulting Actuary-Advanced Underwriting</i> , Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 Ext 349 Fax: 305/858-7282	1982	De Young, James R. , (E.A.), <i>President</i> , Pension Plans Associates Inc, 7870 Olentangy River Road, Suite 307, Worthington OH 43235 614/888-6008 Fax: 614/888-6173	1985
DeSimone, Ralph , (E.A.), <i>President</i> , Retirement Designs Inc, 857 Cass Street, Suite C, Monterey CA 93940 408/647-8388	1978	Dezube, Janet B. , (F.C.A.S.), 13 Amherst Way, Princeton Junction NJ 08550	1986
Deskins, Janet G. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/948-5337	1988	Dezube, Mitchell , (F.S.A.), 66 Ira Avenue, Colonia NJ 07067	1965
Desmond, Gerald P. , (A.S.A., E.A.), <i>Actuarial Analyst</i> , William M Mercer Incorporated, PO Box 7440, San Francisco CA 94120 415/393-5200	1987	Dezube, Robert Steven , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760	1982
Desmond, Sherrie B. , (F.S.A., E.A.), <i>President</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 Fax: 203/521-3742	1976	Dial, Philip S. , (F.S.A.), <i>Principal</i> , Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive, #200, Austin TX 78731 512/346-1590 Fax: 512/345-7547	1976
DesRochers, Christian J. , (F.S.A.), <i>Consulting Actuary</i> , Chalke Incorporated, 14500 Avion Parkway, Suite 100, Chantilly VA 22021 703/978-1500 Fax: 703/378-1566	1977	Diamantoukos, Christopher , (F.C.A.S.), <i>Assistant Vice President</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-2403	1990
Desrochers, Debra M. , (E.A.), <i>Product Manager</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3849 Fax: 207/770-3266	1990	Diamond, Richard H. , (F.S.A.), <i>Life and Health Actuary</i> , Maine Bureau of Insurance, State House Station 34, Augusta ME 04333 207/582-8707 Fax: 207/582-8716	1979
DeStefano, Ronald , (E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2800	1976	Diamond, Stephen D. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2890	1980
Desveaux, Roger P. , (A.S.A.), <i>Manager, Asset/Liability Management</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3863	1985	Diaz-Montoya, Marcia , (A.S.A.), Equitable Financial Cos, 787 Seventh Avenue, 42E, New York NY 10019 212/641-7757	1990
Determan, Paula M. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1989	Dice, William F. , (F.S.A.), 70 Mason Street, Metuchen NJ 08840	1965

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Dick, A Keith , (F.S.A.), TPF&C/Towers Perrin, Rua Drive Eduardo de Souza, Aranha, 153-5 andar, Sao Paulo SP Brazil 04543 511/820-4600 Fax: 511/829-5968	1980	Dijoseph, John Charles , (F.S.A.), Associate Actuary, GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7341	1980
Dick, Alan J , (F.S.A., E.A.), Consultant, TPF&C/Towers Perrin, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/343-6000 Ext. 6012	1984	Dilliner, Larry J , (A.S.A.), Associate Actuary, Columbian Mutual Life Insurance Co, Jack R Manning Plaza, Binghamton NY 13902 607/724-2472	1979
Dicke, Arnold A , (F.S.A., E.A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/351-4150 Fax: 212/351-4157	1978	Dillingham, Grace V , (F.S.A.), Associate Actuary, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2163	1971
Dickerman, Owen L , (E.A.), Actuary, Pension Master of Florida Inc, 1031 Ives Dairy Road, Suite 228, Miami FL 33179 305/652-8100	1976	Dillman, James W , (F.C.A., A.S.A., E.A.), Vice President, TPF&C/Towers Perrin, 100 Summit Lake Drive, Valhalla NY 10595 914/745-4000	1969
Dickerman, Robert W , (A.S.A.), Six North Cotton Hill, Springfield IL 62707 217/529-2523	i 1966	Dilts, Charles R , (A.S.A., E.A.), Consulting Actuary, Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/286-2253	1969
Dickey, Alan G , (A.S.A.), Associate Actuary, North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/337-6118	1985	Dimberg, Lisa A , (A.S.A.), Actuarial Associate III, Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-0090 Ext: 3187	1990
Dickinson, John B , (F.S.A.), Assistant Vice President & Associate Actuary, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2272 Fax: 303/860-2236	1986	Dimmitt, Norlyn Ross , (A.S.A.), Assistant Actuary, Life Insurance Co of Virginia, 6610 West Broad Street, Product Development Department, Richmond VA 23261 804/281-6555	1989
Dickler, J Martin , (F.S.A.), Vice President & Chief Actuary, Blue Cross/Blue Shield of NJ, 33 Washington Street, Newark NJ 07102 201/456-2579	1965	Dineen, Terrence John , (A.S.A.), Senior Systems Analyst, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7000	1981
Dickson, David , (F.S.A.), Senior Vice President, Insurance Operations, Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1980	Dinges, Franklin L , Director/Actuarial Services, Blue Cross/Blue Shield of NE, PO Box 3248, Main PO Station, Omaha NE 68180-0001 402/390-1800	1984
Dickson, David William , (A.S.A.), Vice President & Chief Actuary, Blue Cross/Blue Shield of TX, PO Box 655730, Dallas TX 75265-5730 214/669-6180	1986	Dingler, Maria E , (A.S.A.), Consultant, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1391	1990
Dickson, Gary D , (F.S.A., E.A.), Principal, William M Mercer Incorporated, Market Tower, Suite 1900, 10 West Market Street, Indianapolis IN 46204 317/637-4373	1987	Dinius, John B , (F.S.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, PPLJL, Hartford CT 06156 203/273-2563	1977
Dickson, Jeffrey J , (F.C.A., A.C.A.S.), Consulting Actuary, Casualty Actuarial Services Inc, Rivers Edge, 45 South Main Street, PO Box 101, Unionville CT 06085-0101 203/675-7100 Fax: 203/675-7104	1977	Dinius, Linda Crout , (A.S.A.), 26 Rosedale Road, West Hartford CT 06107	i 1983
Dickson, Robert K , (F.S.A.), Executive Vice President, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5115	1974	Dinney, George R , (F.S.A.), 2232 Ridge Plaza, The Ridge at Castle Rock, Castle Rock CO 80104 204/888-2221	1966
Dickstein, Morton M , (F.C.A., E.A.), Actuarial Consultant, The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5514	1970	Dino, Frank P , (A.S.A.), Chief Actuary, State of Colorado Division of Insurance, 303 West Colfax, Suite 500, Denver CO 80204 303/620-4351	1983
DiDonna, Raymond E , (F.S.A.), Assistant Actuary, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5289	1989	Dinshaw, Esfandiyar E , (F.S.A.), Assistant Actuary, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6871	1986
Diede, Mick L , (A.S.A.), Associate Actuary, Reserve Life Insurance Co, 403 South Akard, Dallas TX 75266-0254 214/670-9700	1987	Dinsmore, Gordon G, Jr. , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5413	1987
Diedrichsen, Ellen G , (A.S.A.), Actuarial Assistant, American Republic Insurance Co, 601 Sixth Avenue, Des Moines IA 50334 515/245-2000 Ext 2253	1989	Dion, Sylvain , (F.S.A.), Actuary, The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606-3308 312/704-0600	1990
Dielsensnyder, Richard C , (F.S.A.), Consultant, Rural Route 2, Box 2510, Northfield VT 05663 802/223-7099	1986	Di Paolo, Frank P , (F.S.A.), Financial Vice President, Confederation Life Insurance Co, Box 105103, Atlanta GA 30348 404/859-3247 Ext: 3247 Fax: 404/850-8965	1966
Diemer, Richard L , (A.C.A.), 950 Hawthorne Lane, Northbrook IL 60062	i 1966	Disenza, Judith A , (F.S.A.), Vice President & Chief Actuary, Blue Cross/Blue Shield of FL, PO Box 1798, 532 Riverside Avenue, Jacksonville FL 32231 904/791-6113	1975
Dieter, George H, Jr. , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7009	1976	Disch, Aloysius J , 1610 Dauphine Lane, Warson Woods, St Louis MO 63122 314/966-3642	i 1976
Dieter, Roland A , (F.S.A.), Knight's Financial Roundtable, PO Box 7236, Deerfield IL 60015-7236 708/945-9033	1976	Diss, Gordon F , (A.C.A.S.), Associate Actuary, Transamerica Insurance Group, Trillium West Tower, 6300 Canoga Avenue, Woodland Hills CA 91367 818/596-5900 Ext: 5402 Fax: 818/596-4780	1989
DiFiore, Lawrence B , (F.S.A., E.A.), Actuary, The Wyatt Company, Two Park Plaza, Suite 600, Irvine CA 92714-5904 714/474-4955	1981	Distler, Deborah K , (F.S.A., E.A.), Principal, William M Mercer Incorporated, One United Bank Center, 1700 Lincoln Street, Suite 330, Denver CO 80203 303/831-7100 Fax: 303/832-7350	1987
DiGaetano, Mark , (F.C.A.S.), Assistant Vice President & Associate, Continental Insurance, One Continental Drive, Cranbury NJ 08570 609/395-6486	1988	Divin, Cherri R , (F.S.A.), Associate Actuary, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3092	1979

	Admitted		Admitted
Dixon, D Bruce , (F.S.A.), William M Mercer-Eriksen Ltd, 303 Broadway Aetna Building, Newmarket, Auckland New Zealand 649/523-3039 Ext. 827 Fax: 649/524-7939	1979	Doiron, Louis , (F.S.A.), Assistant Vice President-Marketing Actuarial Department, Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 Ext. 314 Fax: 416/364-2449	1986
Dixon, Tammy F , (F.S.A.), Actuary, DM&C Consultants Inc, Penn Centre, Suite 200, 7250 South Painter Avenue, Whittier CA 90602 213/945-9744 Fax: 213/693-7501	1989	Dokken, Thomas J , (A.S.A.), Credit Insurance Consultant, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3048	1980
Dlouhy, Thomas R , (F.S.A.), Associate Actuary, ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060	1987	Dolan, Michael C , (F.C.A.S.), Vice President & Actuary, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4355	1979
D'Mello, Edward , (F.S.A.), Actuary, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 Ext. 3039 Fax: 305/252-6987	1984	Dolan, Robert J , (A.S.A., E.A.), Consulting Actuary, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1981
Doan, Hau T , (F.S.A.), Director of Pricing, The Travelers Health Network, 2250 Lakeside Boulevard, Suite 600, Richardson TX 75082 214/470-5877	1990	Dolan, Ronald J , (F.S.A.), Vice President-Actuarial Division, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6224	1975
Doebis, Frank J , (F.S.A., E.A.), Consultant, Berends-Moore & Company, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613	1980	Dolan, Ronald V , (A.S.A.), President, First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911	1975
Dobo, John Randolph , (F.S.A.), Manager-Life Insurance Pricing Dept, Transamerica Occidental Life, Transamerica Center, T-925, Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-2291	1986	Dolce, Stephen F , (E.A.), Senior Actuary, Northeast Consulting Group, 11 Commerce Drive, Cranford NJ 07016 201/709-1600	1980
Dobro, David L , (A.S.A.), Actuarial Associate, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5638	1990	Dolezal, Charles Robert , (F.S.A.), Senior Actuarial Assistant, Standard Insurance Co, PO Box 711, (I-65), Portland OR 97207 503/248-2965	1989
Dobrofsky, David B , (F.S.A.), Actuary, Chalke Incorporated, Suite 430, 1600 Dove Street, Newport Beach CA 92660 714/851-5115	1986	Dolgin, Steven A , (A.S.A.), Senior Systems Analyst, Prudential Insurance Company, 213 Washington Street, 11th Floor, Newark NJ 07102-2992 201/802-7262 Fax: 201/802-7605	1988
Dobrzynski, Kathleen A , (F.S.A.), Associate Actuary-Corporate, Time Insurance Company, 515 West Wells, PO Box 3050, Milwaukee WI 53201 414/299-7715	1986	Dolins, Jerrold G , (A.S.A.), Senior Manager, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5191 Fax: 312/822-6419	1979
Dobson, Robert H , (F.C.A., F.S.A.), [Vice-President], Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1528 Fax: 404/365-1662	1974	Doll, Douglas C , (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 Fax: 404/365-1663	1979
Doctors, Eric H , (A.S.A.), Associate, TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/609-9246	1990	Dollinger, Ruth S , (F.S.A., E.A.), Consulting Actuary, Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524	1981
Dodd, George T , (F.C.A.S.), Vice President & Actuary, Utica Mutual Insurance Co, PO Box 530, Utica NY 13503 315/735-3321 Ext: 2291	1981	Dolliver, Matthew P , (A.S.A.), Assistant Actuary, Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000	1989
Dodd, Lisa C , (A.S.A.), Assistant Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2286	1989	Dolsky, Kevin M , (F.S.A.), Senior Vice President, Blue Cross/Blue Shield of NE, 7261 Mercy Road, Omaha NE 68124 402/390-1853	1983
Dodd, Thomas Hugh , (F.S.A., M.C.A., E.A.), Principal, William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1980	Dolstad, James M , (A.S.A.), Consultant, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 Fax: 206/682-8562	1989
Dodge, Scott H , (F.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2429 203/651-3761	1990	Dominguez, Kathryn I , (E.A.), Consulting Actuary, CIGNA Employee Benefits, 4000 Embassy Parkway, Suite 300, Akron OH 44313 216/666-6011	1990
Dodson, M R , (F.S.A.), 5325 Gleneagles Drive, Tucson AZ 85718	1965	Dominick, Thomas J , (A.S.A.), Vice President, Lamar Life Insurance Co, PO Box 880, 317 East Capitol Street, Jackson MS 39205 601/949-3150 Fax: 601/355-8733	1982
Doellman, John Linn , (F.C.A.S.), Assistant Vice President and Actuary, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5802	1981	Don, Harry A , (F.S.A., E.A.), Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1972
Doepke, Mark A , (F.C.A.S.), Senior Manager, Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/344-0478 Fax: 612/339-6202	1979	Don, Irwin Lee , (A.S.A.), Actuarial Associate, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010	1990
Doerr, R Chris , (F.S.A.), Senior Vice President, CIGNA Corp, Hartford CT 06152 203/726-5614	1986	Donahay, James R , (F.S.A.), Life & Health Insurance Actuary, Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg PA 17120 717/783-8695	1965
Doherty, Thomas J , (E.A.), Actuarial Manager, Holzman Post Ludwig & Schwartz, 125 South Wilke Road, Suite 300, Arlington Heights IL 60005 708/392-2999	1989	Donahue, Ellen P , (A.S.A.), Staff Actuary, Blue Cross/Blue Shield of ME, 110 Free Street, Portland ME 04101 207/775-3536 Ext. 1407 Fax: 207/775-2056	1988
Dohi, Lynne E , (A.S.A.), Assistant Vice President & Assistant Actuary, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7360	1982	Donahue, Maryann , (E.A.), Director, Aetna Life & Casualty, TP&S, 151 Farmington Avenue-MB65, Hartford CT 06156 203/636-6628	1982

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- Donald, David U.** (F S A , E A), *Partner*, Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 1979
- Donaldson, Gary M.** (A.S.A.), *Director & Assistant Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1981
- Donaldson, John P.** (F C A S.), *Chief Actuary*, North Carolina Department of Insurance, 430 North Salisbury Street, Raleigh NC 27611 919/733-3284 1980
- Donatiello, Joseph R.** (F.S.A.), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, Three Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3075 1980
- Dondero, Arlene** (E.A.), *Senior Actuarial Manager*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1125 1976
- Donelson, Norman E.** (A C A S.), *Assistant Vice President & Manager-Commercial Lines*, Unigard Insurance Group, 15805 NE 24th Street, Bellevue WA 98008 206/641-4321 1988
- Donina, Anthony J.** (E.A.), *Griffith & Bennett Inc*, One Gateway Center, 13th Floor, Pittsburgh PA 15222 412/471-9414 1982
- Donlon, Thomas M.** (F S A), *Managing Director*, Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-2343 1980
- Donnelly, Edward F.** (A.S.A. E A.), *Associate Actuary*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7248 1979
- Donnelly, Vincent Thomas** (F.C.A.S.), *Vice President*, Continental Insurance, One Continental Drive, 4A, Cranbury NJ 08570-0001 609/395-2272 1985
- Donnelly, Vincent W.** (F.S.A.), *Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2167 Fax: 202/624-2319 1975
- Donnelson, Paul V.** (A.S.A. E.A.), *Consulting Actuary*, Williams Thacher & Rand-Gardner & White, 8500 Keystone, Box 40948, Indianapolis IN 46240-0948 317/255-5142 Fax: 317/255-2713 1981
- Donofrio, James J.** (F S A , E.A.), *Principal*, TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1825 Fax: 404/365-1662 1979
- D'Onofrio, Joseph R.** (F S A , E A), *Associate*, William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6493 1980
- Donovan, Maurice V.** (F S A.), 41 Cranford Road, Glen Rock NJ 07452 1965
- Doran, Phyllis A.** (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 Fax: 202/331-3387 1979
- Dorf, Stanley A.** (F.C.A.S.), *Chief of Policy & Planning*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-8811 1966
- Dorfman, David R.** (E A), *Consulting Actuary*, Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455 1985
- Dorfman, Eugene F.** (F S A), 245 East 21st Street, New York NY 10010 1965
- Dorman, Arnold M.** (E.A.), *Managing Consultant*, A Foster Higgins & Co Inc, 125 Broad Street, New York NY 10004 212/574-9050 1976
- Dorman, Roland F.** (F S A , A C A), 18 Drumlin Road, West Simsbury CT 06092 1965
- Dorn, Kirk L.** (F.S.A.), *Vice President*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5302 1976
- Dorn, Lowell M.** (F.S.A.), 1952 Sharon Street, Boca Raton FL 33486 407/395-6152 1965
- Dornfeld, James L.** (F C A S), *Vice President & Chief Actuary*, Hawkeye-Security Insurance Co, 4200 University Avenue, PO Box 1848, West Des Moines IA 50306-1848 515/222-4202 Fax: 515/222-4251 1982
- Dorris, J Paul** (F S A), 85 Marseille, Laguna Niguel CA 92677 714/499-5086 1971
- Dorsa, Lorraine** (E.A.), *Actuary*, PENTABS, 1660 Prudential Drive, Jacksonville FL 32207 904/399-5888 Fax: 904/399-5551 1987
- Dossett, Alison L.** (F.S.A.), *Assistant Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5305 1986
- Dostert, Thomas E.** (M C A), *Manager-IHP-Pricing Analysis*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4504 1970
- Dotterer, Vicki A.** (A.S.A. E A), *Benefit Specialist*, Hewlett Packard, 3000 Hanover Street, Palo Alto CA 94304 415/857-7521 1979
- Doucette, Joseph J.** (F.S.A.), *Vice President, Group Pensions*, Allstate Life Insurance Co, 3100 Sanders Road, J1A, Northbrook IL 60062 708/402-6615 Fax: 708/402-8174 1965
- Douds, Bryn T.** (F.S.A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Actuarial Department, 213 Washington Street, Newark NJ 07102-2992 201/802-3186 1984
- Dougan, Robert E, Jr.** (F.S.A. E A), *Associate*, William M Mercer Incorporated, 3030 North Rocky Point Drive West, Suite 410, Tampa FL 33607 813/281-0521 Fax: 813/281-0070 1980
- Dougherty, David M.** (F S A , E.A.), *Benefits Actuary*, Management Compensation Group, 205 SE Spokane Street, PO Box 3917, Portland OR 97208 503/238-1813 Ext 405 1985
- Douglas, Frank H.** (A.C.A.S.), *Vice President & Actuary*, American International Underwriters, 70 Pine Street, New York NY 10270 212/770-6972 1983
- Douglas, John F.** (F S A), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-8553 1977
- Dousette, Ralph A.** (A.S.A.), *Associate Health Rating Actuary*, Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-7219 1979
- Dover, Elaine** (F S A , E.A.), *Consulting Actuary*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309-3630 404/870-1100 1982
- Dow, Harold E.** (F S A), Blue Mill Road, Morristown NJ 07960 1965
- Dow, William E.** (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MC51 P&FS Actuarial Prg, Hartford CT 06156 203/636-6342 1966
- Dowd, William M.** (E A), *Consulting Actuary*, Williams Thacher & Rand Inc, 7400 Beaufont Springs Drive, Suite 401, Richmond VA 23225 804/320-8438 1985
- Dowdell, Kathryn T.** (F.S.A.), *Assistant Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8294 1984
- Dowhaniuk, G Christina** (F.S.A.), *Assistant Vice President-Individual and Assoc Group*, The Citadel Assurance Co, 1075 Bay Street, Toronto ON Canada M5S 2W5 416/928-8752 Fax: 416/928-1553 1983
- Dowling, Brian F.** (A.S.A.), *Senior Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1931 1989
- Dowling, Joseph H.** (F.S.A.), *President*, Insurance Capital Corp, 13 Hitchcock Road, Westport CT 06880 203/227-9622 1965
- Downard, Douglas F.** (F.S.A. E A), *Vice President*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3562 1980

	Admitted		Admitted
Downer, Robert B. , (F.C.A.S.), <i>Vice President and Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/930-4983 Fax: 213/932-3161	1984	Dreyer, Robert H. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Erie Family Life Insurance Co, 100 Erie Insurance Place, PO Box 1699, Erie PA 16530 814/870-2172 Fax: 814/870-2300	1966
Downey, Alan R. , (A.S.A.), <i>Actuarial Assistant</i> , Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3745	1985	Dreyfuss, Richard C. , (A.S.A.), <i>Director/Executive Compensation & Employee Benefits</i> , Hershey Foods Corporation, 14 East Chocolate Avenue, Hershey PA 17033 717/534-7665 Fax 717/534-7349	1980
Downey, William R. , (E.A.), <i>Vice President</i> , Suncoast Pension & Benefits Group, PO Box 82040, Tampa FL 33682 813/932-1211	1978	Drinkwater, William H. , (F.S.A.), <i>Vice President/Actuary</i> , Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10005 212/428-2227	1980
Downing, Ronald E. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , 4441 la Barta Drive, Tarzana CA 91356 213/705-1806	1965	Driscoll, David L. , (M.C.A., A.S.A., E.A.), <i>Senior Actuarial Consultant</i> , John Hancock Mutual Life Insurance, John Hancock Place, T-24, PO Box 111, Boston MA 02117 617/572-1752	1987
Dowsett, Robert C. , (F.S.A.), <i>Vice Chairman</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2522 Fax: 416/868-7555	1966	Driskell, Richard G. , (A.C.A., A.S.A.), 7701 Colonial Circle, Fishers IN 46038	i 1971
Doyle, Daniel Gerard , (A.S.A.), <i>Consultant</i> , Martineau Provencher & Associates, 65 Queen Street West, Toronto ON Canada M5H 2M5 416/865-0660	1988	Drobisch, Miles R. , (F.C.A.S.), 71 Rico Way, San Francisco CA 94123 415/921-1362	i 1965
Doyle, Martina E. , (F.S.A., A.C.A.), 90 Pond Side Drive, Wethersfield CT 06109	i 1965	Drobnik, Wendel J. , 299 Pablo Road, Ponte Vedra FL 32082 904/285-2018	i 1968
Doyle, Michael J. , (A.C.A.S.), <i>Director-Actuarial</i> , Pennsylvania Compensation Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371	1988	Drolet, Michel , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, 1175 rue Lavigerie, Bureau 480, Ste-Foy PQ Canada G1V 4P1 418/658-3435	1977
Doyle, Terrance A. , (A.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, International Consulting Office, 245 Park Avenue, 19th Floor, New York NY 10167-0128 212/309-3570	1979	Droptin, Lester B. , (F.C.A.S.), 1021 Longridge Road, Oakland CA 94610	1965
Doze, Larry J. , (F.S.A.), <i>Family Guardian Life Insurance Co</i> , 1655 Des Peres Road, St Louis MO 63131 314/965-4269 Fax: 314/965-5549	1979	Drown, Catherine Louise , (F.S.A., E.A.), Howard Johnson & Co, 1001 SW Fifth Avenue, Suite 750, Portland OR 97204 503/224-1040 Ext: 27	1982
Dozier, R William, Jr. , (E.A.), <i>Chairman of the Board-Emeritus</i> , The Dozier Company, One Benham Place, 9400 North Broadway, Oklahoma City OK 73114 405/478-4321	1979	Drown, Gary K. , (F.S.A., E.A.), <i>First Actuarial Corporation-AZ</i> , 1620 West Fountainhead Parkway, Suite 300, Tempe AZ 85282 602/829-0333 Ext: 20	1965
Draeseke, Douglas G. , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Systems & Management Consulting, 10 Steep Hollow Lane, Cos Cob CT 06807-1514 203/625-0358	1972	Drozd, Robert F. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416 Ext: 8518	1987
Drago, Michael T. , (A.S.A.), <i>Assistant Actuary</i> , First Colony Life Insurance Co, PO Box 1280, 700 Main Street, Lynchburg VA 24505 804/948-5290	1988	Drumm, Lynda P. , (E.A.), 565 Selfmaster Parkway, Union NJ 07083	1977
Drake, David C. , (F.S.A., E.A.), <i>President</i> , Highlighted Data Inc, 6628 Midhill Place, Falls Church VA 22043 703/533-1939	1967	Drummond-Hay, Eric T. , (F.C.A.S.), <i>Vice President & Actuary</i> , Fireman's Fund Insurance Cos, 777 San Marin Drive, Novato CA 94998-4066 415/492-3080	1982
Drake, Jeffrey S. , (A.S.A.), <i>Consulting Actuary</i> , William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 Fax: 913/661-9336	1984	Drury, David J. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0100 515/247-5921	1971
Drake, Lisa C. , (A.S.A.), <i>Assistant Vice President-Actuarial</i> , Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48910 517/394-3400	1985	Drzal, Rebecca , (F.S.A.), <i>Actuary & Director</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-4465	1979
Drake, Richard H. , (F.S.A.), 21 Reservoir Place, Belleville NJ 07109	i 1965	Duah, Peter Osei , (A.S.A., E.A.), <i>Consultant</i> , Williams Thacher & Rand Inc, 7400 Beaufont Springs Drive, Suite 401, Richmond VA 23225 804/320-8438	1987
Dreher, William A. , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William A Dreher & Associates, Metropolitan Life Tower, One Madison Avenue, New York NY 10010 212/213-8877 Fax 212/725-1509	1965	Dubas, Keith J. , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Ins Co, 3100 Sanders Road, Northbrook IL 60062 708/402-4243	1980
Drennan, James E. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 101 South Hanley, St Louis MO 63105-3411 314/862-7611 Fax: 314/854-4953	1979	Dubin, Alan , (F.S.A., E.A.), <i>Executive Vice President</i> , Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 Fax: 201/239-4621	1981
Drennan, John P. , (F.C.A.S.), <i>Vice President & Actuary</i> , Allstate Insurance Co, Allstate Plaza, E1N, Northbrook IL 60062 708/402-5805	1974	Dubner, Jerrold , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1320	1989
Dresner, David E. , (A.S.A., E.A.), <i>National Director</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048-0601 212/839-6381	1976	DuBois, David H. , (F.S.A.), <i>Actuary</i> , California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3000	1976
Drew, William A. , (F.S.A.), 6817 Balfour Court, Indianapolis IN 46220	i 1965	Dubois, Deborah , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3007	1982
		DuBois, Michael E. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1983
		DuBroff, Barbara Lee , (A.S.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch Inc, 200 North LaSalle, Suite 2050, Chicago IL 60601 312/977-1255	1982

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Duckworth, Wayne H. , (F.S.A.), <i>Consulting Actuary</i> , American Financial Systems Inc, Nine Riverside Office Park, Weston MA 02193-2224 617/893-3393 Fax: 617/894-0013	1979	Dundich, John P. , (F.S.A.), <i>Senior System Consultant</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6691	1979
Duda, Diane Symnoski , (F.C.A.S.), <i>Business Controller</i> , CIGNA Property & Casualty Cos, Planning & Control-2 HO, 1600 Arch Street, Philadelphia PA 19192 215/523-3510	1986	Dunham, Kenneth Van , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, The Park in Houston Center, 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1981
Duewall, David M. , (A.S.A.), <i>Actuary</i> , Texas State Board of Insurance, Life Group-MC830-0, 1110 San Jacinto, Austin TX 78701-1998 512/322-3401	1985	Dunks, Patrick J. , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 Ext: 213 Fax: 414/784-4116	1990
Duffy, Brian , (F.C.A.S.), <i>Vice President-P/C Pricing</i> , Capital Holding Corporation, 20 Moores Road, Frazer PA 19355 215/648-5609	1984	Dunlap, George T. IV , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 815 South Main Street, Jacksonville FL 32207 904/398-5661	1989
Duffy, Pamela J. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10011 212/578-5158	1983	Dunlap, James A. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1985
Duffy, Thomas J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6275 Fax: 708/605-6011	1979	Dunlap, James A. Jr. , (A.S.A.), PO Box 637, Harvard MA 01451-0637	1966
Duffy, Timothy B. , (F.C.A.S.), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-5564	1990	Dunn, Charles W. , (F.S.A.), <i>Consulting Actuary</i> , Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/688-8913	1980
Dugan, Paul B. , (E.A.), <i>President</i> , Pension Benefit Designers Inc, 616 Old Kent Bank Building, Battle Creek MI 49017 616/962-4994 Fax: 616/962-5057	1976	Dunn, Edward J. , (A.C.A.), 21043 Desert Sands Drive, Sun City West AZ 85375	1966
Duguay, Katherine L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 Fax: 203/521-3742	1984	Dunn, Harry D. , (F.S.A.), <i>Vice President-Product Development</i> , Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4106	1987
Duhaime, Roger G. , (F.S.A.), <i>President</i> , J&HWF Inc, Box 191, Stock Exchange Tower, Place Victoria, #2624, Montreal PQ Canada H4Z 1E2 514/878-1780 Fax: 514/878-4708	1978	Dunn, Joseph L. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4770	1990
Dukacz, Julian J. , (F.S.A.), <i>Vice President, Taxation</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6032	1971	Dunn, Melvin B. , (F.S.A., A.C.A., E.A.), <i>Executive Vice President & Chief Marketing Officer</i> , Security Mutual Life Insurance of NY, Court House Square, PO Box 1625, Binghamton NY 13902 607/723-3551 Fax: 607/723-3551	1967
Dukatz, Judith E. , (F.C.A.S.), <i>Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7632	1989	Dunn, Michael A. , (A.S.A.), <i>Assistant Actuary</i> , International Union UAW, Social Security Department, 8000 East Jefferson, Detroit MI 48214 313/926-5321	1990
Dukes, Jeffery T. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225	1981	Dunn, R. Lewis , (F.S.A.), <i>President</i> , Canadian General Insurance Group, 2206 Eglinton Avenue East, Scarborough ON Canada M1L 4S8 416/288-5345	1970
DuLaney, Donald A. Jr. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	1987	Dunn, Ted L. , (A.S.A.), <i>Vice President-Financial & Economic Analysis</i> , Blue Cross/Blue Shield of IL, 233 North Michigan Avenue, Chicago IL 60601-5655 312/938-7893	1968
Dummer, Arthur O. , (F.C.A., F.S.A.), <i>President</i> , The Donner Company, 4505 South Wasatch Boulevard, Suite 310, Salt Lake City UT 84124 801/277-4747 Fax: 801/277-4747	1966	Dunning, Douglas K. , (F.S.A.), <i>Valuation Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2819	1986
Dummer, James H. , (M.C.A., E.A.), <i>President</i> , James H Dummer and Associates Inc, 613 Wrightwood Terrace, Libertyville IL 60048 708/362-3889 Fax: 708/362-3889	1980	Dunning, Paul Robert , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 1375 East Ninth Street, Suite 2600, Cleveland OH 44114 216/781-7634	1990
Dummitt, Roseann , (A.S.A., E.A.), <i>Actuary</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1988	Dunsworth, William L. , (A.S.A.), <i>Assistant Actuary</i> , American Fidelity Assurance Co, PO Box 25523, Oklahoma City OK 73125 405/523-5287	1987
Duncan, Carl I. , (E.A.), 8603 Crownhill Boulevard, San Antonio TX 78209 512/826-1011	1971	Duperreault, Brian , (A.C.A.S.), <i>Chief Executive Officer</i> , American International Group Cos JP & Korea, AIU Building Chiyoda-ku, 1-3 Marunouchi 1-Chome, Tokyo 100 Japan 03/218-4675	1979
Duncan, David S. , (F.S.A.), <i>Vice President-Health Product Development</i> , CONSECO Inc, 11825 North Pennsylvania Street, Carmel IN 46032 317/571-3702	1981	Dupont, Michael J. , (A.S.A.), <i>Staff Actuary-Group</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/561-7138	1988
Duncan, Robert M. Jr. , <i>Associate Health & Life Actuary</i> , California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-4895	1984	DuPourque, Etienne , (A.S.A.), <i>Senior Actuarial Analyst</i> , Crown Life Insurance Co, 201 North Union Street, Suite 140, Alexandria VA 22314 703/684-4100	1980
Duncan, Zanese B. , (A.S.A., E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1200, Atlanta GA 30339 404/955-2488 Fax: 404/933-8336	1984	Dupuis, Robert E. , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of North America, 1600 Arch Street, 5PC-32, Philadelphia PA 19192 215/523-1464	1981
		Duran, J Peter , (F.S.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1816	1980

	Admitted		Admitted
Durfee, James G. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 100 Summit Lake Drive, Valhalla NY 10595 914/745-4286 Fax 914/745-4310	1978	Dykstra, Lawrence , (A.S.A.), <i>Policy Service Director & Assistant Secretary</i> , Equitable Life Insurance of Iowa, PO Box 1635, 604 Locust Street, Des Moines IA 50309 515/245-6966	1983
Durington, Rex Mitchell , (A.S.A.), <i>Vice President & Chief Actuary</i> , Charter National Life Insurance Co. 8301 Maryland Avenue, St Louis MO 63105 314/725-7575	1983	Dymowski, Robert J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc. 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1970
Durkin, Julie M. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500	1987	Dziedzic, Theresa M. , (F.S.A.), <i>Assistant Actuary</i> , Mutual Benefit Life Insurance Co. 520 Broad Street, Newark NJ 07101 201/481-8622	1989
Durland, Lawrence V., Jr. , (F.S.A.), <i>Chief Financial Officer</i> , Equitable Life Insurance of Iowa, PO Box 1635, Des Moines IA 50306 515/245-6940	1974	Dzuryachko, Thomas A. , <i>Vice President Forecasting</i> , Pennsylvania Blue Shield, 1800 Center Street, Camp Hill PA 17089 717/731-2532	1984
Durland, Leslie L. , (F.S.A.), <i>Executive Vice President-Chief Marketing Officer</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2257 Fax: 303/860-2260	1979	E	
Durland, Melanie K. , (F.S.A.), <i>Assistant Vice President</i> , Hudson Life Reinsurance Corp, 46 Addison Drive, Short Hills NJ 07078 201/276-8462	1980	Eagelfeld, Howard M. , (F.C.A.S.), <i>Director & Assistant Actuary</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570-0001 609/395-2280	1983
Durose, Stanley C. , (A.C.A.S.), <i>Deputy Commissioner of Insurance</i> , Wisconsin Office of the Commissioner of Insurance, 123 West Washington Avenue, Madison WI 53702 608/266-0081	1966	Eaker, Robert Charles , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1984
Durow, Daniel T. , (A.S.A.), <i>Assistant Actuary</i> , Catholic Knights Insurance Society, 1100 West Wells Street, Milwaukee WI 53233 414/273-6266	1990	Earl, Ronald D. , (E.A.), <i>Manager-Administrative Division</i> , Electric Power Board of Chattanooga, 537 Cherry Street, Chattanooga TN 37402 615/757-1222	1976
Dush, Marcia A. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1981	Earle, David A. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co, Actuarial Department, 501 Boylston Street, Boston MA 02117 617/578-2149	1974
Dutson, Patrick A. , (E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 2500 Corp Exchange Drive, Suite 350, Columbus OH 43229 614/891-3100	1976	Earle, William C., Jr. , (E.A.), 520 Twinoaks Drive, Wynnwood PA 19096	1970
Dutton, Richard C. , (F.S.A.), <i>Vice President & Actuary</i> , Union Fidelity Life Insurance Co, 4850 Street Road, Treves PA 19049 215/953-3255	1979	Early, Steven A. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
Dwyer, John A. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, 99 East River Drive, East Hartford CT 06108 203/277-7771 Fax: 203/954-5372	1983	Earwaker, Bruce G. , (F.C.A.S.), <i>Assistant Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-5536	1988
Dwyer, Michael Harry , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1982	Easley, Matthew S. , (F.S.A., E.A.), <i>Vice President-Annuity & Pension Actuarial</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7705	1984
Dwyer, Robert E. , (A.S.A., E.A.), <i>Manager-Benefit Planning</i> , Philip Morris Co Inc, 120 Park Avenue, New York NY 10017 212/880-4011	1983	Easlon, Kenneth , (F.C.A.S.), <i>Assistant Vice President</i> , American Re-Insurance Co, 555 College Road East, Princeton NJ 08543 609/243-4708	1987
Dwyer, William V. , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5036	1982	Eason, Clifton W. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3000	1976
Dyck, N Paul , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, PO Box 7716, Philadelphia PA 19192 215/523-2254 Fax: 215/523-2736	1984	Eason, Thomas F. , (F.S.A.), <i>Vice President & Financial Actuary</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48075 313/746-6836	1971
Dye, Myron L. , (F.C.A.S.), <i>Assistant Vice President, Prop & Financial Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2121	1983	Easterly, William E. , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2162	1966
Dyer, Harland A. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143 Fax 601/362-3023	1971	Eastlack, Allen C. , (A.S.A.), 5555 Prospect Road, #109, San Jose CA 95129-4867 408/255-5555	1966
Dyer, Herbert L. , (E.A.), <i>Executive Director</i> , Maryland State Retirement Agency, 301 West Preston Street, Baltimore MD 21201 301/225-4050	1976	Easton, Albert E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932 Fax: 518/432-7324	1967
Dyer, Thomas E. , (F.S.A.), <i>Director-New Business Eastern Region</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7054	1979	Easton, Allison K. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 Ext: 334	1989
Dykhous, Jack R. , (F.S.A.), <i>President</i> , Life Investors Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6110	1972	Easton, Richard D. , (F.C.A.S.), <i>Vice President</i> , Interstate National Corp, 55 East Monroe Street, Chicago IL 60603 312/346-6400	1981
		Eastwood, Robert B., Jr. , (E.A.), <i>Vice President, Technical</i> , Actuarial Consultants Inc, 3848 Carson Street, Suite 300, Torrance CA 90503 213/316-1334 Fax: 213/540-1170	1981
		Eaton, Karl F. , (A.C.A.S.), <i>Owner</i> , Eaton Consulting Service Co, 9000 West 67th Street, Shawnee Mission KS 66202 913/677-7820	1966

	Admitted		Admitted
Eaton, William D. , (A.S.A.), <i>Vice President & Actuary</i> , Blue Cross/Blue Shield of DE, One Brandywine Gateway, Wilmington DE 19899 302/421-3185	1980	Edris, Charles L. , (F.S.A.), <i>Senior Vice President, Director Product Mgt & Ind Insurance</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3676	1978
Echeverria, Edward A. , (E.A.), <i>Consulting Actuary</i> , L & L Consultants Inc, 777 West Putnam Avenue, Greenwich CT 06830 203/531-1700	1990	Edwards, Thomas P. , (A.C.A.S., A.S.A.), <i>Associate Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Valuation & Management Reporting, Chicago IL 60601 312/938-6723	1983
Eckard, Garry M. , (F.C.A., F.S.A.), <i>President</i> , Garry Eckard & Co Inc, 11025 Timber Lane, PO Box 883, Carmel IN 46032 317/844-6200	1969	Edwards, Charles E. , (F.S.A.), <i>Principal</i> , Edwards Group, 5310 Harvest Hill, Suite 213-LB157, Dallas TX 75230-5805 214/352-6477 Fax: 214/352-7761	1971
Eckersley, Derek , (F.S.A.), <i>Consulting Actuary</i> , 64 Roosevelt, Waterloo ON Canada N2L 2N4	1969	Edwards, Clint E. , (F.S.A.), <i>Consultant</i> , Sayre & Sayre Associates Inc, 204 Sweetbriar Road, Greenville SC 29615 803/244-7414	1966
Eckert, John S. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1970	Edwards, Donald R. , (F.S.A.), <i>Executive Vice President & Treasurer</i> , Lafayette Life Insurance Co, 1905 Teal Road, PO Box 7007, Lafayette IN 47903 317/477-7411	1965
Eckert, Ralph J. , (F.S.A.), <i>Chairman & Chief Executive Officer</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500	1965	Edwards, Frank G. Jr. , (A.S.A.), <i>Gerald J Rankin & Associates</i> , 2200 West Chester Pike, Broomall PA 19008 215/353-7692	1989
Eckert, Thomas R. , (F.S.A., E.A.), <i>Assistant Vice President & Actuary</i> , CUNA Mutual Insurance Group, PO Box 391, 5910 Mineral Point Road, Madison WI 53701-0391 608/231-7032	1982	Edwards, Fred L. , (A.S.A., E.A.), 198 Center Road, Vernon CT 06066	1971
Eckhart, Kenneth V. , (F.C.A., A.S.A.), 3026 Windmoor Drive, Palm Harbor FL 34685	1966	Edwards, John S. , (F.C.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144	1967
Eckler, Samuel , (F.S.A.), <i>Consulting Actuary</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330	1967	Edwards, Katherine G. , (F.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1989
Eckley, Douglas A. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611	1980	Edwards, Norma L. , (A.S.A.), 3024 North Calvert Street, Baltimore MD 21218 301/889-7036	1966
Eckman, Charles T. , 3237 Valley Glen Drive, Oceanside CA 92056 619/439-4114	1976	Edwards, Peter K. , (A.S.A.), <i>Assistant Actuary</i> , Buck Consultants Inc, 1050 17th Street NW, Washington DC 20036 202/296-7264	1990
Eckman, Michael V. , (F.S.A.), <i>Assistant Vice President & Tax Actuary</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55401 612/342-3687 Fax: 612/372-1192	1977	Edwards, Ralph E. , (F.S.A.), 3024 North Calvert Street, Baltimore MD 21218 301/889-7036	1965
Eckstut, Gene , (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5513	1978	Edwards, Randall S. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Insurance Co, Pan-American Life Center, PO Box 60219, New Orleans LA 70160 504/566-3685 Fax: 504/561-8427	1990
Eddins, Joseph M. , 428 Five Farms Lane, Timonium MD 21093 301/252-5262	1970	Edwards, Robert N. , (A.S.A.), <i>Actuarial Technical Professional</i> , Blue Shield of California, Two North Point, San Francisco CA 94133 415/445-5374	1990
Eddy, Arthur C. , (F.S.A., E.A.), <i>President</i> , A C Eddy Inc, 6101 Forest Hills Drive, Norcross GA 30092 203/454-0368	1965	Effinger, Bob D. Jr. , (A.C.A.S.), <i>Actuarial Services Manager</i> , St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/221-7618 Fax: 612/223-3966	1990
Eddy, C Manton , (F.S.A.), 51 Hunter Drive, West Hartford CT 06107	1965	Egan, Joseph E. , (F.S.A.), <i>Senior Vice President-Marketing Services</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/292-4053	1973
Eddy, Jeanne H. , (F.C.A.S.), <i>Executive Vice President</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3178	1981	Egan, Thomas J. Jr. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Suite 800, 1100 Superior Avenue, Cleveland OH 44114-2585 216/575-0271	1979
Edelstein, Hermann , (A.S.A.), <i>Actuarial Software Specialist</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8565	1976	Egeberg, Dale R. , (F.S.A.), <i>Controller</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2219	1979
Eden, John P. , (F.S.A., E.A.), <i>Second Vice President Actuarial Operations</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6949	1965	Eggert, Linda R. , (A.S.A.), <i>Ameritas Life Insurance Corp</i> , 5900 'O' Street, Lincoln NE 68510 402/467-1122	1985
Edenbaum, Barry , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Mutual of New York, Glenpointe Centre West, MD 75-12, Teaneck NJ 07666 201/907-6346	1982	Eginton, Gary L. , (A.S.A.), <i>Senior Associate Actuary</i> , Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/385-5961 Fax: 301/385-5947	1983
Edens, William Roderic , (F.S.A., E.A.), <i>Second Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3423 Fax: 919/691-3938	1981	Egnasko, Gary J. , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4750	1979
Edie, Grover M. , (F.C.A.S.), <i>Vice President & Actuary</i> , John Deere Insurance Company, 34th Avenue & 80th Street, Moline IL 61265 309/765-8326	1980	Ehlbeck, Guy Louis , (E.A.), <i>Senior Account Executive</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 2H, New York NY 10010 212/578-3044	1980
Edlefson, Dale R. , (A.C.A.S.), <i>Assistant Actuary</i> , Kemper Reinsurance Company, Long Grove IL 60049 708/540-4499	1989	Ehlert, Anne T. , (E.A.), <i>Consultant</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1989
Edmiston, Ann H. , (F.S.A.), <i>Assistant Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1989	Ehlert, Darrell W. , (F.C.A.S.), <i>Consultant</i> , 2275 Half Day Road, Suite 350, Bannockburn IL 60015 708/940-9396	1967

	Admitted		Admitted
Ehly, Marvin P. , (A.S.A.), <i>Associate Actuary</i> , Lincoln Benefit Life Co, Lincoln Benefit Life Building, 134 South 13th Street, Lincoln NE 68508 402/479-7316	1987	Eizen, Sheldon D. , (E. A.), <i>President</i> , National Administrative Services of MI Inc, 27700 Northwestern Highway, Suite 401, Southfield MI 48034 313/357-2424	1977
Ehrhardt, Allen A. , (E.A.), <i>Senior Consultant</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1976	Eklof, Cary B. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144 Fax: 818/793-2808	1977
Ehrhardt, John W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Three Garrett Mountain Plaza, West Paterson NJ 07424 212/279-7166	1985	Eknaian, George E. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Place, AMPS-7MS, Hartford CT 06183 203/277-6091	1989
Ehrhardt, Wanda O. , (E.A.), <i>Consultant</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1977	Elam, C. Phil. , (F.S.A.), <i>Actuarial Director</i> , Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102-2992 201/802-4773	1980
Ehrhart, Lawrence A. , (F.S.A.), Lawrence A Ehrhart, 3700 North Lake Shore Drive, #7-09, Chicago IL 60613 312/871-4687	1971	Eland, Douglas D. , (F.C.A.S.), <i>Senior Actuary</i> , Allstate Insurance Co, North Allstate Plaza, D-7, Northbrook IL 60062 708/402-5934	1979
Ehrlich, Neal L. , (E.A.), <i>Consulting Actuary</i> , Carson Hampson Ehrlich & Callahan, Valley Forge Square, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666	1984	Elder, Kathleen S. , (F.S.A., E.A.), <i>Associate Professor-Actuarial Science</i> , Frostburg State University, Mathematics Department, Frostburg MD 21532 202/686-7135	1982
Ehrlich, Selig , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1301 Avenue of the Americas, New York NY 10019-6013 212/259-1073 Fax: 212/536-3500	1987	Elder, Robert M. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capitol American Financial Corp, 1300 East Ninth Street, Cleveland OH 44114 216/696-6400 Ext: 328	1971
Ehrlich, Warren S. , (F.C.A.S.), <i>Actuary</i> , Commerce Insurance Company, 211 Main Street, Webster MA 01570 508/943-9000	1981	Eldridge, Donald J. , (F.C.A.S.), <i>Senior Vice President</i> , Hartford Specialty Company, Hartford Plaza, Hartford CT 06115 203/547-3538	1978
Eichinger, Nancy G. , (A.S.A.), <i>Programmer</i> , CUNA Mutual Insurance Group, PO Box 391, Madison WI 53701 608/238-5851	1988	Elias, David L. , (A.S.A.), <i>Actuarial Associate</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8025	1989
Eide, K. Arne , (F.C.A.S., F.S.A.), Box 296, Fertile MN 56540 218/945-6131	1965	Elias, Gary M. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, Financial Center, Suite 600, 695 East Main Street, Stamford CT 06901 203/326-5485	1990
Eiger, Kenneth J. , (F.S.A.), <i>Associate Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21C, New York NY 10121 212/714-5198	1987	Elias, Robert S. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4211	1979
Eikleberry, Scott C. , (A.S.A.), HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2600	1986	Eliaison, Edward B. , (F.C.A.S.), <i>Executive Consultant, Office of the Chief Executive Officer</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-1000 704/522-3440 Fax: 704/522-3430	1967
Eiler, Burness R. , (F.S.A., E.A.), <i>Director of Actuarial Services</i> , Advance Benefits Systems Corp, 468 Pennsfield Place, Suite 200, Thousand Oaks CA 91360 805/496-1069	1966	Elken, John H. , (A.S.A.), 124 53rd Street, Des Moines IA 50312	1966
Einck, Nancy R. , (F.C.A.S.), Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 071/872-0436 Fax: 071/379-7478	1981	Elkin, Jack M. , (F.C.A., A.S.A., E.A.), 60 East End Avenue, New York NY 10028 212/988-7362	1965
Einhorn, Martin A. , (M.C.A., A.S.A., E.A.), <i>Director, Technical Services</i> , Pension Review Services Inc, 45 Executive Drive, Plainview NY 11803 516/349-0505	1980	Ellefson, Thomas J. , (F.C.A.S.), <i>Actuary-Casualty</i> , American Family Insurance Group, PO Box 7430, Madison WI 53783 608/249-2111 Ext: 3797	1986
Einnatz, Manfred , (A.S.A.), <i>Senior Research Consultant</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1987	Ellenby, Milton Q. , (F.C.A., A.S.A.), 4032 Dobson Street, Skokie IL 60076	1966
Eisenbarth, Gary L. , (F.S.A.), <i>Executive Vice President</i> , Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3380	1979	Ellerthorpe, Desiree M. , (A.S.A.), <i>Principal</i> , Consulting Brokers Inc, 466 Southern Boulevard, Chatham NJ 07928 201/966-1800	1989
Eisenberg, Phillip A. , (F.S.A.), <i>Vice President</i> , Mutual of New York, Glenpointe Center West, MD75-11, Teaneck NJ 07666 201/907-6345	1972	Ellingrod, John W. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , US Fidelity & Guaranty Co, 100 Light Street, Actuarial Department, Baltimore MD 21202-3864 301/547-3000	1990
Eisenberg, Steven A. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Atlanta Financial Center, Suite 1250, 3343 Peachtree NE, East Tower, Atlanta GA 30326-1052 404/237-7060	1975	Elliott, George B. , (F.C.A.S.), 633 Landing Drive, Aiken SC 29801	1965
Eisenstein, Stephen N. , (A.S.A., E.A.), Hewitt Associates, Three University Office Park, 95 Sawyer Road, Suite 600, Waltham MA 02154 617/891-8600	1990	Ellis, Greg E. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1500 One Cleveland Center, 1375 East Ninth Street, Cleveland OH 44114-1700 216/241-4380	1981
Eisner, Andrew D. , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1088	1987	Ellis, J. Daniel , (F.S.A.), <i>Executive Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1972
Eisner, Morris , (F.S.A.), 21 Stuyvesant Oval, Apt 7F, New York NY 10009	1966	Ellis, Richard O. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Benefits Technology Inc, 8000 Centerview Parkway, Suite 105, Cordova TN 38018-7927 901/756-9925	1985
Eisner, Stanley L. , (F.S.A.), 130 Kingfisher Drive, Middletown NJ 07748	1965	Ellis, Stephen H. , <i>President</i> , Employee Benefit Consultants Inc, 6058 Cozzens Street, San Diego CA 92122 619/298-6290	1977

	Admitted		Admitted
Ellmaker, Sandra R. , (E.A.), <i>Vice President & Senior Actuary</i> , Stack Ellmaker & Associates Inc., PO Box 1269, Waterford Works NJ 08089-1269 609/753-9254	1985	Endres, Stephen H. , <i>Vice President, Actuary</i> , Rocky Mountain Health Care Corp, 700 Broadway, 9th Floor, Denver CO 80273 303/831-2123	1984
Ellwanger, James M. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21D, New York NY 10121 212/714-5024	1981	Eng, Fanny F. , (A.S.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, Second Floor, New York NY 10020 212/536-3099	1988
Ellyson, Craig W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Craig W Ellyson FSA Inc, 1501 Pine Oaks Court, Stevens Point WI 54481 715/345-1958	1969	Eng, Howard N. , (A.S.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6505	1981
Elmshausen, Ronald D. , <i>Administrator, Life & Health Division</i> , Nebraska Department of Insurance, Terminal Building Suite 400, 941 'O' Street, Lincoln NE 68508 402/471-2201	1970	Eng, John Gan. , (F.S.A., E.A.), <i>Principal</i> , Wilham M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100	1977
Elsom, Karen E. , (A.S.A.), <i>Actuarial Associate</i> , Business Men's Assurance Co, BMA Tower, PO Box 419458, Kansas City MO 64141 816/753-8000	1990	Engel, George L. , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1986
Elstein, Allen R. , (F.S.A.), <i>Vice President & Actuary</i> , Keystone Provident Life Insurance Co, 99 High Street, 23rd Floor, Boston MA 02110 617/338-3525	1975	Engel, Lawrence E. , (F.S.A.), <i>Vice President Product Development & Technical Services</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 Ext: 7960 Fax: 816/531-8979	1972
Ely, James. , (A.C.A.S.), <i>Nautilus Insurance Co</i> , 7550 East Redfield Road, Scottsdale AZ 85260 602/951-0905	1990	Engel, Philip L. , (F.C.A.S., F.S.A.), <i>Vice President</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4301	1970
Ely, Ray M. , (F.C.A., F.S.A.), 9937 Century Lane, Lenexa KS 66215	1965	Engel, Robert E. , (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000	1989
Ely, William R. , (A.S.A.), <i>Director of Actuarial</i> , Blue Cross/Blue Shield of KY, 9901 Linn Station Road, Louisville KY 40223 502/423-6592	1986	Engel, Stephen. , (A.S.A.), <i>Assistant Vice President</i> , Central National Life, 400 Beneficial Center, Peapack NJ 07977 201/781-4287	1989
Emering, Edward J. , (E.A.), <i>Milliman & Robertson Inc</i> , 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677	1977	Engelhardt, John L. , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Resources Corp, 11755 West 112th Street, Suite 102, Overland Park KS 66210 913/451-0044	1977
Emering, Sandra A. , (E.A.), <i>President</i> , Consulting Actuarial Group Inc, 778 Frontage Road, Suite 112, Northfield IL 60093 708/441-7630	1977	Engelman, Stewart Jay. , (F.S.A.), <i>Second Vice President, Group Life Health Pricing Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-6266	1989
Emerson, Michael L. , (A.S.A.), <i>Senior Consultant</i> , Deloitte & Touche, The Northwest Center, 4300 Norwest Center, Minneapolis MN 55402 612/344-0324	1988	Engels, J Helmut. , (F.S.A.), <i>Actuarial Vice President</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3394 Fax: 416/926-3003	1983
Emery, E Ward. , (A.S.A.), 200 Parsippany Boulevard, Boonton NJ 07005	1971	Engelsen, Todd G. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Financial Services, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4644 Fax: 617/572-0399	1990
Emery, Gary Joseph. , (F.S.A.), <i>Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 050-03, Worcester MA 01608-1528 508/799-4441	1990	Engeman, Melvin A. , <i>Insurance Consultant</i> , 3110 Alkire Street, Golden CO 80401 303/279-3645	1967
Emery, Ronald H. , (A.S.A.), <i>Senior Vice President & Controller</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/226-5437 Fax: 603/226-2963	1980	England, Arthur W, Jr. , (F.S.A., E.A.), <i>C & B Consulting Group</i> , 50 Fremont Street, 24th Floor, San Francisco CA 94105 415/979-0600	1965
Emig, Kevin J. , (E.A.), <i>Consulting Actuary</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543 609/520-2494	1984	Englander, Jeffrey A. , (F.C.A.S.), <i>Assistant Vice President</i> , Trenwick America Reinsurance Corp, Metro Center, One Station Place, Stamford CT 06902 203/353-5582	1986
Emmer, Alan Mark. , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8186	1982	Engle, Edward Charles. , (A.S.A.), <i>Actuarial Associate</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/489-4778	1988
Emmert, Gayle E. , (F.S.A.), <i>Vice President & Actuary</i> , American Income Life Insurance Co, PO Box 2608, Waco TX 76797 817/772-3050	1971	Engles, David. , (F.C.A.S.), <i>Vice President</i> , Maryland Casualty Companies, 3910 Keswick Road, PO Box 1228, Baltimore MD 21211 301/338-9097	1983
Emmons, Winfred S, III. , (F.S.A.), <i>Vice President/Actuary</i> , Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10005 212/428-2035	1980	Engstrom, Paul E. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Hartford Fire International Ltd, Hartford Plaza, Hartford CT 06115 203/547-5604	1970
Emory, Linda B. , (F.S.A.), <i>Senior Vice President-Strategic Development</i> , Life Insurance Co of Georgia, GeorgiaUS Corporate Center, 5780 Powers Ferry Road NW, Atlanta GA 30327-4390 404/850-7749	1969	Engstrom, Paul L. , (F.S.A., E.A.), <i>Managing Actuary</i> , Stonewall Pension Service, Two Lincoln Center, Suite 301, 10220 SW Greenburg Road, Portland OR 97223 503/245-9199	1978
Encarnacion, Simon R. , (A.S.A.), <i>Pension Consultant</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3222	1989	Ennenbach, Jack. , (M.C.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1986
Endorf, Douglas. , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/241-7160	1990		
Endres, Christopher J. , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, 2500 Lincoln Centre, 333 South Seventh Street, Minneapolis MN 55402 612/349-9400	1989		

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Enoch, Jerry F. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , National Old Line Insurance Co, PO Box 2900, Little Rock AR 72203 501/371-4128 Fax: 501/372-0765	1979	Erlebacher, Alan J. , (A.C.A.S.), <i>Director of Pricing</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5387 Fax: 217/788-5161	1989
Enright, Karen M. , (A.S.A.), <i>Actuarial Associate</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/852-1000	1990	Erman, Anita M. , (A.S.A.), <i>Senior Financial Consultant</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3912	1980
Enright, Michael P. , (A.S.A.), <i>Valuation Actuary</i> , Tandem Financial Group, Two Penn Plaza, 16th Floor, New York NY 10121 212/713-8392	1990	Ermilio, John , (E.A.), <i>Principal</i> , Ermilio Consulting, 1608 Walnut Street, Suite 401, Philadelphia PA 19103 215/735-3999	1981
Enriquez, Ruben F. , (E.A.), <i>Associate Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1971	Ernst, Richard C. , (F.C.A.S.), <i>Vice President</i> , The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4878 Fax 215/864-4442	1978
Epley, H Robert, III , (M.C.A., A.S.A., E.A.), <i>Managing Director</i> , Alexander & Alexander Consulting Group Inc, One Dallas Centre, 350 North St Paul, Suite 2800, Dallas TX 75201 214/720-2800 Ext: 2814	1976	Erwin, Catherine Jo , (A.S.A.), <i>Associate Actuary</i> , Humana Inc, 500 West Main Street, Louisville KY 40201 502/580-2047	1990
Epperson, Keith A. , (A.S.A.), <i>Actuarial Assistant-A & H</i> , American Republic Insurance Co, 601 Sixth Avenue, Des Moines IA 50309 515/245-2242	1990	Esakov, William M. , (A.S.A.), Humana Inc, 500 West Main Street, 22nd Floor, Louisville KY 40201 502/580-2235	1985
Epstein, Harvey , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1040	1976	Esch, John O. , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/342-1047	1990
Epstein, Michael , (A.C.A.S.), <i>Vice President</i> , Johnson & Higgins, 500 West Madison, Chicago IL 60606 312/648-3145	1984	Eschrich, Robert W. , (F.S.A.), <i>Vice President & Actuary</i> , WM Life/Empire Life Insurance Cos, 1000 Second Avenue, Floor 25, Seattle WA 98104 206/461-8620 Fax 206/554-2658	1979
Epstein, Nathan H. , (F.S.A., E.A.), <i>President & Chief Executive Officer</i> , Maximum Life Insurance Co, 404 Park Avenue South, New York NY 10016 212/545-1616 Fax: 212/689-1664	1971	Escott, Francis H. , (F.S.A.), Seven West Laurel Lane, PO Box 1208, Etowah NC 28729	i 1965
Epstein, Sheldon , (F.S.A.), <i>Vice President, Insurance Strategies Group</i> , Merrill Lynch Capital Markets, World Financial Center, North Tower, 15th Floor, New York NY 10281 212/449-5000	1987	Espie, Robert G. , (F.C.A.S., F.S.A.), 34 Gloucester Lane, West Hartford CT 06107 203/561-1618	i 1965
Eramo, Robert P. , (A.C.A.S., A.C.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1198 Fax 212/773-1203	1983	Esposito, David L. , (A.C.A.S.), <i>Secretary/Special Risk Product Development Manager</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6350	1982
Erdenberger, Richard W. , (F.S.A.), <i>Actuary</i> , United Insurance Cos Inc, PO Box 809095, Suite 200, Dallas TX 75380-9095 214/960-8497 Ext: 3110	1965	Essert, Henry , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2211 Fax: 416/868-7555	1985
Erickson, Bernon R, Jr. , (A.S.A.), <i>Consultant</i> , Howard Johnson & Co, 650 California, San Francisco CA 94108 415/956-1040	1989	Estefania, J R , (E.A.), 5500 Friendship Boulevard, 2011 North, Chevy Chase MD 20815 202/653-2161	1968
Erickson, Bruce Allen , (A.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-5407	1988	Estell, Richard J. , (F.S.A.), <i>Executive Vice President</i> , United Insurance Cos Inc, 4001 McEwen, Suite 200, Dallas TX 75244 214/960-8497	1975
Erickson, Don W. , (A.S.A.), <i>Travelers Insurance Company</i> , One Tower Square, Hartford CT 06183 203/277-0111	1990	Esten, Bradford D. , (A.S.A.), 8311 Ackman Road, Crystal Lake IL 60014	1980
Erickson, Paul Douglas , (F.S.A.), <i>Manager, Group Insurance Systems</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3333	1982	Esterkin, Jack H. , <i>Consultant</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1984
Erickson, Steven Carl , (F.S.A., M.C.A., E.A.), <i>Pension Consultant</i> , The Wyatt Company, 1900 NCNB Center, Tower II, Dallas TX 75201 214/979-3800	1988	Esuchanko, Joseph , (A.S.A., E.A.), <i>President and Actuary</i> , Actuarial Service Company PC, Oak Hollow Corporation Campus, 30 Oak Hollow, Suite 205, Southfield MI 48034 313/356-5577 Fax: 313/356-6391	1976
Erickson, Terrance T. , (A.S.A.), <i>Life Actuary</i> , The Beaven/InterAmerican Cos, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9601 Fax: 312/633-9608	1973	Etheridge, Lonnie A. , (F.S.A.), <i>Vice President & Actuary</i> , Colonial Life & Accident Insurance, 1200 Colonial Life Boulevard West, Columbia SC 29210 803/798-7000	1979
Ericson, Arthur W. , (F.S.A.), 4448 East Camelback Road, 12 Village Drive, Phoenix AZ 85018 602/840-1102	i 1965	Ethington, Dale F. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, 425 Market Street, San Francisco CA 94105 415/546-3480	1971
Ericson, Janet M. , (F.C.A.S.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue TN2T, Hartford CT 06156 203/273-7306	1987	Evans, Dale M. , (A.C.A.S.), <i>Second Vice President & Actuary</i> , Bankers and Shippers Insurance Co, 3060 South Church Street, Burlington NC 27215 919/538-4167	1979
Erk, Henry A, III , (F.S.A., M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4710	1980	Evans, Don J. , (F.S.A.), <i>Consulting Actuary</i> , 3700 Buford Highway, Apt 53, Atlanta GA 30329 404/634-6860	1965
Erkis, Todd H. , (A.S.A.), <i>Actuarial Analyst</i> , United Pacific Life Insurance Co, One Penn Center, Philadelphia PA 19103 215/864-5936	1990	Evans, Gareth W. , (F.S.A.), <i>Senior Vice President-Development, Group & Reins Operations</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7624	1979
		Evans, Glenn A. , (F.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3262	1980
		Evans, John J. , 1315 Glenfield, Dallas TX 75224	i 1966

	Admitted
Evans, Mark D J , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2338	1980
Evans, Pamela J , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 4000, Brookfield WI 53005 414/784-2250 Ext. 207 Fax 414/784-6388	1989
Evans, Robert E , (F.S.A.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, 15-NB, Hartford CT 06183 203/277-2218	1981
Evans, Susan C , (E.A.), <i>Consultant</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606 312/902-7640 Fax 312/902-7626	1988
Even, Charles A, Jr. , (F.C.A.S.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7828	1969
Evenson, Russell A , (F.S.A.), <i>Senior Vice President & Actuary</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 Ext. 380 Fax: 605/335-3621	1978
Everett, Linda S , (F.S.A.), <i>Assistant Actuary</i> , Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/242-4620	1988
Eversberg, Barbara J , (F.S.A. E.A.), <i>Principal</i> , William M Mercer Incorporated, 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1981
Ewan, Veeta A , (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000	1990
Ewert, John S , (A.C.A.S.), <i>Actuary</i> , Northwestern National Insurance Group, PO Box 2070, Brookfield WI 53201-2070 414/792-3295 Ext: 3295	1988
Eyers, Robert G , (F.C.A.S.), <i>Senior Manager</i> , KPMG Peat Marwick, Two Nationwide Plaza, Columbus OH 43215 614/249-7423	1971
Eyre, Harry C , (F.S.A.), 3060 Mount Holyoke, Columbus OH 43221 614/457-6328	i 1965
Ezell, Linda Ann , (A.S.A.), 1008 Fieldcrest Court, Arlington TX 76012	i 1980
F	
Faath, Richard J , (A.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 700 Fisher Building, Detroit MI 48202 313/876-8964	1980
Faber, James A , (F.C.A.S.), <i>Principal</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5877 Fax: 212/872-3272	1970
Faber, Peter R , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2300	1971
Facciani, Gerald D , (E.A.), <i>President</i> , Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694	1976
Facey, John A , (F.S.A.), <i>Executive Vice President & Chief Operating Officer</i> , Connecticut American Life Insurance Company, 321 Research Parkway, Meriden CT 06450 203/630-4900	1965
Facey, Paul D , (F.S.A.), <i>Director of Actuarial Services</i> , Variable Annuity Life Insurance Co, 2929 Allen Parkway, Houston TX 77019 713/831-5458 Fax 713/831-5920	1989
Fackler, Neil , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1989
Faerber, Charles V , (F.S.A., E.A.), <i>Actuary</i> , Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 Fax: 512/345-7437	1981
Fafian, Joseph, Jr. , (F.S.A.), <i>President</i> , Fafian & Associates Inc, 60 Bay Street, Staten Island NY 10301 718/727-0880	1966

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Faga, Doreen S , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Co, Three Gateway Center, Newark NJ 07102-4077 201/802-9484 Fax: 201/802-8492	1979
Fagan, Janet L , (F.C.A.S.), <i>Vice President & Senior Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-3952	1979
Fagan, Vincent F, Jr. , (A.S.A., E.A.), <i>Principal Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1966
Fagg, Gary , (F.S.A.), <i>President</i> , CreditRe Corp, 1130 Vester Avenue, Suite E, Springfield OH 45503 513/390-6160	1977
Fagiano, Anthony J , <i>Director of Insurance</i> , Idaho Department of Insurance, 500 South Tenth Street, Boise ID 83720 208/334-2250	1973
Fahrenbach, John J , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Indianapolis Life Insurance Co, PO Box 1230-B, Indianapolis IN 46206 317/927-6640	1980
Faig, Kenneth , (F.S.A.), <i>Manager-Actuarial Services</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670 Fax: 312/332-2391	1979
Fairbanks, Alfred V , (F.C.A.S.), 73 Bridle Path Road, Springfield MA 01118	i 1965
Fairfield, James P , 8119 Ecole Street, Indianapolis IN 46240 317/253-5159	i 1966
Fairlee, Carol H , (A.S.A.), <i>Manager, Research & Valuation</i> , New York State Teachers Retirement System, 10 Corporate Woods Drive, Albany NY 12211-2395 518/447-2619	1988
Faith, Edward L , (F.S.A.), 30 Willmore Road, St Louis MO 63109	i 1965
Falco, Michael L , (A.S.A.), <i>Assistant Actuary</i> , Gabriel Roeder Smith & Co, 24 Woodbine Avenue, Northport NY 11768 516/757-0047	1990
Falcone, Michael E , (E.A.), Miller Mason & Dickenson, One First Avenue, Conshohocken PA 19428 215/834-2187	1986
Falcone, Nicholas A , (E.A.), <i>Vice President</i> , Mid America Group, 1315 Walnut Street, Suite 1400, Philadelphia PA 19107 215/545-6000 Fax 215/732-2117	1976
Falde, Gary , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/760-4077	1986
Falk, William J , (F.C.A., F.S.A., E.A.), <i>Principal</i> , TPF&C/ Towers Perrin, 200 West Madison, Chicago IL 60606 312/781-0300	1977
Falkoff, Barry J , (F.S.A.), <i>Associate</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0529	1974
Fallisi, Paul , (A.S.A.), <i>Associate Actuary</i> , John Alden Risk Management Services, 5835 Blue Lagoon Drive, Suite 400, Miami FL 33126 305/263-8624 Fax: 305/263-8640	1989
Fallon, Michael , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Three Center Plaza, Boston MA 02108 617/227-2125 Ext: 219 Fax: 617/523-3949	1979
Fallon, Steven R , (A.C.A.S.), <i>Assistant Vice President</i> , Atrium Corporation, 200 Park Avenue, New York NY 10166 212/973-5058	1989
Fallon, William J , (A.S.A.), <i>Consulting Actuary</i> , QED Consulting Group, Logan Square, Five Market Place, New Hope PA 18938 215/862-5051	1989
Fallquist, Richard J , (F.C.A.S., F.C.A.), <i>Principal</i> , Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104-4098 206/628-8114	1977
Faltas, Bill , (F.C.A.S.), <i>Associate Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-0780	1982
Fan, Tuan , (A.S.A.), China Life Insurance Co Ltd, 122-1 Tung Hwa North Road, Taipei Taiwan Republic of China 02/713-1534 Fax 862/712-5966	1982

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Fanelli, Frank A. , (E A.), <i>Vice President & Actuary</i> , Madison Pension Services Inc, White Plains Office Park, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1984	Faucett, Judy , (F S.A.), <i>Coopers & Lybrand</i> , 1301 Avenue of the Americas, New York NY 10019-6013 212/259-1078	1977
Fanning, William G. , (F.C.A.S.), <i>Associate Actuary</i> , <i>Reinsurance Pricing</i> , Allstate Reinsurance Division, 51 West Higgins Road, South Barrington IL 60010 708/551-2616	1989	Faucher, Martin , (F S.A., E A.), <i>President</i> , Services Actuariels Poulin Inc, 615 Rene-Levesque Boulevard Ouest, Bureau 425, Montreal PQ Canada H3B 1P5 514/395-8553	1988
Farago, Peter A. , (A.S.A.), <i>Actuary</i> , Johnson & Farago, 666 Plainsboro Road, Suite 1171, Plainsboro NJ 08536 609/275-2909	1989	Faulkner, Keith A. , (A.S.A.), <i>Head of International Consulting</i> , William M Mercer International, Riverside Court, Guilford Road, Leatherhead Surrey England KT22 9DF 037/237-9044	1976
Farb, Edward I. , (F C.A., F.S.A., E.A.), <i>Group Executive & Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2900	1972	Fausser, Louis , 2917 Brookview Drive, Freeport IL 61032	1967
Farley, Jarvis , (F C.A.S.), <i>Consultant</i> , North Hill Apt B-505, 865 Central Avenue, Needham MA 02192 617/449-6743	i 1965	Faust, J Edward , (F.C.A.S.), <i>Consulting Actuary</i> , 11755 East 300 South, Zionsville IN 46077 317/873-3672	1965
Farley, Michael W. , (A S.A.), <i>Assistant Actuary</i> , Allianz-AG, Azamerica, Leopoldstrasse 4, Munich 40 West Germany D8000	1989	Fay, Richard C. , (A.S.A.), 502 Flat Rock Road, Louisville KY 40223	i 1966
Farmer, Neal A. , (F.S.A.), <i>President</i> , Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844	1966	Fayolle, John P. , (E A.), <i>President</i> , Financial Security International, 8404 Charles Valley Court, Towson MD 21204 301/583-1119	1971
Farmer, Thurston P. Jr. , (F S.A., E A.), 1023 Fairways, Lake St Louis MO 63367 314/625-1071	1965	Featherstone, Bryan J. , (F S.A.), <i>Vice President & Chief Actuary</i> , Life Reassur Corp of America, PO Box 10060, Stamford CT 06904-2060 203/321-3056	1982
Farnam, Walter E. , (F.C.A.S.), <i>President & Chief Operating Officer</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1013	1976	Featherstone, Jeanne M. , (E A.), <i>Assistant Actuary</i> , General Board of Pensions, 1200 Davis Street, Evanston IL 60201 708/869-4550	1990
Farnen, Daniel Bryan , (E A.), <i>Actuary</i> , Bolton Offutt Donovan Inc, 575 South Charles Street, Suite 500, Baltimore MD 21201 301/547-0500	1987	Fecke, Ralph M. , (A S.A., E A.), <i>Actuary</i> , The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600	1981
Farquhar, William A. , (F C.A., F S.A., E.A.), <i>Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, 350 Church Street, Hartford CT 06103 203/725-2683 Fax: 203/725-3297	1969	Fecteau, Thomas B. , (E A.), <i>President</i> , Thomas B Fecteau Assocs Inc, Rumford Professional Building, 1240 Pawtucket Avenue, Rumford RI 02916 401/438-8900	1976
Farr, Charles E. , (F.S.A., E A.), [<i>Vice-President</i>], <i>Consultant</i> , Farr Actuarial Services, 100 Court Avenue, Suite 315, Des Moines IA 50309 515/282-6411	1965	Fede, Laurie Jean , (A.S.A.), <i>Actuarial Assistant</i> , Monarch Life Insurance Co, One Monarch Place, Springfield CT 01133 413/784-7157	1990
Farrell, Lawrence M. , (E.A.), <i>President</i> , Retirement Plan Services Inc, 303 North Rose Street, Suite 600, Kalamazoo MI 49007 616/343-3221	1976	Fedi, Paul J. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Mutual of New York, One MONY Plaza, PO Box 4830, 40-54, Syracuse NY 13221 315/477-4255	1990
Farrell, Richard D. , (F.S.A.), <i>Royal Maccabees Life Insurance Co</i> , 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6581 Fax: 313/746-6793	1987	Fedyna, Michael W. , (F.S.A.), <i>Vice President & Division Financial Officer</i> , CIGNA Reinsurance Company, One Franklin Plaza, Philadelphia PA 19102 215/523-1125 Fax: 215/523-3144	1978
Farrell, Thomas F. , (F S.A.), <i>Second Vice President & Actuary-Individual Product</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55401 612/342-3992	1978	Feehan, Michael G. , (A.S.A., E.A.), <i>Vice President & Actuary</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6836	1971
Farrimond, William , (E A.), <i>Central Trust Company</i> , 8650 Macon Road, Cordova TN 38018-1330 901/753-9080 Ext 126 Fax: 901/753-9863	1976	Feeney, Raymond M. , (A.S.A., E.A.), <i>Principal</i> , Wilham M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7461 Fax: 212/345-7413	1979
Farris, William Fred , (A S.A.), <i>Assistant Actuary</i> , ICH Corporation, Pension Actuarial Room 1120, PO Box 2699, Dallas TX 75221 214/954-7111	1981	Feeney, William A. , (F.S.A.), 62 Gaynor Place, Glen Rock NJ 07452	i 1965
Farwell, Randall , (A.C.A.S.), <i>Actuary-Personal Lines Auto</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3354	1988	Feichtinger, James N. , (M C.A., E A.), <i>Consulting Actuary</i> , 1730 East Northern Avenue, Suite 112, Phoenix AZ 85020 602/870-9804	1977
Fasig, Robert N. , (A S.A.), <i>Actuarial Assistant</i> , United Farm Bureau Family Life, 130 East Washington, Indianapolis IN 46206 317/263-7647	1988	Fein, Richard I. , (F.C.A.S., F.C.A.), <i>Executive Vice President & Chief Operating Officer</i> , National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1060	1979
Fasking, Dennis D. , (F C.A.S.), <i>Actuary</i> , Allstate Insurance Co, Allstate Plaza North D7, Northbrook IL 60062 708/402-2461	1979	Feinberg, Melvin J. , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6454 Fax: 212/576-3969	1977
Fassett, Joni L. , (A.S.A.), <i>Actuarial Assistant</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1988	Feinman, Jess , (F.S.A., E A.), <i>Consulting Actuary</i> , 5225 Raccoon Court, Columbia MD 21045 301/730-6262	1978
Fatouros, Nicholas P. , <i>Consultant</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1976	Feinstein, David C. , (F.S.A., E.A.), <i>Actuary</i> , Howard Johnson & Co, 20 North Wacker Drive, Chicago IL 60606 312/368-7010	1979
		Feitel, Deborah R. , (A S.A., E A.), <i>Principal</i> , William M Mercer Incorporated, 1001 22nd Street NW, Suite 400, Washington DC 20037 202/293-9422	1990

Admitted

- Felton, Francis X.**, (A.S.A.), *Senior Investment Officer*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-9617 1980
- Feldblum, Sholom**, (F.C.A.S., A.S.A.), *Associate Actuary*, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5708 1989
- Feldman, James E.**, (F.S.A.), *Actuary*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55401 612/342-3337 Fax: 612/372-1818 1982
- Feldman, Martin**, (F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1976
- Feldman, Martin F.**, (A.C.A.S.), *President*, Martin Feldman Associates Inc, 266 Linwood Avenue, Cedarhurst NY 11516 516/295-0490 1983
- Feldman, William T.**, (A.S.A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5955 Fax: 312/701-6541 1980
- Feldmann, Kenneth F.**, (F.S.A.), *New Mexico Veterans Center*, PO Box 927, Truth or Consequences NM 87901 1965
- Feldtmose, John N.**, (F.C.A., F.S.A., E.A.), *President*, A Foster Higgins & Co Inc, 125 Broad Street, New York NY 10004 212/574-9001 1970
- Fell, Robert Mark**, (E.A.), *Actuary*, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751 1981
- Feller, Benjamin E.**, (F.S.A., E.A.), *Partner*, Chernoff Diamond Ostrove & Feller, 1157 Willis Avenue, Albertson NY 11507 516/484-2828 Fax: 516/484-4755 1978
- Fellers, William W.**, (F.S.A.), 15107 Interlachen Drive, Apt 518, Silver Spring MD 20906 301/598-7648 1965
- Fen, Allan Ming**, (F.S.A.), *Vice President*, Fidelity Investments Retirement Services, 82 Devonshire Street L10D, Boston MA 02109 617/570-5651 1982
- Fenichel, Seymore A.**, (F.S.A.), *Five Venturi Court*, Florham Park NJ 07932 1965
- Fenker, Richard M.**, PO Box 59, Gallatin TN 37066 615/452-5375 1967
- Fenlaw, Mark R.**, (F.S.A.), *Principal*, Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, #200, Austin TX 78731 512/346-1590 1979
- Fenster, Bernard**, (A.S.A.), *Senior Vice President & Actuary*, Constitution Life Insurance Co, 5353 North Elston Avenue, Chicago IL 60630 312/777-7000 1966
- Fenton, John Michael**, (F.S.A.), *Tillinghast/Towers Perrin*, 245 Park Avenue, New York NY 10167 212/351-4143 Fax: 212/351-4157 1986
- Ferguson, Alan N.**, (F.S.A.), *Senior Vice President & Chief Actuary*, Reserve Life Insurance Co, 403 South Akard, Dallas TX 75202 214/670-9679 1965
- Ferguson, Clyde L.**, (F.C.A.), *Consulting Actuary*, Ferguson Actuarial Service, PO Box 1388, Charleston WV 25325 1965
- Ferguson, Ronald E.**, (F.C.A.S.), *Chairman, President & Chief Executive Officer*, General Reinsurance Corp, 695 East Main Street, Financial Center, PO Box 10351, Stamford CT 06904-2351 203/328-5000 Fax: 203/328-6474 1971
- Ferguson, Thomas**, (F.S.A.), *Principal*, William M Mercer Incorporated, 1600 Summer Street, Fifth Floor, Stamford CT 06905 203/328-4000 1974
- Ferguson, William A.**, (F.C.A., F.S.A.), *TPF&C/Towers Perrin*, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600 1965
- Fernandez, Jose I.**, (A.S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1057 1989
- Fernandez, Loretta K.**, (A.S.A.), *Research Associate*, Metropolitan Life Insurance Co, Suite 206, 212 Carnegie Center, Princeton NJ 08540 609/243-7146 1989

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- Fernandez, William N.**, (A.S.A.), *Associate Actuary*, HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2018 1969
- Ferrante, Russell L.**, (F.C.A., F.S.A., E.A.), *Senior Manager*, KPMG Peat Marwick, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000 Ext. 2509 1981
- Ferrara, Theodore A.**, (A.C.A., A.S.A., E.A.), *Executive Vice President*, Basil Castrovinci Associates Inc, 3235 Kennedy Boulevard, Jersey City NJ 07306 201/963-9600 1966
- Ferree, Richard Noel**, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, C-3, Boston MA 02117 617/572-6982 Fax: 617/572-6928 1981
- Ferrell, Joe H.**, (F.C.A., F.S.A., E.A.), *Executive Vice President & Chief Actuary*, McCreedy & Keene Inc, 7941 Castleway Drive, PO Box 50460, Indianapolis IN 46250-0460 317/849-4333 Fax: 317/576-6466 1980
- Ferreri, Barbara Hogg**, (F.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 1987
- Ferreri, James Paul**, (F.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 1981
- Ferrin, Mark R.**, (A.S.A., E.A.), *Associate Actuary*, Sedgwick James, 111 SW Columbia, Suite 500, Portland OR 97201 503/248-6546 1989
- Ferris, Peter G.**, (F.S.A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1982
- Ferris, William L.**, (F.S.A.), *President*, PM Group Life Insurance Co, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4802 1978
- Ferrone, Allan P.**, (A.S.A.), *Actuary*, CPS Inc, 1014 Hope Street, Stamford CT 06907 203/324-9203 1988
- Ferruggia, Steven J.**, (F.S.A.), *Director Group Actuarial Practice*, Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2970 Fax: 201/902-2883 1984
- Ferstenfeld, Larry H.**, (F.C.A., A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1971
- Feshbach, Andrea**, (F.S.A., E.A.), *Managing Consultant*, A Foster Higgins & Co Inc, 2500 Lincoln Centre, 333 South Seventh, Minneapolis MN 55402-2436 612/349-9400 1978
- Fessenden, John A.**, (F.S.A.), *Financial Vice President*, US Group Operations, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6188 Ext. 6188 Fax: 416/926-5523 1990
- Feuer, Harvey W.**, (A.S.A.), *Second Vice President & Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8788 1972
- Feuer, Philip J.**, (F.S.A., M.C.A., E.A.), *Principal*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3512 1965
- Feury, Theodore P., Jr.**, (A.S.A.), *Assistant Vice President & Actuary*, Blue Cross/Blue Shield of Central New York, PO Box 4809, Syracuse NY 13221 315/424-3931 1979
- Feutz, James R.**, (F.S.A., E.A.), *President*, Suncoast Pension & Benefits Group Inc, PO Box 82040, Tampa FL 33682 813/932-1211 1976
- Fiacco, Linda M.**, (A.S.A.), *Assistant Actuary*, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 1989
- Fibiger, John A.**, (F.S.A.), *[Past President]*, *Chairman*, Museum of Science, Science Park, Boston MA 02114-1099 617/589-0223 Fax: 617/589-0454 1965
- Fichthorn, Kurt H.**, (F.S.A., E.A.), *Executive Vice President*, Hay/Higgins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2569 1980

	Admitted		Admitted
Fick, Joseph N. , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5685	1989	Fink, Jack , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5202 Fax: 302/731-1101	1971
Fickes, Jerry W. , <i>Actuary</i> , State of New Mexico Dept of Insurance, P.E.R.A. Building, Santa Fe NM 87504-1269 505/827-4644	1967	Fink, Paul William , (F.S.A.), <i>Great-West Life Assurance Co.</i> , Great West Plaza, 8515 East Orchard, Englewood CO 80111 303/889-4349	1987
Fickes, Steven W. , (F.S.A.), <i>President</i> , Greenberg & Fickes Ltd, 12300 Twinbrook Parkway, Suite 310, Rockville MD 20852 301/770-1460	1980	Fink, Richard D. , (F.S.A.), <i>Consulting Actuary</i> , 292 Valley View Road, Springfield PA 19064 215/543-8244	1965
Fiddler, Tom L. , (A.S.A., E.A.), <i>Senior Actuary</i> , William M Mercer Incorporated, One Perimeter Park South, Suite 130-S, Birmingham AL 35243 205/969-3421	1976	Finkel, Paul A. , (F.S.A.), <i>Vice Chairman</i> , Resource Deployment Inc, 75 Holly Hill Lane, Greenwich CT 06830 203/862-2020	1972
Fiebrink, Mark E. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402 715/842-6257	1978	Finkelstein, Alan W. , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of North America, 1600 Arch Street, 5PC-32, Philadelphia PA 19101 215/523-7372	1982
Field, Robert W. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1977	Finkenberg, Frank E. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2960	1969
Field, Warren A. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9508	1968	Finley, John G. , (A.S.A.), <i>Blue Cross of California</i> , Actuarial Department, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-3779	1981
Fielding, Richard G. , (F.S.A.), <i>Assistant Vice President</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1980	Finley, John M. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1972
Fife, Gene Bryant , (A.S.A., E.A.), <i>Associate Consultant</i> , Alexander & Alexander Consulting Group Inc, Three Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3248	1986	Finn, Peter J. , (A.S.A.), <i>Metropolitan Life Insurance Co.</i> , One Madison Avenue, New York NY 10010 212/578-2211	1969
Files, Richard L. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 Fax: 913/491-6718	1969	Finn, Richard P. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, International Ins Div (D265), Hartford CT 06156 203/273-6368	1979
Fillingham, Robert S. , (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 40-M, New York NY 10019 212/554-1638	1989	Finnegan, Lawrence J. , (F.S.A.), <i>President & Chairman of Board</i> , Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 Fax: 617/821-4976	1965
Filsinger, Dale E. , (A.S.A.), <i>Assistant Actuary</i> , GNA Annuities Insurance & Securities, Two Union Square, Suite 5600, Seattle WA 98101 206/625-1755	1990	Finnegan, Philip F. , (F.S.A.), <i>Chief Actuary</i> , Life Actuarial Service, 47 Glenmere Drive, Chatham NJ 07928 201/635-2034	1965
Finch, William E. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Suite 300, 259 Radnor-Chester Road, Radnor PA 19087-5218 215/687-5644	1990	Finnegan, Thomas J. , (M.C.A., E.A.), <i>Assistant Vice President & Chief Actuary</i> , Mid America Group, 1315 Walnut Street, Suite 1400, Philadelphia PA 19107 215/545-6000 Fax: 215/732-2117	1989
Findley, Jack W. , (F.S.A.), <i>Associate</i> , William M Mercer Incorporated, 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1983	Fischbeck, C Lee , (F.S.A.), <i>Vice President</i> , Home Life Insurance Co, One Centennial Avenue, PO Box 1326, Piscataway NJ 08854-1326 908/980-4405 Fax: 908/980-4152	1973
Fine, Antony E M. , (A.S.A.), <i>Partner</i> , Bacon & Woodrow, St Olaf House, London Bridge City, London England SE1 2PE 071/357-7171 Fax: 071/378-8428	1988	Fischer, Charles J. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1985
Fine, Howard J. , (F.S.A., E.A.), <i>Hewitt Associates</i> , 452 Fifth Avenue, New York NY 10018 212/719-1699	1980	Fischer, Larry A. , (A.S.A.), <i>Assistant Actuary</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1987
Fineis, Thomas W. , (F.S.A.), <i>Senior Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2371	1981	Fischer, Niels H. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847 Fax: 617/246-0508	1965
Finelli, John J. , (F.S.A.), 2098 SW 13th Terrace, Boynton Beach FL 33426-5838 305/737-5181	1965	Fischer, Paul M. , (F.S.A.), <i>Second Vice President & Product Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5288 Fax: 203/275-5221	1979
Fineman, Marvin D. , (F.S.A.), <i>Vice President</i> , Atrium Corporation, One Morningside Drive North, Building A, Suite 201, Westport CT 06880 203/222-8995	1978	Fisher, Charles G. , (F.S.A.), <i>Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8731	1986
Finertie, Leslie Kenney , (F.S.A., M.C.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230-3868 512/344-0220 Fax: 512/344-0356	1980	Fisher, Hillary J. , (F.S.A.), 4246 Palmero Boulevard, Los Angeles CA 90008	1965
Fingas, Wayne E. , (F.S.A.), <i>TPF&C, a Towers Perrin company</i> , 3700-150 Sixth Avenue SW, Calgary AB Canada T2P 3Y7 403/261-1444	1978	Fisher, J Bradford , (F.S.A., E.A.), <i>Actuary</i> , Bryan Pendleton Swats & McAllister, 1 Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1987
Finger, Robert J. , (F.C.A.S.), <i>Principal</i> , William M Mercer Incorporated, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969	1977	Fisher, Kathy R. , (F.S.A.), 306 Pine Tree Road, Radnor PA 19087 215/688-8928	1979
Fink, Glenn F. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8409	1985	Fisher, Lawrence D. , (F.S.A.), <i>Vice President/Actuary</i> , Central States Health & Life, 96th & Western, PO Box 34350, Omaha NE 68134 402/399-3304	1979

	Admitted		Admitted
Fisher, Mary C. , (F.C.A.), <i>Consulting Actuary</i> , 6226 Glennox Lane, Dallas TX 75214	1965	FitzPatrick, Kathleen A. , (M.C.A., A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1984
Fisher, Peter A. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6711	1981	Fitzpatrick, Robert F. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1980
Fisher, Richard F. , (F.S.A., E.A.), <i>Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7097	1978	Fitzpatrick, William G. , (A.C.A.S.), <i>Senior Actuarial Officer, Secretary</i> , General Casualty Companies, One General Drive, Sun Prairie WI 53596 608/837-4440	1989
Fisher, Russell S. , (F.C.A.S.), <i>Vice President</i> , General Reinsurance Corp. Financial Center, 695 East Main Street, PO Box 10350, Stamford CT 06904-2350 203/328-5402 Fax 203/328-6423	1979	FitzSimons, Christopher, IV. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, 14 Westport Avenue, 1st Floor, Norwalk CT 06851 203/845-2420	1979
Fisher, Shirley A. , (A.S.A.), <i>Assistant Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2626	1980	Fix, Michael L. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5700	1979
Fisher, Wayne H. , (F.C.A.S.), <i>President-Special Operations</i> , Continental Insurance, 180 Maiden Lane, New York NY 10038 212/440-7332	1977	Fixmer, John P. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1966
Fishman, Alan S. , (F.C.A., A.S.A., E.A.), <i>Senior Partner</i> , Clay & Partners, 61 Brook Street, London England W1Y 2HN 01/408-1600	1976	Flagg, David M. , (A.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5817	1983
Fishman, E Mark. , (E.A.), <i>Enrolled Actuary</i> , Advance Benefits Systems Corp, 468 Pennsfield Place, Suite 200, Thousand Oaks CA 91360 818/997-8243 Fax: 805/373-3863	1989	Flaherty, Daniel J. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1968
Fishman, Harvey. , (A.S.A., E.A.), <i>Manager-Reserve Valuation</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7853	1988	Flanagan, Douglas B. , (A.S.A.), <i>Actuarial Associate</i> , American General Life/Accident, American General Center, MC2635, Nashville TN 37250 615/749-1066	1988
Fishman, Ira F. , (E.A.), <i>President</i> , Fringefacts Inc, 799 Broadway, New York NY 10003 212/777-5554	1976	Flanagan, Richard J. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2198	1979
Fishman, Morris. , (F.S.A.), <i>Fishman & Associates</i> , Six Chidester Road, Randolph NJ 07869 201/927-6842	1979	Flanagan, Terrence A. , (A.C.A.S.), <i>Assistant Actuary</i> , US Fidelity & Guaranty Co, PO Box 1138, Baltimore MD 21203 301/547-3173	1984
Fishman, Steven. , (E.A.), <i>President</i> , PFR Planning Inc, 888 Seventh Avenue, New York NY 10106 212/541-8800	1976	Flanders, Ruth A. , (E.A.), <i>Manager</i> , Price Waterhouse, 1801 'K' Street NW, Suite 700, Washington DC 20006 202/778-1732	1988
Fitch, Timothy. , (F.S.A.), <i>Coopers & Lybrand</i> , 280 Trumbull Street, Hartford CT 06103-3598 203/297-6709 Fax: 203/722-1991	1979	Flannery, Robert J. , (F.S.A.), <i>Assistant Vice President, Life Products Actuary</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6787	1985
Fitz, Loy W. , (A.C.A.S.), <i>Assistant Actuary</i> , Workers' Compensation Rating & Inspection Bureau of MA, 101 Arch Street, 5th Floor, Boston MA 02110 617/439-9030	1989	Flatt, Savage R. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody NE, Suite 432, Atlanta GA 30319 404/252-4030	1977
Fitzgerald, Beth. , (F.C.A.S.), <i>Manager & Associate Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5176 Fax: 212/487-2280	1988	Fleischacker, Paul R. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 17th Floor, 245 Park Avenue, New York NY 10167 212/309-3400	1970
FitzGerald, Brian A P. , (A.S.A., E.A.), <i>Principal</i> , TPF&C, a Towers Perrin company, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2757 Fax 416/960-2819	1976	Fleischer, Donald R. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6050 Fax: 215/246-6251	1974
Fitzgerald, Daniel J. , (F.S.A.), <i>Senior Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/735-8501	1976	Fleischer, Edward N. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 Ext: 242	1970
Fitzgerald, Joseph M. , (F.S.A.), <i>Senior Vice President</i> , CIGNA Corp, Hartford CT 06152 203/726-6807	1979	Fleischman, Richard. , (F.S.A., E.A.), <i>Vice President</i> , Financial Data Planning Corp, 30 Washington Street, Wellesley Hills MA 02181 617/235-5844	1980
Fitzgibbon, Walter J, Jr. , (F.C.A.S.), <i>Vice President & Corporate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4338	1965	Fleissner, Richard G. , (A.S.A.), <i>Manager, Financial Systems & Reporting</i> , League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210	1987
Fitzhugh, Gilbert V I. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/802-6619	1965	Fleming, Barton G. , (F.S.A., E.A.), <i>Vice President</i> , W E Stanley & Co Inc, 300 East Wendover Avenue, Greensboro NC 27401-1221 919/273-9492	1980
Fitzhugh, Gilbert W. , (F.C.A.S., F.S.A.), <i>Three Peter Cooper Road</i> , Apt 12G, New York NY 10010 212/353-8156	1965	Fleming, Gail L. , (F.S.A.), <i>Assistant Actuary</i> , Sun Financial Group, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext 7007	1977
Fitzmaurice, Gregory L. , (A.S.A.), <i>Chief Actuary</i> , North Carolina Mutual Life Insurance, Mutual Plaza, Durham NC 27701-3616 919/682-9201	1981	Fleming, Kirk G. , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Co, Three Gateway Center, Newark NJ 07102-4077 201/802-9735 Fax: 201/802-8492	1986
Fitzpatrick, David G. , (F.S.A.), <i>Associate Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-5601	1982	Fletcher, James E. , (A.C.A.S.), <i>Assistant Actuary</i> , Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6584	1989

	Admitted		Admitted
Flick, Jesse E. , (F.C.A.), <i>Consulting Actuary</i> , 2303 Eastgate Drive, Carrollton TX 75006-2716 214/416-2248	1966	Foong, Soo Hah , (F.S.A.), <i>President & Chief Operating Officer</i> , British American Life & General, Bangunan British American, Jalan Semantan 50490, Kuala Lumpur Malaysia 03/255-7634 Fax: 03/255-6291	1983
Flickner, Edward A., Jr. , (A.S.A.), <i>Life Actuary</i> , Georgia Insurance Department, West Floyd Tower, Room 604, Atlanta GA 30334 404/656-2074	1966	Foote, Christopher J. , (F.S.A.), <i>Assistant Vice President</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2842	1988
Fliege, Kevin , (E.A.), <i>Enrolled Actuary</i> , Plan Design Consultants, 1400 Fashion Island Boulevard, Suite 307, San Mateo CA 94404 415/341-3322	1990	Foote, James M. , (F.C.A.S.), <i>Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/954-6808	1979
Flier, Alvin , (A.S.A.), <i>Vice President & Actuary</i> , Pierce National Life Insurance Co, 3807 Wilshire Boulevard, Los Angeles CA 90010 213/381-7393	1971	Forbes, E Dean , (A.S.A.), 2064 South Farnsworth Drive, Mesa AZ 85208	1966
Flinn, Ellis D. , (F.S.A.), <i>Deputy Supreme Knight</i> , Knights of Columbus, Columbus Plaza, New Haven CT 06507 203/772-2130	1966	Forbes, Harold E. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1990
Flint, John H. , (E.A.), <i>President</i> , Meeks & Company, 3070 Riverside Drive, Columbus OH 43221 614/481-9750	1976	Forbes, Leon D. , (F.S.A.), <i>Vice President</i> , Fund American Cos Inc, 666 Steamboat Road, PO Box 2648, Greenwich CT 06836-2648 203/625-5346	1965
Flischel, Kenneth C. , (F.S.A.), <i>Assistant Director, Group Product Development</i> , Ohio National Life Insurance Co, 237 Wm Howard Taft Road, Cincinnati OH 45219 513/559-6499	1990	Forbus, Barbara L. , (F.C.A.S.), <i>Associate Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, PO Box 1138, Baltimore MD 21203 301/547-3127	1986
Flittie, John H. , (F.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , NWNL Companies Inc, 20 Washington Avenue South, Minneapolis MN 55401 612/372-5285	1965	Ford, Alan D. , (F.S.A., E.A.), <i>Vice President</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-7216	1980
Flournoy, Selwyn L., Jr. , (F.S.A.), <i>Senior Vice President-Financial</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6283	1973	Ford, Edward W. , (F.C.A.S.), <i>Senior Vice President</i> , Plymouth Rock Assurance Corp, 695 Atlantic Avenue, Boston MA 02111 617/951-1074 Fax 617/951-1021	1980
Fluhr, Howard , (F.C.A., F.S.A., E.A.), <i>Executive Vice President</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5013	1971	Ford, James F. , (F.S.A., E.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2639	1977
Flury, Jack M. , (F.S.A.), <i>Vice President-Product Development</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4043 Fax: 614/764-4191	1974	Ford, Robert P. , (F.S.A., E.A.), <i>Senior Actuary</i> , The Principal Financial Group, Des Moines IA 50392-0610 515/247-5463 Fax 515/248-3194	1977
Flynn, David P. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Crum & Forster Corporation, Corp Actuarial-3 West, 211 Mt Airy Road, Basking Ridge NJ 07920 201/204-3743	1971	Forde, Claudia S. , (F.C.A.S.), US Embassy-Bonn, Box 285, APO NY 09080	1983
Flynn, Edmond H. , (E.A.), <i>President</i> , National Associates, 3415 Sepulveda Boulevard, Suite 800, Los Angeles CA 90034 213/390-8801 Fax: 213/397-6569	1977	Forde, Luther O. , (F.S.A., E.A.), <i>President and Chief Financial Officer</i> , Lutheran Brotherhood, 625 Fourth Avenue South, PO Box 621, Minneapolis MN 55415 612/340-7001	1965
Flynn, Joseph T. , (A.S.A.), <i>President</i> , Joseph T Flynn & Associates Ltd, 1420 Harbor Bay Parkway, #231, International Teleport Plaza, Building 4, Alameda CA 94501 415/748-6421	1972	Forester, P William , (F.C.A., F.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 600 Clinton Square, Rochester NY 14604 716/263-4050 Fax: 716/454-6043	1966
Foelster, Mary J. , (E.A.), 474 Poplar Lane, Lafayette Hill PA 19444 215/825-4752	1976	Forgit, Michael J. , (E.A.), <i>Actuaries & Information Management Services Inc</i> , 989 Sixth Avenue, 9th Floor, New York NY 10018 212/714-0960	1988
Foerster, Ernest R. , (F.S.A.), <i>Second Vice President & Actuary</i> , The Paul Revere Insurance Group, 18 Chestnut Street, 122-01, Worcester MA 01608 508/793-1427 Fax: 508/793-5839	1979	Forker, David C. , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Shand Morahan & Company Inc, Shand Morahan Plaza, Evanston IL 60201 708/866-0863	1969
Fogle, John M. , (E.A.), <i>Consulting Actuary</i> , Actuaries & Benefit Consultants Inc, 4590 North State Road 75, North Salem IN 46165 317/852-0094	1976	Forman, Brian D. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Columbia Universal Life Insurance Co, PO Box 200225, Austin TX 78720 512/345-3200 Fax: 512/343-7599	1983
Foley, Charles D. , (A.C.A.S.), <i>Assistant Actuary</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7529	1979	Forney, John R., Jr. , (F.C.A.S.), <i>Vice President-Actuarial</i> , Penn National Mutual Casualty Insurance, 1900 Derry Street, Harrisburg PA 17105 717/255-6855	1984
Foley, John E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Schwarz Shera & Associates Inc, PO Box 1896, Tacoma WA 98401 206/572-6010	1981	Fornia, W B. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Tabor Center, Suite 1200, Denver CO 80202 303/592-1200 Fax 303/592-1429	1983
Foley, Thomas C. , (A.S.A.), <i>Director-Product Management</i> , Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7157	1980	Forrest, Robert L. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext 270	1971
Fong, Jeffrey P. , (A.S.A.), <i>Actuarial Specialist</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3597	1990	Forrester, A Ben , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1978
Fonticella, Ross C. , (A.C.A.S.), <i>Associate Actuary</i> , Erie Insurance Group, 100 Erie Insurance Place, PO Box 1699, Erie PA 16530 814/870-2992	1990	Fors, Daniel G. , (E.A.), <i>Consultant</i> , DCA Inc, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7516	1976
		Forstadt, Jack , (A.S.A., E.A.), <i>National Director-Health Care Benefits Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5612	1979

	Admitted		Admitted
Forsythe, Albert H, Jr. , (F.S.A.), 73 Second Street, Hallowell ME 04347 207/622-9535	1965	Fox, Myra B. , (F.S.A.), Assistant Vice President & Associate Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1609	1980
Forte, Edward T. , (F.C.A., F.S.A., E.A.), Actuary, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568	1973	Fox, Norma Patz , (A.S.A.), Assistant Actuary, Life Reassurance Corp of America, 969 High Ridge Road, PO Box 10060, Stamford CT 06904 203/321-3063	1989
Fortier, Richard , (F.S.A.), Vice President & Director General, Les Cooperants, 600 De Maisonneuve West, 17th Floor, Montreal PQ Canada H3A 3J9 514/287-6684 Fax 514/287-6514	1981	Fox, Peter A, Jr. , (A.S.A.), Assistant Vice President & Assistant Actuary, Volunteer State Life Insurance Co, PO Box 1369, Chattanooga TN 37401 615/756-2887	1981
Fortin, John D. , (F.S.A., E.A.), Actuary, The Wyatt Company, 1900 NCNB Tower II, 325 North St Paul, 19th Floor, Dallas TX 75201 214/979-3800	1984	Fox, Richard L. , (F.C.A.S.), Assistant Actuary, Citizens Insurance Co of America, Actuarial Department, 645 West Grand River Avenue, Howell MI 48843 517/546-2160	1990
Fortuin, Henry J L. , (F.S.A.), 145 Beechwood Road, Ridgewood NJ 07450	1965	Fox, Stanley , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 135 West 50th Street, Area 10C, New York NY 10020 212/641-7900	1986
Fosler, Howard , (F.C.A.), 928 Evergreen Circle, Willard OH 44890 419/935-8293	1966	Frackenhohl, Herbert M. , (E.A.), Vice President & Annuity Marketing, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3800 Fax: 201/966-3931	1976
Fossa, E Frederick , (F.C.A.S., A.C.A.), Consulting Actuary, Millman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847	1971	Frahm, J David , (A.S.A., E.A.), Consultant, William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1988
Foster, A Michael , (F.S.A.), Second Vice President & Actuary, The Paul Revere Insurance Group, 18 Chestnut Street, 060-01, Worcester MA 01608-1528 508/799-4441 Ext. 6147	1976	Frammolino, Carl L. , (A.S.A., E.A.), Consulting Actuary, Godwins Inc, 2600 Douglas Road, Suite 300, Coral Gables FL 33134 305/448-2211	1990
Foster, Allan , (F.S.A.), Senior Vice President & Actuary, West Coast Life Insurance Co, 1275 Market Street, San Francisco CA 94103 415/552-6200 Ext. 208 Fax. 415/552-0665	1972	France, Mark S. , (F.S.A.), Vice President & Actuary, Funeral Directors Life Insurance Co, 9216 Mystic Oaks Trail, Austin TX 78750 512/250-2194	1979
Foster, Harlan C. , (E.A.), Consulting Actuary, H C Foster & Company, First Bank Building, 123 South 10th, Suite 307, Mt Vernon IL 62864 618/244-1850 Fax. 618/244-6619	1989	Franceschine, Nick , (F.S.A., E.A.), Actuary, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/984-2430	1983
Foster, Lloyd A. , (F.S.A.), Actuarial Consultant, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/338-7534	1990	Francescone, Michael J. , (F.S.A.), The Paul Revere Life Insurance Co, 18 Chestnut Street, 050-24, Worcester MA 01608-1528 508/799-4441	1981
Foster, Richard S. , (F.S.A.), Deputy Chief Actuary, Social Security Administration, Office of Actuary, Room 4-N-29 Link, 6401 Security Boulevard, Baltimore MD 21235 301/965-3004	1989	Francis, Donald R. , (F.S.A.), Executive Vice President, North West Life Assurance Co, 1040 West Georgia Street, Suite 800, Vancouver BC Canada V6E 4H1 604/689-1211	1970
Foster, Robert B. , (F.C.A.S.), Consultant, 96 Preston Street, Windsor CT 06095 203/688-1479	1965	Francis, Joe P. , (A.S.A.), Actuarial Consultant, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 208, Fort Wayne IN 46801 219/455-3270	1990
Foster, Robert William , (F.S.A.), Assistant Vice President, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2496	1985	Francis, Louise A. , (F.C.A.S.), Tillinghast/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102-2183 215/246-6323	1987
Foster, Solveig A. , (M.C.A., E.A.), Associate Actuary, Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5319	1977	Frank, Martin J. , (F.C.A., A.S.A., E.A.), Managing Director, TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1967
Foster, Ward V, Jr. , (A.S.A., E.A.), President, Foster & Foster Inc, 6201 Presidential Court SW, Fort Myers FL 33919 813/433-5500 Fax. 813/481-0634	1979	Frank, Michael W. , (F.S.A., E.A.), Consulting Actuary, 100 Arden Street, New York NY 10040 212/567-1464 Fax: 212/567-1464	1974
Foster, Wayne R. , (F.S.A., E.A.), Principal, TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 Fax: 617/638-3999	1976	Franke, Marvin Gene , (F.S.A.), Assistant Vice President, Life Insurance Co of the Southwest, PO Box 569080, Dallas TX 75356-9080 214/638-9215	1979
Founer, Alan H. , (F.S.A.), Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2240	1984	Frankel, Mary G. , (A.S.A.), Management Information Consult., Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 Ext. 4394	1982
Fowler, Bradley C. , (F.S.A., E.A.), Consulting Actuary, Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1978	Frankel, Stephen H. , (F.S.A.), Managing Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7098 Fax. 414/299-2021	1971
Fowler, Thomas W. , (F.C.A.S.), Actuarial Consultant, Fidelity & Deposit Co of MD, Fidelity Building, 210 North Charles Street, Baltimore MD 21203 301/539-0800	1965	Franken, James H. , (A.S.A., E.A.), Associate, William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6421	1988
Fox, Daniel P. , (A.S.A.), Associate, Capital Holding Corporation, 680 Fourth Avenue, Louisville KY 40202 502/560-3674	1990	Frankenstein, Daniel W. , (A.S.A., E.A.), Principal, KPMG Peat Marwick, 650 Town Center Drive, Costa Mesa CA 92626 714/850-4348	1980
Fox, Martin S. , (F.S.A., E.A.), President, M S Fox & Associates Inc, 1821 Wilshire Boulevard, Suite 450, Santa Monica CA 90403-5618 213/828-7388 Fax: 213/829-3676	1966	Franklin, Barry A. , (A.C.A.S.), Assistant Actuary & Manager, Zurich-American Insurance Group, The Zurich Towers, 18th Floor, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6423	1988
Fox, Michael P. , (F.S.A.), Corporate Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-4543	1979		

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Franklin, Cary D. (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 15303 Ventura Boulevard, Sherman Oaks CA 91403 808/906-2631	1980	Freier, Jerri Eberlein , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/342-8503	1986
Franklin, Jay D. (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000	1990	Freifeld, Stanley , (A.S.A., E.A.), <i>Principal</i> , Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019 201/677-4316	1979
Frankovich, Ernie , (F.S.A.), <i>Consulting Actuary</i> , Ernie Frankovich & Associates Inc, 1514 East 122nd Street, Burnsville MN 55337 612/890-7340	1973	Freilich, Stanley R. (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 071/379-4000 Fax: 071/379-7478	1969
Franks, George V. (F.S.A.), <i>Vice President, Contributions-Public Affairs</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07102-3777 201/802-4736	1967	Freitag, Richard , <i>Principal</i> , KPMG Peat Marwick, 150 JFK Parkway, Suite 400, Short Hills NJ 07078 201/467-9650 Ext 6281 Fax: 201/467-4497	1980
Frantz, Henry W, III , (F.S.A.), <i>Group Operations Officer</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4322	1986	French, Douglas A. (F.S.A., M.C.A.), <i>Tillinghast/Towers Perrin, Level Two</i> , 356 Collins Street, Melbourne VIC 3000 Australia 613/600-0944 Fax: 613/605-1299	1986
Franz, Lorraine M. , 290 Sixth Avenue, New York NY 10014	1966	French, James T. (A.C.A.S.), <i>Executive Vice President</i> , ITT Life Insurance Corp, 505 North County Road 18, Minneapolis MN 55441 612/545-2100	1968
Franzinger, Martin P. (A.S.A.), <i>Senior Actuarial Analyst</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1990	Frentzos, Stephan A. (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7209	1980
Frasca, Robert G. (F.S.A.), <i>Assistant Pension Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-4864	1986	Fresch, Glenn W. (F.C.A.S.), <i>Vice President & Actuary</i> , National Council on Compensation Insurance, One Penn Plaza, 51st Floor, New York NY 10119 212/560-1937 Fax: 212/560-1802	1978
Frasier, Walter E. (E.A.), <i>President</i> , ACIL, 400 Montvale Center, 18310 Montgomery Village Avenue, Gaithersburg MD 20879 301/990-0900 Fax: 301/990-4962	1976	Frew, Ruth F. (E.A.), <i>President</i> , Southeastern Pension Services Incorporated, PO Box 5070, Jacksonville FL 32247 904/398-2345 Ext. Y	1979
Frechtling, Stephen C. (F.S.A.), <i>Assistant Vice President-Actuary</i> , Ohio Life Insurance Co, 136 North Third Street, Hamilton OH 45025 513/867-3963	1979	Frey, Gerold W. (F.S.A.), <i>Vice President & Actuary</i> , Executive Life Insurance Co of NY, 390 North Broadway, Jericho NY 11753 516/931-6400	1965
Freden, K Eric , (F.S.A., E.A.), <i>Partner</i> , Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/653-9215	1977	Frick, Toni Jo , (A.S.A.), <i>Assistant Group Actuary</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2966	1990
Frederick, John P. (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 411 East Wisconsin Avenue, Suite 505, Milwaukee WI 53202 414/225-2525	1988	Fridley, Richard M. (F.S.A., A.C.A.), 6262 Pratt Drive, New Orleans LA 70122 504/282-6519	1965
Fredricks, Deborah J. (F.S.A.), <i>Senior Assistant Group Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, 5-610, Evanston IL 60201 708/570-3982	1985	Fried, Martin , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Pension Financial Management Group, 200 Plaza Drive, Secaucus NJ 07096 201/392-5191	1982
Fredrickson, Jon H. (F.S.A., A.C.A., E.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2976	1968	Fried, Victor , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0776	1982
Freed, Bruce , (F.S.A., E.A.), <i>Consultant</i> , Sedgwick James, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6588	1983	Friedberg, Bruce F. (F.C.A.S.), <i>Vice President</i> , Fireman's Fund Insurance Co, One Liberty Plaza, Suite 2000, New York NY 10006 212/602-7740 Fax: 212/602-7775	1982
Freed, Joan S. (A.S.A., E.A.), <i>Consulting Actuary</i> , Sedgwick James, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6593 Fax: 503/248-6596	1980	Friedland, Bruce A. (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5108	1988
Freedman, Joseph Eugene , (A.S.A.), <i>Senior Actuarial Analyst</i> , AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7092	1989	Friedlander, Charles B. (E.A.), Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110-9760 717/652-5633	1988
Freedman, Mark J. (F.S.A., E.A.), <i>Partner</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2788 Fax: 215/561-1708	1979	Friedlander, David P. (M.C.A., E.A.), <i>Vice President</i> , Lynchval Systems Inc, PO Box 830219, Richardson TX 75083-0219 214/699-8087	1978
Freeman, James M. (M.C.A., A.S.A., E.A.), <i>Coopers & Lybrand</i> , 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1309 Fax: 404/870-1310	1986	Friedman, Bernard H. (M.C.A., A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1979
Freeman, Richard W. , Seven Cedarview Road, Ipswich MA 01938	1967	Friedman, Howard H. (A.C.A.S.), <i>Vice President & Actuary</i> , PIE Mutual Insurance Company, 1001 Lakeside Avenue, Suite 1800, Cleveland OH 44114-1149 216/736-8479	1983
Freiberg, Albert M. (E.A.), <i>Pension Actuary</i> , Pension Administration Services, Gibraltar Plaza, Suite 101, 110 Gibraltar Road, Horsham PA 19044 215/441-5800	1976	Friedman, Jacob , (A.S.A.), 4054 Leeshure, PO Box 20342, Houston TX 77225 713/664-2028	1968
Freidin, Howard Alan , (F.S.A., E.A.), <i>Senior Manager</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 Ext: 2202 Fax: 312/606-2165	1982	Friedman, Kenneth L. (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 225 Broad Hollow Road, Melville NY 11747 212/536-3105	1982
Freier, Daniel E. (F.S.A.), <i>Principal</i> , Reden & Anders, 430 International Centre, 900 Second Avenue South, Minneapolis MN 55402 612/339-7933	1986	Friedman, Lloyd K. (F.C.A., F.S.A.), 5026 Longmont, Houston TX 77056 713/621-1284	1965

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Friedman, Marla G. (F.S.A.), <i>Vice President</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6622	1980	Frost, Roger Eugene (F.S.A.), <i>Assistant Actuary</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5761	1986
Friedrich, Carl A. (F.S.A.), <i>Assistant Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-6349 Fax: 312/822-6419	1979	Fry, Carolyn A. (A.S.A., E.A.), 45 Heatherdell Road, Ardsley NY 10502	i 1981
Friedrich, Denise Yee (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4558	i 1986	Fry, John S. (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7680	1965
Friedrichsen, Detlef F. (F.S.A.), <i>Senior Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0620 515/247-5923	1974	Frye, H Ted (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3760 Fax: 919/691-3938	1980
Friedstat, Charles D. (F.S.A.), <i>Partner</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2144	1973	Fuchs, Steven E. (A.S.A., E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 Fax: 414/784-6388	1988
Friend, Edward H. (F.C.A., F.S.A., E.A.), <i>President</i> , Ed Friend Inc, 1899 'L' Street NW, 5th Floor, Washington DC 20036 202/785-4985 Fax: 202/463-0347	1965	Fuerst, Donald E. (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100	1978
Friend, Randolph M. (F.S.A., E.A.), William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Dallas TX 75201 214/220-6273 Fax: 214/220-4591	1981	Fuerste, Karl W. <i>Vice President Group Insurance</i> , American Annuity Life Insurance Co, 2910 Lucerne Drive SE, PO Box O, Grand Rapids MI 49501 616/949-5902	1966
Fries, Edward S. Williamette Oaks-Apt 431, 455 Alexander Loop, Eugene OR 97401	i 1967	Fueston, Loyd L. Jr. (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , Financial Center, Suite 600, 695 East Main Street, Stamford CT 06901-2138 203/326-5400	1983
Friesen, John M. (F.S.A.), <i>Vice President-Group Distribution</i> , Manulife Financial, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6078 Fax: 416/926-5454	1985	Fugger, Norma (E.A.), <i>Assistant Actuary</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2516	1976
Friesen, Lynn (F.S.A.), <i>Assistant Actuary</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1979	Fuhlrodt, Norman T. (F.S.A.), 230 West Laurel, Apartment 606, San Diego CA 92101 619/239-9670	i 1965
Friichtenicht, Ronald D. <i>Actuarial Analyst</i> , Modern Woodmen of America, 1701 First Avenue, Rock Island IL 61201 309/786-6481 Ext. 266 Fax: 309/786-7084	1976	Fuhrer, Charles S. (F.S.A.), <i>Actuary Major Group Pricing</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6721 Fax: 312/938-6653	1979
Frisch, Gary A. (F.S.A.), <i>Associate Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101-2098 612/298-3500	1980	Fuhrmann, Curt L. (F.S.A.), <i>President-Individual Health</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-5515	1977
Frishe, Mark , 7601 Ulmerton Road, Largo FL 34641	1980	Fuhs, Todd H. (F.S.A.), <i>Assistant Vice President & Actuary</i> , Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-8272	1985
Fritch, Herbert A. (F.S.A.), 2730 Summit Ridge, Grapevine TX 76051	1979	Fulks, Debra L. (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Companies, CNA Plaza-39S, Chicago IL 60685 312/822-5073 Fax: 312/822-6419	1979
Fritz, Brent (F.S.A.), <i>Associate Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3206	1986	Fuller, Brian J. (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, PO Box 27506, Richmond VA 23261 804/289-6436	1984
Fritz, Daniel H. (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290	1979	Fuller, Russell M. (F.S.A., E.A.), <i>Executive Vice President</i> , Hutchison & Associates Inc, 612 Wade Avenue, PO Box 10600, Raleigh NC 27605-0600 919/839-7200	1978
Fritz, Donald E. (F.S.A.), <i>Consulting Actuary</i> , 13128 Hazelwood Court, Carmel IN 46032 317/848-9712	1979	Fulljames, Richard C. (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1981
Fritz, John F. (F.C.A., F.S.A.), <i>Tillinghast/Towers Perrin</i> , 2600 Michelson Drive, Suite 900, Irvine CA 92715-1550 714/553-1277 Fax: 714/553-1213	1976	Fullom, Curtis L. (F.S.A.), <i>Actuarial Director, Individual Health</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/494-5118	1986
Fritze, Donald R. (A.S.A.), <i>Associate Actuary</i> , Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 Fax: 913/491-6718	1979	Fulton, Kathleen E. (A.S.A.), <i>Senior Actuarial Assistant</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-6438	1990
Frizzell, Ann B. (F.S.A.), <i>Associate Actuary</i> , Blue Cross/Blue Shield of FL, 532 Riverside Avenue, PO Box 1798, Jacksonville FL 32231-0014 904/791-4293	1982	Fulton, Rita E. (A.S.A.), <i>Assistant Actuary</i> , Liberty National Life Insurance Co, 2001 Third Avenue South, Birmingham AL 35233 205/325-1007	1989
Frohlich, Kenneth R. (F.C.A.S., A.S.A.), <i>Corporate Senior Vice President & Chief Actuarial Officer</i> , The Reliance Companies Inc, Four Penn Center Plaza, 19th Floor, Philadelphia PA 19103 215/864-4585	1980	Fung, Lionel Nai-Yin (E.A.), <i>Actuarial Assistant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7000	1977
Frohne, James A. (M.C.A., A.S.A., E.A.), Buck Consultants Inc, Bank Western Tower, 1675 Broadway, Suite 1950, Denver CO 80202 303/592-5055	1976	Funk, Glenn W. (F.S.A.), <i>Senior Vice President Finance & Chief Actuary</i> , Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-8422 Fax: 317/263-8445	1977
Frommeyer, Timothy G. (A.S.A.), <i>Assistant Actuary</i> , Nationwide Insurance Co, One Nationwide Plaza, 10-T, Columbus OH 43216 614/249-8246	1990	Funk, Robert A. (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7509	1979
Frost, Eugene H. (A.S.A., E.A.), <i>Vice President Actuarial</i> , J T Comer & Associates Inc, PO Box 669025, Charlotte NC 28266-9025 704/392-1610	1976		

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- Furan, Alan R.**, (F.S.A.), *Senior Assistant Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4671 1985
- Furlin, Richard**, (F.C.A., E.A.), *Actuary*, Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3666 1966
- Furlong, Henry T.**, (F.S.A., E.A.), *Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6522 Fax: 212/709-6161 1966
- Furlong, Patricia A.**, (E.A.), *Consulting Actuary*, Noble Lowndes, 785 Market Street, 10th Floor, San Francisco CA 94103-2003 415/495-5151 1976
- Furnish, Jeff**, (M.C.A., A.S.A.), *Manager*, The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204-3712 503/241-8307 1979
- Furst, Patricia Ann**, (F.C.A.S.), *Vice President*, American Re-Insurance Co, PO Box 5241, 555 College Road East, Princeton NJ 08543-5241 609/243-4439 1980
- Furuike, Charles K.**, (A.S.A., E.A.), *Chief Actuary*, Benefit Plan Consultants Inc, 1221 Kapiolani Boulevard, Suite 600, Honolulu HI 96814 808/533-3831 1982
- Fusco, Michael**, (F.C.A.S.), *Executive Vice President*, Insurance Services Office Inc, 175 Water Street, New York NY 10038 212/487-4849 Fax: 212/487-7777 1976

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- Gabel, John D.**, (E.A.), *Principal*, William M Mettler Incorporated, 1375 East Ninth Street, 26th Floor, Cleveland OH 44114 216/781-7634 1976
- Gabler, E Richard**, (E.A.), *Senior Vice President & Consulting Actuary*, CIGNA Employee Benefits Services Inc, 4000 Embassy Parkway, Akron OH 44313 216/666-6011 1976
- Gabriel, Kevin K.**, (F.S.A.), *Director & Assistant Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/855-3802 Ext: 3802 Fax: 508/853-6332 1990
- Gabriel, Robert A.**, (F.S.A.), *Assistant Actuary*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-7761 Fax: 503/796-7977 1979
- Gabriel, Sheryl**, (A.S.A., E.A.), *Vice President*, Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500 1983
- Gaddis, Elizabeth M.**, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5962 1986
- Gagel, Stephen**, (F.S.A., E.A.), *Principal*, William M Mercer Incorporated, Social Security Division, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4500 Ext: 4717 1980
- Gagne, Roger J.**, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-0414 1983
- Gagnon, Jeffrey W.**, (E.A.), *Director & Consulting Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-1615 1976
- Gagnon, Luc**, (A.C.A.S.), *Assistant Vice President & Assistant Actuary*, Centre Reinsurance Holdings Ltd, PO Box HM 1788, Hamilton Bermuda HM HX 809/295-8501 Fax: 809/295-3705 1990
- Gaia, Donald B.**, (F.S.A.), *Consultant*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3513 1982
- Gaines, Nathaniel**, (F.C.A., F.S.A., A.C.A.S., E.A.), *Consulting Actuary*, 152 Mildred Parkway, New Rochelle NY 10804 1965
- Gaioni, Roger B.**, (F.S.A.), 38-20 210th Street, Bayside NY 11361 1965

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- Gaitan, Hector D.**, (A.C.A., A.S.A., E.A.), *Senior Consultant*, KPMG Peat Marwick, 150 John F Kennedy Parkway, Short Hills NJ 07078 201/912-6288 Fax: 201/467-7930 1987
- Gaitan, Wilfredo J.**, (A.S.A., E.A.), *Vice President, General Manager*, The Wyatt Co (Phils) Inc, G/F The Olympia Building, 7912 Makau Avenue, Makati Philippines 632/810-4191 Fax: 632/818-9403 1983
- Galanter, Craig S.**, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3353 1990
- Galasso, James**, (F.S.A.), *Vice President & Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, 21U, New York NY 10010 212/578-3502 1979
- Gale, Gene B.**, (A.S.A.), *Assistant Actuary*, Pan-American Life Insurance Co, Pan-American Life Center, 601 Poydras Street, 12th Floor, New Orleans LA 70130 504/566-3447 1981
- Galenda, Andrew S.**, (F.S.A.), *Assistant Vice President & Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-3510 1984
- Galiardo, Scott F.**, (A.C.A.S.), *Assistant Actuary*, Skandia America Group, One Liberty Plaza, New York NY 10006 212/978-4806 1990
- Galiley, Bernard J.**, (A.C.A.S.), *Manager & Assistant Actuary*, Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5364 Fax: 212/487-7199 1979
- Galko, Joseph R.**, (F.S.A.), 1506 Shady Tree Place, Duncanville TX 75137 1965
- Gall, John**, (A.S.A.), 1618 South Sanders, Appleton WI 54915 1965
- Gallagher, Cecily A.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230-3868 512/344-0220 1979
- Gallagher, Michael A.**, (A.S.A., E.A.), *President*, Benefits Management Inc, 83 South Main Street, Fairport NY 14450 716/425-4333 Fax: 716/425-4514 1981
- Gallagher, Michael E.**, (A.S.A., E.A.), *Walker Associates*, 45 Exchange Street, Portland ME 04101 207/871-8345 1976
- Gallagher, Robert R.**, (F.S.A.), PO Box 52, Scarborough NY 10510 1967
- Gallagher, Thomas L.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661 1978
- Gallagher, Vincent P.**, (F.S.A.), 924 Rose Avenue, Venice CA 90291 213/392-5821 1981
- Gallardo, Samuel M.**, (A.S.A.), *President*, Gallardo & Associates, 886 Madigan Avenue, Concord CA 94518 415/932-8825 1979
- Gallo, Michael G.**, (F.S.A., E.A.), *Vice President & Actuary*, New York Life Insurance Co, 28 East 28th Street, Room 450, New York NY 10010 212/576-6269 1982
- Gallo, Victor A.**, (F.S.A.), *Vice President & Assistant Actuary*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3823 1984
- Gallop, Mark A.**, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, PPF, Hartford CT 06156 203/273-1986 1987
- Galloway, Charles T P.**, (F.S.A.), 27 Keily Crescent, Rural Route 5, Bolton ON Canada L7E 5S1 416/880-1574 1968
- Galloway, Harvey S, Jr.**, (F.S.A.), *Senior Vice President & Chief Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7662 1966
- Galt, Helen**, (F.S.A.), *Vice President & Associate Actuary*, Prudential Insurance Company, 213 Washington Street, Newark NJ 07102-2992 201/802-4321 1979
- Gamble, Bryant O.**, (A.S.A.), 15 Deerfield Road, Somers CT 06071 203/749-0392 1977

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Gamble, Steven R. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Suite 2185, 1111 Third Avenue, Seattle WA 98101 206/343-6000	1979
Games, C Dale , (F.S.A.), <i>Vice President</i> , Sayre & Sayre Associates Inc, 104 Shockoe Shp. Suite 5A, Richmond VA 23219 804/783-8909	1978
Gammill, Glen M. , (F.C.A., F.S.A.), <i>Practice Coordinator</i> , KPMG Peat Marwick, Thanksgiving Tower, Suite 1400, 1601 Elm Street, Dallas TX 75201 214/754-2505 Fax: 212/754-2297	1970
Gamzon, Sheldon A. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7135	1980
Gandjean, Robert , (A.S.A.), <i>Senior Actuarial Assistant</i> , North American Reassurance Co. 237 Park Avenue, New York NY 10017 212/907-8434	1988
Gandrud, Robert P. , (F.S.A.), <i>President and Chief Executive Officer</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7154 Fax: 612/340-7062	1975
Gannon, Alice H. , (F.C.A.S.), <i>Vice President</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2125 Fax: 512/498-0462	1982
Gannon, Joseph T. , (F.S.A.), 31049 Prairie Creek Drive, Punta Gorda FL 33982	1965
Gant, Brett J. , (A.S.A.), <i>Second Vice President & Assistant Actuary</i> , American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/596-3463	1986
Gant, Keith E. , (F.S.A.), <i>Assistant Vice President</i> , Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422 Ext. 334	1981
Gant, Robert L. , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Financial Center, 1215 Fourth Avenue, Seattle WA 98161 206/233-2274	1974
Gapp, Steven A. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , AIG Risk Management Inc, 70 Pine Street, 3rd Floor, New York NY 10270 212/770-5676	1983
Garabedian, Thomas J. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, Three University Office Park, 95 Sawyer Road, Suite 600, Waltham MA 02154 617/891-8600	1979
Garand, Christopher P. , (F.C.A.S.), <i>Vice President</i> , General Reinsurance Corp, 695 East Main Street, Financial Centre, Stamford CT 06904 203/328-5000	1977
Garavaglia, Steven Chester , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9005	1990
Garber, Harry D. , (F.S.A.), [<i>President-Elect</i>], <i>Vice Chairman</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Suite 4805, New York NY 10019 212/554-3533 Fax: 212/554-1241	1965
Garcia, Emmanuel B, Jr. , (E.A.), <i>President</i> , EBG & Associates Inc, 70 East Lake Street, Suite 1400, Chicago IL 60601 312/580-2255 Fax: 312/580-2252	1980
Gardiner, James B. , (F.C.A.S., F.C.A., F.S.A., E.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0306 Fax: 212/602-8826	1965
Gardner, Bruce , (F.S.A., E.A.), <i>President</i> , Arizona Qualified Plan Services, 3101 North Central Avenue, Suite 830, Phoenix AZ 85012 602/234-3199	1979
Gardner, Herbert S. , (F.S.A.), PO Box 92, Hancock NH 03449 603/525-3731	1965
Gardner, John R. , (F.S.A.), <i>President</i> , Sun Life Assurance of Canada, Sun Life Centre, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6108	1973
Gardner, Mary M. , (A.S.A., E.A.), <i>Manager of Benefits</i> , Cobe Laboratories Inc, 1185 Oak Street, Lakewood CO 80215 303/232-6800	1983

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Gardner, Robert W. , (F.C.A.S.), <i>Vice President & Associate Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1865	1989
Garfield, Owen J. , (F.S.A.), <i>Senior Vice President</i> , AIG Marketing Inc, 505 Carr Road, Wilmington DE 19809 302/761-3513	1976
Garfield, Ralph , (A.S.A., E.A.), 223 Longwood Drive, Englishtown NJ 07726 201/446-9526	1966
Garfin, Louis , (F.S.A.), 371 Dartmoor Street, Laguna Beach CA 92651 714/497-3287	1965
Garland, Barbara S. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 Ext 295	1987
Garland, Frederick J, Jr. , (F.S.A., M.C.A., E.A.), <i>Vice President</i> , Pickett Penry Girard Associates Inc, PO Box 25047, Winston-Salem NC 27114-5047 919/631-3187 Fax: 919/631-3192	1978
Garner, D Carlton , (F.S.A., E.A.), <i>Vice President-Chief Actuary</i> , Lincoln-Cross Inc, 1900 Church Street, Suite 301, Nashville TN 37202 615/321-4455	1982
Garner, Richard W. , (F.S.A.), <i>Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6527	1977
Garnett, Wayne W. , (A.S.A.), 299 Wadsworth Drive, Maysville KY 41056 606/564-3249	1966
Garretson, Henry J. , (E.A.), Pihl Gutierrez Garretson & Roberts Inc, 10 Almaden Boulevard, Suite 450, San Jose CA 95113 408/288-7447 Fax: 408/288-6868	1981
Garrett, Christopher H. , (F.S.A.), <i>Associate Actuary</i> , Aegon USA Inc, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8092	1987
Garrett, Harper L, Jr. , (F.C.A., F.S.A., E.A.), <i>Managing Director & Chief Actuary</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6625	1965
Garrison, Arthur Lyle , (F.S.A.), <i>Consulting Actuary</i> , Garrison Actuarial Services, 4505 South Wasatch Boulevard, Suite 310, Salt Lake City UT 84124 801/277-4747	1981
Garrison, Theodore W. , (F.S.A.), <i>Chief Financial Officer</i> , Star Marketing & Administration, 400 Field Drive, Lake Forest IL 60045-2500 708/615-1313	1965
Gartke, Sheila R. , (F.S.A.), <i>Supervising Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7731	1985
Garver, David N. , (A.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644	1982
Garvey, Ernest , (A.S.A.), <i>Actuary</i> , Ernest Garvey Actuary, 7454 South Glencoe Way, Littleton CO 80122 303/740-8073 Fax: 303/771-4037	1981
Garvin, H Earle , (E.A.), <i>Consulting Actuary</i> , Pension Financial Services Inc, 2970 Clairmont Road, Suite 925, Atlanta GA 30329 404/728-0280	1990
Garvin, James M, III , (A.S.A.), <i>Senior Actuarial Analyst</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6781	1981
Gasiewski, Peter , (F.S.A., E.A.), <i>Actuary</i> , Hewitt Associates, 100 Hall Day Road, Lincolnshire IL 60069 708/295-5000	1990
Gasparro, Donato , (F.S.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08540 609/520-2298	1986
Gastineau, Michael K. , (F.S.A.), <i>Assistant Vice President, Insurance Operations</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6987	1988
Gaston, J Gregory , (E.A.), <i>President & Chief Actuary</i> , J G Gaston & Associates, 3001 North Fulton Drive, Suite 715, Atlanta GA 30305-2317 404/233-3259	1986

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Gately, John J., Jr. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Columbian Mutual Life Insurance Co, Jack R Manning Plaza, Binghamton NY 13902 607/724-2472	1977	Gehrig, Jule L. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , National Guardian Life Insurance Co, PO Box 1191, Madison WI 53701 608/257-5611	1966
Gath, Philip C. , (F.S.A.), <i>Vice President</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6748	1979	Geisler, Richard J. , (F.S.A.), Road 2, Box 465, Plainfield VT 05667 802/456-7405	1973
Gathers, Jeffrey L. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/575-1369	1976	Gelinne, David B. , (A.C.A.S.), <i>Assistant Actuary</i> , American International Group, 70 Pine Street, New York NY 10270 212/770-6186	1989
Gathje, Steven M. , (F.S.A.), <i>Actuarial Officer</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4365	1986	Geller, Jess S. , (A.S.A.), <i>Actuarial Associate</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07112 201/481-8706	1988
Gatterman, William , (F.S.A.), <i>Vice President & Actuary</i> , Time Insurance Company, 501 West Michigan, PO Box 3050, Milwaukee WI 53203 414/299-7942	1980	Gelles, Manuel , (F.S.A.), 850 Del Mar Downs Road, Apt 324, Solana Beach CA 92075 619/792-2057	1965
Gaubatz, Dieter S. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Association Life Insurance Co Inc, 401 North Executive Drive, Brookfield WI 53008-0980 414/797-3995 Fax: 414/797-5035	1990	Gelman, David Michael , (A.S.A., E.A.), <i>Chief Actuary</i> , Circle Consulting Group Inc, 600 Third Avenue, 11th Floor, New York NY 10016-1903 212/687-0123	1982
Gauer, Donald L. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6061 Fax: 416/979-4808	1973	Gendreau, Ronald Richard , (F.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Square, 5NB, Hartford CT 06183 203/277-3088	1981
Gauld, Edwin S. , (F.C.A., F.S.A., E.A.), <i>Vice President & Principal</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6815 Fax: 201/460-6999	1970	Genest, Francois , (F.S.A.), <i>Vice President-Marketing</i> , Royal Macabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 Ext 6333 Fax: 313/746-6667	1989
Gaule, J Timothy , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Resources Corp, 11755 West 112th Street, Suite 102, Overland Park KS 66210 913/451-0044	1979	Genest, Pierre , (F.S.A.), <i>Financiere SSQ inc</i> , 2525 boul Laurier, CP 10500, Sainte-Foy PQ Canada G1V 4H6 418/651-7000	1977
Gavigan, Owen J. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 65 East State Street, Suite 1910, Columbus OH 43215 614/469-1241	1985	Gensler, David I. , (E.A.), <i>President</i> , Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1977
Gavlick, Jeffrey T. , (A.S.A.), <i>Assistant Actuary</i> , Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-4804	1985	Georgas, Michael N. , (A.S.A.), <i>Group Actuary</i> , Blue Cross/Blue Shield of KY, 9901 Linn Station Road, Louisville KY 40223 502/423-6947	1981
Gavrity, John D. , (F.S.A.), <i>Executive Vice President & Chief Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6511	1970	George, Christopher , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext: 710	1979
Gayda, Joseph J. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 5335 Far Hills Avenue, Dayton OH 45429 513/434-9600	1977	George, Fran , (F.S.A., E.A.), <i>Senior Vice President/Actuary</i> , Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-6521	1971
Gaze, Joseph A., Jr. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111	1982	Georgiev, Mario , (F.S.A.), <i>Executive Vice President</i> , Optimum Re Insurance Co, 222 West Las Colinas Boulevard, Suite 965, Irving TX 75039 214/869-2020 Fax: 214/869-0018	1988
Gdowik, Steven P. , (E.A.), <i>Vice President & Actuary</i> , Miller Mason & Dickenson, One First Avenue, PO Box 834, Conshohocken PA 19428 215/834-2165	1976	Geraghty, Maurice A. , (A.S.A., E.A.), <i>Gallagher Heffernan</i> , 160 Spear, Suite 1100, San Francisco CA 94105 415/546-9300 Ext 542	1987
Gebauer, Gerhard J. , (E.A.), <i>Northeast Consulting Group</i> , 11 Commerce Drive, Cranford NJ 07016 201/709-1600	1977	Gerard, Felix R. , (A.C.A.S.), <i>Assistant Actuary</i> , Colonial Penn Insurance Co, Colonial Penn Plaza, 13th Floor, 19th & Market Streets, Philadelphia PA 19181 215/988-5864	1984
Gebhard, James J. , (A.C.A.S.), <i>Senior Assistant Actuary</i> , Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5115	1986	Gerardi, Loretta A. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 225 Broad Hollow Road, Melville NY 11747 516/753-2720 Fax: 516/420-9261	1985
Gebhardt, Joseph W. , (E.A.), <i>Vice President</i> , Pollard & Associates Inc, 9515 Deereco Road, Suite 701, Timonium MD 21093 301/252-5200	1989	Gerber, Boris P. , (F.S.A.), <i>Vice President-Finance</i> , Travelers Insurance Company, 100 Pringle Avenue, PO Box 9282, Suite 500, Walnut Creek CA 94598-0982 415/942-2710	1988
Gebhardtshauer, Ronald , (F.S.A., E.A.), <i>Chief Actuary</i> , Actuarial Operations, Pension Benefit Guaranty Corp, 2020 'K' Street NW, (25730), Washington DC 20006 202/778-8838 Fax: 202/778-8894	1986	Gerchman, Thomas F. , (A.S.A.), <i>Enrolled Actuary Assistant</i> , CIGNA Employee Benefits Services Inc, PO Box 2975, Hartford CT 06104 203/725-2895	1979
Gee, Jean L. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, Two Penn Plaza, 21K, New York NY 10121 212/714-5128	1989	Gereb, Daniel L. , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1966
Gee, Kin K. , (F.S.A.), <i>Vice President</i> , Thomas A Greene & Company Inc, 1270 Avenue of the Americas, New York NY 10020 212/408-3737 Fax: 212/977-9471	1984	Gergasko, Richard J. , (A.C.A.S.), <i>Consultant</i> , William M Mercer Incorporated, NBA Department, 29th Floor, 1166 Avenue of the Americas, New York NY 10036 212/345-3702	1988
Gee, William A. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1985	Gerges, David , (F.S.A.), <i>Vice President & Actuary</i> , CIGNA Corp, PO Box 2975, Routing M-110, Hartford CT 06104 203/725-2440	1986
		Gerlach, Scott B. , (A.C.A.S.), <i>Vice President</i> , National Grange Mutual Insurance Co, 55 West Street, Keene NH 03431 603/358-1486	1979

	Admitted		Admitted
Germain, Maurice , (F.S.A.), <i>Vice President, Actuarial Services</i> , Industrial-Alliance Life Insurance, 1080 Chemin St-Louis, Sillery PQ Canada G1K 7M3 418/684-5124	1988	Gianino, John J. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-6900	1965
German, Douglas K. , (F.S.A., E.A.), C & B Consulting Group, 231 South Bemiston, Suite 400, St Louis MO 63105 314/725-0114	1984	Gibbs, David E. , (A.S.A.), Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5959	1987
Germann, John R. , (F.S.A.), <i>Assistant Vice President, Financial Systems</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1161	1971	Gibbs, Donald A. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7993	1978
Germond, Arthur , (A.S.A.), <i>Consultant</i> , 26 Michele Terrace, Massapequa Park NY 11762 516/541-2940	1966	Gibbs, Richard L. , (F.S.A.), <i>Vice President</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-4900 Fax: 212/697-5746	1974
Gero, Deborah A. , (F.S.A.), CONSECO Inc, 11825 N Pennsylvania Street, Mail Area CID, Carmel IN 46032 317/573-6100	1987	Gibby, Douglas A. , (F.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Booke & Company, 31 Inverness Center Parkway, Birmingham AL 35242 205/991-9723	1983
Gerrity, Joseph F. , (F.C.A., E.A.), 205 Silverleaf Drive, Fort Worth TX 76112 817/457-5279	1966	Gibney, Lawrence J. , (E.A.), <i>State Retirement Actuary</i> , Florida Retirement System, Div of Retirement, Cedars Exec Center, Building C, 2639 North Monroe Street, Tallahassee FL 32304 904/488-2879	1966
Gersch, Charles J. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Life Assurance Co of Pennsylvania, 222 North Michigan Avenue, Chicago IL 60601 312/641-0800 Ext: 40 Fax: 312/641-1992	1988	Gibson, Charles T. , (A.S.A.), <i>Vice President, Mass Marketing</i> , Bankers Security Life Ins Society, 4601 Fairfax Drive, Arlington VA 22203 703/875-3587 Fax: 703/875-3677	1971
Gershuni, David , (F.S.A.), <i>Vice President & Actuary</i> , Massachusetts Indemnity & Life, 755 The Queensway East, Mississauga ON Canada L4Y 4C5 416/848-7731 Fax: 416/270-7096	1981	Gibson, Earl , (E.A.), <i>Actuary</i> , Actuarial Consulting Services Inc, 4023 Maple Road, Suite 100, Amherst NY 14226 716/837-2283	1970
Gersie, Michael H. , (F.C.A.S., F.S.A., E.A.), <i>Vice President</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0170 515/247-6168	1975	Gibson, Jack L. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 23rd Floor, 2400 Eleven Penn Center, Philadelphia PA 19103-2962 215/963-8614 Fax: 215/963-8823	1987
Gerundo, Louis P. Jr. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2258	1975	Gibson, John A. III , (F.C.A.S.), <i>Consultant</i> , 510 Cambridge Drive, Mount Laurel NJ 08054 609/778-1022	1968
Gervasoni, Karen Lynn , (F.S.A.), <i>Actuarial Associate</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9112	1986	Gibson, John D. , (E.A.), <i>Actuary</i> , Werntz & Associates Inc, PO Box 5606, Shreveport LA 71135-5606 318/797-2554	1979
Geske, Scott A. , (F.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 501 West Michigan Street, PO Box 3050, Milwaukee WI 53201-3050 414/299-8674 Fax: 414/224-0472	1987	Gibson, John F. , (A.C.A.S.), <i>Associate Actuary</i> , United Services Auto Association, USAA Building, Loss Reserving, San Antonio TX 78288 512/498-2148	1989
Gesler, William L. , (F.S.A.), <i>Vice President & Actuary</i> , Acceleration Life Insurance Co, 475 Metro Place North, PO Box 7000, Dublin OH 43017 614/764-7159	1978	Gibson, Martin F. , (A.S.A.), William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-5347	1982
Gesner, Norman B. , (F.C.A.), 6000 West Duvall Road, Bloomington IN 47403 812/824-4314	1970	Gibson, Richard N. , (F.C.A.S.), <i>Director-Commercial Pricing</i> , Nationwide Insurance Co, One Nationwide Plaza, 17T, Columbus OH 43216 614/249-6399	1988
Getman, Richard A. , (A.S.A.), 61 Fernchiff Drive, West Hartford CT 06117	1966	Gibson, Stephen Scott , (A.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1986
Geuder, Douglas M. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1977	Gibson, Thomas R. , (F.S.A., E.A.), <i>Vice President, Chief Oper Officer & Asst General Manager</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5770 Fax: 515/225-5604	1973
Gevlin, James M. , (A.C.A.S.), <i>Director-Actuarial Services & National Accounts</i> , Fireman's Fund Insurance Cos, One Liberty Plaza, Suite 2000, New York NY 10006 212/602-7746 Fax: 212/602-7775	1990	Gidos, Peter M. , (A.C.A.S.), <i>Assistant Vice President</i> , General Reinsurance Corp, Financial Centre, 695 East Main Street, Stamford CT 06904 203/328-5426	1986
Gewirtz, Paul A. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1971	Giegerich, William E. Jr. , (F.C.A., F.S.A., E.A.), <i>President/Chief Executive Officer</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1000	1972
Geyer, James A. , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-3529	1980	Gies, John F. , (F.S.A.), <i>Second Vice President & Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1978
Ghezzi, Thomas L. , (F.C.A.S.), Tillinghast/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 Fax: 617/638-3960	1980	Giesinger, Ronald P. , (F.C.A., F.S.A., E.A.), <i>Vice President & Director</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114-2585 216/696-8400	1968
Ghosh, Syamal K. , (F.S.A.), <i>Actuarial Director</i> , Pruco Life Insurance Company, 213 Washington Street, 7th Floor, Newark NJ 07102-2992 201/802-2611	1989	Gifford, Dale L. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1977
Giambo, Robert A. , (F.C.A.S.), <i>Senior Vice President</i> , Trenwick America Reinsurance Corp, Metro Center, One Station Place, Stamford CT 06902 203/353-5503 Fax: 203/353-5555	1979	Gifford, Linda C. , (F.S.A.), <i>Senior Assistant Actuary-Group Life</i> , John Hancock Mutual Life Insurance, John Hancock Place, Group Marketing, T-49, PO Box 111, Boston MA 02116 617/572-4808 Fax: 617/572-0590	1987
Giancola, William T. , 19 Painters Lane, Wayne PA 19087 215/640-0792	1971		

	Admitted		Admitted
Gilbert, Daton , (F.S.A.), 10 Thomson Road, West Hartford CT 06107	1965	Gilmore, Stephen V. , (A.S.A., E.A.), <i>Enrolled Actuary</i> , J T Comer & Associates Inc, PO Box 669025, 2838-F I-85 South Service Road, Charlotte NC 28266 704/392-1610 Fax: 704/392-4187	1982
Gilbert, David L. , (A.S.A.), <i>Actuarial Director</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-8177 Fax: 215/636-8224	1988	Gilmore, William Allan , (A.S.A.), <i>Director-Actuarial Services</i> & Associate Actuary, Blue Cross/Blue Shield of MS, 3545 Lakeland Drive East, Jackson MS 39208 601/932-3704 Ext: 2676 Fax: 601/939-7035	1981
Gilbert, H Paul , (E.A.), <i>Principal</i> , William M Mercer Incorporated, One Union Square, Suite 3200, Seattle WA 98101 206/292-7000	1985	Gilsdorf, Lawrence J. , (E.A.), <i>President</i> , Trust Consultants Inc, 155 Bovet Road, Suite 201, San Mateo CA 94403-6760 415/574-8272	1976
Gilbert, Harold , (A.C.A., A.S.A.), <i>Consulting Actuary</i> , HC03, Box 73AA, Dripping Springs TX 78620 512/858-1704	1966	Gineo, Ann D. , (F.S.A., E.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA-47, Hartford CT 06156 203/636-1774	1979
Gilchrist, John T. , (F.S.A.), <i>Senior Life Actuary</i> , California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-2774	1966	Gingrich, Clyde E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nantonwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1977
Gile, Bradford S. , (F.S.A.), <i>Actuary</i> , American Family Insurance Group, 3099 East Washington Avenue, Madison WI 53783 608/249-2111	1979	Gingrich, James Earl, Jr. , (F.S.A.), <i>Regional Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-1546	1986
Giles, Jeanne A. , (F.S.A.), <i>Senior Actuarial Associate</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8937	1988	Ginsberg, Stephen R. , (E.A.), <i>Associate Actuary-Systems</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5346	1976
Giles, Kevin A. , (A.S.A.), <i>Senior Actuarial Associate</i> , Aegon USA Inc, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8775 Fax 319/369-2226	1989	Ginsburgh, Harold J. , (F.C.A.S.), 24055 Paseo del Lago, 706 Tower One, Laguna Hills CA 92653	1965
Giles, L Timothy , (F.S.A.), <i>Actuary</i> , Farm Family Life Insurance Co, PO Box 656, Albany NY 12201 518/436-9751 Fax: 518/436-5471	1970	Giovannello, Paul , (F.S.A.), <i>Actuary</i> , Humana Inc, 500 West Main Street, 22nd Floor, Louisville KY 40201 502/580-2023	1979
Gill, Ardian C. , (F.S.A.), <i>Chairman</i> , Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880	1965	Girard, Gregory S. , (F.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-6525	1987
Gill, Bonnie S. , (F.C.A.S.), Allstate Insurance Co, Allstate Plaza D-7, Northbrook IL 60062 708/402-6012	1989	Girard, Luke N. , (F.S.A.), <i>Vice President, Pension Investment</i> <i>Division</i> , Lincoln National Investment Management, 1300 South Clinton Street, PO Box 208, Fort Wayne IN 46801 219/455-4592	1981
Gill, James F. , (A.C.A.S., A.C.A.), 4020 NE Portland Boulevard, Portland OR 97211 503/288-2358	1966	Girard, Richard B. , (F.S.A.), <i>Director, Financial Planning &</i> <i>Analysis</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/455-4207	1980
Gillam, William R. , (F.C.A.S.), <i>Assistant Vice President &</i> <i>Actuary</i> , National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4350	1988	Githens, Sarah H. , (A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984
Gillam, William S. , (F.C.A.S.), 131 Norris Avenue, Metuchen NJ 08840	1965	Gittings, Kenneth L. , (F.S.A.), <i>Vice President & Actuary</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8451	1966
Gilles, Joseph Anthony , (F.C.A.S.), <i>Vice President & Chief</i> <i>Actuary</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7650	1982	Giuffrida, Carolyn F. , (E.A.), <i>Senior Pension Actuarial</i> <i>Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5714	1978
Gilles, William J. , (F.S.A.), <i>Second Vice President & Actuary</i> , The Travelers Insurance Cos, One Tower Square, Corporate Tax, 5PB, Hartford CT 06183 203/277-9052	1979	Gladney, Zara G. , (A.S.A.), <i>Manager-Financial Reporting &</i> <i>Analysis</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010-3690 212/578-2939	1989
Gillespie, Bryan C. , (F.C.A.S.), <i>Assistant Vice President &</i> <i>Associate Actuary</i> , Colonial Penn Group Inc, 13th Floor, 19th & Market, Philadelphia PA 19181 215/988-5378	1982	Gladstone, David M. , (F.C.A., F.S.A., E.A.), <i>Consulting</i> <i>Actuary</i> , Hazlehurst & Associates Inc, 400 108th Avenue NE, Suite 414, Bellevue WA 98004 206/455-9272	1973
Gillespie, Hugh , (F.C.A.), 191 North Island Avenue, Ramsey NJ 07446 201/327-4579	1965	Gladych, Raymond A. , (A.S.A.), <i>Actuarial Consultant</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4807 Fax: 312/701-4855	1982
Gillespie, James E. , (F.C.A.S.), <i>Associate Actuary</i> , Zurich- American Insurance Group, The Zurich Towers, 18th Floor, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6171	1965	Glasco, William R. , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9505	1981
Gilliam, Gary E. , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 1050 Seventeenth Street NW, Washington DC 20036 202/296-7264	1980	Glasgow, Carolyn H. , (A.S.A.), <i>Assistant Actuary</i> , Western Reserve Life Assurance, PO Box 5068, Clearwater FL 34618-5068 813/585-6565 Ext: 279 Fax: 813/585-4305	1986
Gilligan, James T. , 14175 Shadywood Drive, Apt B9, Plymouth MI 48170	1970	Glasgow, James E. , (F.C.A., A.S.A., E.A.), <i>Consulting</i> <i>Actuary</i> , C & B Consulting Group, 5420 LBJ Freeway, Suite 161, Dallas TX 75240 214/385-9800	1966
Gilman, Barry Martin , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5300	1979	Glasgow, William G. , (M.C.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1976
Gilman, Paul H. , (F.S.A.), <i>Manager of Actuarial Services</i> , Merit Life Insurance Co, 601 NW Second Street, Evansville IN 47708 812/429-9403 Fax: 812/464-6682	1966		
Gilmartin, Erin E. , (A.S.A.), <i>Actuarial Associate</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9691	1990		

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Glasgow, William M., (A.S.A.), *Actuarial Consultant*, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 Fax: 813/581-0578

Glass, John T., (F.S.A.), *Vice President & Chief Individual Actuary*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Actuarial Department, Fort Wayne IN 46801 219/455-2258

Glasthal, Louis Mark, (A.S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/572-7345

Glathar, James A., (F.S.A.), *Policy Management Systems Corp*, PO Box 10, Columbia SC 29202 803/735-6170

Gleason, Mary Lou, (E.A.), *Consulting Actuary*, Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4892

Gleave, Diane M., (A.S.A., E.A.), *Vice President & Actuary*, Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000 Ext: 5185

Gleeson, Owen M., (F.C.A.S.), *President*, Financial Analysis & Control Systems Corp, 48 Union Street, Stamford CT 06906 203/324-9797

Gleeson, Thomas M., (F.S.A.), *Senior Assistant Actuary*, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-3220

Glew, Ian Arthur, (F.S.A.), *President & Chief Operating Officer*, Connecticut National Life Insurance, 86 Hopmeadow Street, Simsbury CT 06089 203/651-0931

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Goggin, Robert, (F.S.A., E.A.), *Principal*, William M Mercer Incorporated, 1200 Star Bank Center, Cincinnati OH 45202 513/621-5757

Gohde, Lori Stevens, (F.S.A.), *Second Vice President & Associate Actuary*, Woodmen Accident & Life, 1526 'K' Street, PO Box 82288, Lincoln NE 68501-2288 402/437-4454

Golab, Mark, (F.S.A.), *Senior Vice President & Actuary*, NRG America Life Reassurance, Three Girard Plaza, Philadelphia PA 19102 215/564-2603

Gold, Allan, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6730

Gold, Barbara R., (F.S.A.), *Vice President/Tax Administration*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07102-3777 201/802-9795

Gold, Bob G., *President*, Bob Gold & Associates Inc, 203 North LaSalle, Suite 1335, Chicago IL 60601 312/332-3081

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Gold, David B., (A.S.A.), *William M Mercer Incorporated*, 10 South Wacker Drive, Chicago IL 60606 312/902-7500 Ext: 7686 Fax: 312/902-7626

	Admitted		Admitted
Gold, Jeremy , (F.S.A., M.C.A., F.A.), <i>Proprietor</i> , Jeremy Gold Pensions, 22 West 26th Street, New York NY 10010 212/627-8120	1978	Goldman, Martin E. , (F.S.A.), <i>Associate Actuary</i> , American General Life Insurance Co, PO Box 1931, Houston TX 77251 713/831-3222	1978
Gold, Melvin L. , (F.S.A.), <i>Consulting Actuary</i> , Llewellyn Park, West Orange NJ 07052 201/731-4788	i 1965	Goldman, Roy , (F.S.A.), <i>Vice President & Associate Actuary</i> , Prudential Insurance Company, Group Financial Services Office, 56 North Livingston Avenue, Roseland NJ 07068 201/716-8229	1981
Gold, Philip , (A.S.A.), <i>Consultant</i> , Gilliland Gold Young Consulting, 100 Sheppard Avenue East, Suite 910, PO Box 11, Toronto ON Canada M2N 6N5 416/250-6777 Fax: 416/250-6776	1990	Goldman, Theodore A. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Houston Center, 1221 McKinney, Suite 2600, Houston TX 77010-1006 713/754-5423	1984
Goldberg, Alan , (F.S.A.), <i>Vice President & Actuary</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2306	1966	Goldring, Harlan , (M.C.A., A.S.A.), <i>Assistant Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Suite 2300, New York NY 10010 212/576-6666 Fax: 212/576-6877	1979
Goldberg, David , PO Box 340, Jamesville NY 13078 315/492-6625	i 1966	Goldsmith, David L. , (E.A.), <i>President</i> , Profit Planners Inc., 1920 North Lincoln Avenue, Chicago IL 60614 312/266-0076	1977
Goldberg, Garry M. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3209	1989	Goldstein, Alice B. , (A.S.A.), <i>Research Associate</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8456	1966
Goldberg, Michael C. , (A.C.A., A.S.A., E.A.), <i>President</i> , Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1968	Goldstein, Jill S. , (F.S.A.), <i>Vice President & Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-2387	1985
Goldberg, Steven Bernard , (A.C.A.S.), <i>Manager</i> , KPMG Pear Marwick, 345 Park Avenue, New York NY 10154 212/872-6041	1986	Goldstein, Michelle S. , (A.S.A.), <i>Assistant Actuary</i> , Mutual of New York, Glenpointe Centre West, Teaneck NJ 07666-6888 201/907-6623	1988
Goldberg, Steven F. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2107 Fax: 512/498-0462	1979	Goldstein, Sandor , (F.S.A., E.A.), <i>Consulting Actuary</i> , S Goldstein & Associates, One North LaSalle Street, Suite 4220, Chicago IL 60602 312/726-5877	1980
Goldberg, Terry L. , (A.C.A.S.), <i>Vice President & Actuarial Consultant</i> , Marsh & McLennan Inc, 1166 Avenue of the Americas, New York NY 10036 212/345-3043 Fax: 212/345-5692	1982	Goldstick, Elliott M. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1984
Goldbloom, Robert M. , (A.S.A.), <i>Assistant Profit Center Manager</i> , American International Group, 80 Pine Street, 13th Floor, New York NY 10005 212/770-2256	1989	Goldthorpe, R A. , (F.S.A.), <i>National Head, Executive Compensation</i> , Hay Management Consultants, Standard Life Centre, 121 King Street West, Suite 700, Toronto ON Canada M5H 3X7 416/868-1371 Ext. 224 Fax: 416/868-6871	1975
Golden, Eleanor Roher , (A.S.A., E.A.), <i>Deloitte & Touche</i> , One World Trade Center, New York NY 10048-0601 212/839-6320	1989	Gollance, Philip , (F.S.A., E.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6229	1988
Golden, Jerome , (F.S.A.), <i>President</i> , The Golden Financial Group, 909 Third Avenue, 19th Floor, New York NY 10022 212/688-7070	1971	Goloub, Valentine , <i>Assistant Vice President</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7000	1976
Golden, Lawrence A. , (A.S.A., E.A.), <i>Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6942	1987	Golz, James F. , (F.C.A.S.), <i>Vice President & Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402 715/842-6258	1976
Golden, Robert L. , (F.S.A.), <i>Associate Actuary</i> , Provident National Assurance Co, One Fountain Square, Chattanooga TN 37402 615/755-8482	1986	Gomez, Randy Amilcar , (A.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1874 Ext 1874	1990
Golden, Walter C. , <i>Vice President & Chief Financial Officer</i> , Health Networks of America Inc, 9 Washington Square, Albany NY 12205 518/456-8663 Fax: 518/456-2202	1984	Gonzalez, Georgina S. , (E.A.), <i>President & Actuary</i> , The BCA Companies, 13134 Memorial Drive, Houston TX 77079 713/932-8778	1979
Goldfarb, Irwin H. , (F.C.A.S.), <i>Vice President</i> , Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6701	1980	Goode, Robert B, Jr. , (F.S.A., A.C.A.), 27 Rushleigh Road, West Hartford CT 06117 203/561-3272	i 1965
Goldfarb, Stanley Ira , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1980	Goodell, David A. , (A.S.A., E.A.), <i>Manager</i> , The Wyatt Company, 100 West Clarendon Street, Suite 800, Phoenix AZ 85013 602/279-3600	1970
Goldfinger, Solomon , (F.S.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 351, New York NY 10010 212/576-7173	1979	Goodell, Gerald David , (A.S.A.), <i>Country Life Insurance Co</i> , 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61701 309/557-2340	1982
Goldman, Ellen R. , (E.A.), <i>First Vice President-Pensions</i> , Retirement System for Savings Institutions, 41 East 42nd Street, New York NY 10017 212/503-0110	1978	Goodell, Keith J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1977
Goldman, Gene A. , (F.S.A., E.A.), <i>Actuary-Emp Benefits Division</i> , Aetna Life & Casualty, 201 North Civic Drive, Walnut Creek CA 94596 415/977-8726 Fax: 415/977-8773	1977	Gooding, David E. , (F.S.A.), <i>Executive Vice President</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-3525	1970
Goldman, Georgia , (F.S.A.), 19 Indian Trail, Randolph NJ 07869	1980	Goodman, Ann Selby , (E.A.), <i>President</i> , Actuarial Consulting Services Inc, Rural Route 2, Box 476, Hanover IN 47243 502/228-0526	1976
Goldman, L Angela , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, One Madison Avenue, 5-D, New York NY 10010 212/578-8737	1987		

	Admitted		Admitted
Goodman, Theodore S. , (F.S.A., E.A.), <i>Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, 5th Floor, Philadelphia PA 19103 215/875-2467 Fax: 215/875-2833	1987	Gottheim, Eric F. , (F.C.A.S.), <i>Assistant Vice President</i> , Government Employees Insurance Co, 750 Woodbury Road, New York NY 11797 516/496-5485	1982
Goonetilleke, Piyal S. , (A.S.A., E.A.), <i>Assistant Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110-9760 717/652-5633	1989	Gottlieb, Benjamin I. , (F.S.A., E.A.), <i>Chief Actuary</i> , Department of Defense, 1600 Wilson Boulevard, Suite 400, Arlington VA 22209-2593 703/696-5869 Fax: 703/696-5822	1969
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Goral, Edgar J. , (F.S.A.), <i>Associate Actuary</i> , Blue Cross/Blue Shield of FL, 532 Riverside Avenue, PO Box 1798, Jacksonville FL 32231-0014 904/791-6073	1983	Gottschalk, Brad L. , (F.S.A.), <i>Actuary</i> , Integrity Life Insurance Co, 1325 Avenue of the Americas, 22nd Floor, New York NY 10019 212/373-6071 Fax: 212/262-9089	1986
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Gordon, Ross C. , (F.C.A., A.S.A., E.A.), <i>President</i> , Ross Gordon & Associates Inc, 120 Montgomery Street, Suite 2350, San Francisco CA 94104 415/421-7575	1975	Gourley, Peter J. , (F.S.A.), <i>Director-Reserves</i> , Employee Benefits Division, CIGNA Corp, B-237, Hartford CT 06152 203/726-5001	1986
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Gorski, Larry M. , (M.C.A., A.S.A.), <i>Life Actuary</i> , Illinois Department of Insurance, 320 West Washington, 4th Floor, Springfield IL 62767 217/782-1794 Fax: 217/782-5020	1979	Governale, John R. , (A.S.A.), <i>Consulting Actuary</i> , 1721 Waterford Way, Maple Glen PA 19002 215/628-2761	1980
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Gorvett, Richard W. , (A.C.A.S., A.C.A.), <i>Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1987	Gower, Michael Brian , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/489-4707	1980
Gosnell, Jeffrey E. , (A.S.A.), <i>Actuarial Assistant</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4000 Ext: 2083 Fax: 614/764-4191	1983	Gozzo, Susan M. , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6823	1990
Gossrow, Robert W. , (A.C.A.S.), <i>Casualty Actuary</i> , Illinois Department of Insurance, 320 West Washington, Springfield IL 62767 217/524-4038 Fax: 217/782-5020	1971	Grab, Edward M. , (A.C.A.S.), <i>Assistant Secretary</i> , Selective Insurance Group, 40 Wantage Avenue, Branchville NJ 07890 201/948-1391	1990
Gosstyla, Ted , (M.C.A., A.S.A., E.A.), Gosstyla Hogue & Associates, 1151 Dove Street, Suite 150, Newport Beach CA 92660 714/955-0398	1980	Grabel, Lawrence , (E.A.), Ibex Pension Actuaries Inc, 33 Irving Place, New York NY 10003 212/529-7900 Fax: 212/477-2812	1980
		Graber, Larry R. , (A.S.A.), <i>President</i> , Hill Country Life Insurance Co, PO Box 10047, Austin TX 78766 512/345-3200	1984
		Grabiner, Peter G. , (F.S.A.), <i>Associate Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5260	1990

		Admitted			Admitted
Grabiner, Suzanne W. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5992		1988	Grant, Peter G. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/609-9311		1974
Grace, Dave J. , (F.S.A.), <i>Senior Partner</i> , Martineau Provencher & Associates, 65 Queen Street West, Suite 1220, Toronto ON Canada M5H 2M5 416/865-0660 Fax: 416/865-0820		1976	Grantier, John W. , (F.S.A.), <i>Vice President & Actuary</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2020		1970
Grace, Gregory , (F.C.A.S.), <i>Chief Actuary</i> , American Reliance Insurance Cos, 1000 Lenox Drive, PO Box 6426, Lawrenceville NJ 08648 609/896-1921		1984	Grassel, Keith A. , (F.S.A., E.A.), <i>Consultant</i> , 2123 Russell Street, Berkeley CA 94705 415/843-4307		1979
Grace, Walter L. , (F.S.A.), [<i>Past President</i>], 16 Hickory Hill Drive, Wilbraham MA 01095 413/596-3941	i	1965	Grathwohl, Robert W. , (E.A.), <i>Robert Grathwohl Associates Inc</i> , 148 East Avenue, Norwalk CT 06851 203/838-0535		1978
Gracey, Richard A. , (A.S.A.), <i>Actuarial Associate</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7288		1990	Graul, Lonnie Milton , (A.S.A.), <i>Vice President & Chief Actuary</i> , Continental General Insurance Co, 8901 Indian Hills Drive, Omaha NE 68114 402/392-7761		1984
Grady, David J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Prudential Reinsurance Co, Three Gateway Center, Newark NJ 07102-4077 201/802-6328 Fax: 201/802-8492		1972	Gravelly, Kirk R. , (A.S.A.), <i>Vice President</i> , MacKeen & Bailey Inc, 12710 Research Boulevard, Suite 265, Austin TX 78759 512/250-0720 Fax: 512/250-9392		1988
Grady, John H. , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, PO Box 10108, Stamford CT 06904-2108 203/326-8414		1974	Graves, Clyde H. , (F.C.A.S.), 20 London Road, Windsor CT 06095 203/688-3096	i	1965
Graf, Dennis J. , (F.C.A., F.S.A., E.A.), <i>Actuarial Consultant</i> , United Auto Workers Union, Social Security Department, 8000 East Jefferson Avenue, Detroit MI 48214 313/926-5321		1975	Graves, Gregory T. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, East Tower, Suite 1250, 3333 Peachtree Road, Atlanta GA 30326-1052 404/237-7060		1987
Graf, Thomas J. , (F.S.A.), <i>Vice President & Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0650 515/247-5968		1978	Graves, Nancy A. , (F.C.A.S.), <i>Associate Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5203		1988
Graham, Gary G. , (A.S.A.), 180 Valleyview Road, Battle Creek MI 49015 616/965-0490	i	1969	Graves, William T. , (F.S.A.), <i>Executive Vice President</i> , Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-4251		1965
Graham, John , (A.S.A.), <i>National Director</i> , Ernst & Young ABC Pty Ltd, 83 Clarence Street, Sydney NSW 2000 Australia 02/260-3344 Fax: 02/235-2517		1979	Gravitz, David H. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 300 First Stamford Place, Stamford CT 06902 203/975-0260		1966
Graham, Martha B. , (F.S.A.), 504 North Center Street, Ashland VA 23005 804/798-4371	i	1969	Gray, Guy E. III , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100		1990
Graham, Paul S. III , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5029		1986	Gray, James G. Jr. , (F.S.A.), 3497 Woodridge Lane, Palm Harbor FL 34684	i	1965
Graham, Timothy L. , (F.C.A.S.), <i>Vice President & Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7715		1978	Gray, Kim Edward , (A.S.A.), <i>Director, National Underwriting</i> , Blue Cross/Blue Shield of IN, 120 West Market Street, Indianapolis IN 46204-2805 317/263-8000		1989
Grainger, Steven R. , (A.S.A.), <i>First Capital Life Insurance Co</i> , Actuarial Department, PO Box 85744, San Diego CA 92138-5744 619/458-8734		1980	Gray, M. Ian , (A.S.A.), <i>Associate Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/236-7950		1979
Gramer, Carol Randolph , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7087		1990	Gray, Mikel T. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104 206/625-1125		1985
Granieri, Vincent J. , (F.S.A., E.A.), <i>Chief Financial Officer</i> , Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001		1985	Gray, Myles M. , (F.S.A.), <i>Vice President</i> , CalFarm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4245		1965
Grannan, Patrick J. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 Fax: 215/687-4236		1979	Grazio, Peter W. , (E.A.), <i>Consulting Actuary</i> , Beall Garner Screen & Geare Inc, 44 Baltimore Street, Cumberland MD 21502		1976
Granoff, Gary , (A.C.A.S.), <i>President</i> , Granoff Resources, PO Box 1812, Tallahassee FL 32302 904/224-6117		1979	Greaton, James P. , (F.S.A.), <i>Director, Actuarial Valuation</i> , Capital Initiatives Corp, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-2388		1984
Grant, C. David , (A.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1894		1984	Greco, Ronald E. , (F.C.A.S.), <i>Actuary</i> , Kemper National Insurance Companies, Long Grove IL 60049 708/540-2446 Fax: 708/540-2494		1984
Grant, Dale B. , (F.S.A., E.A.), <i>Executive Vice President/Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000		1976	Greeley, Charles , (F.S.A.), <i>Consultant</i> , 64 Beach Avenue, Larchmont NY 10538 914/834-2414		1965
Grant, Gary , (F.C.A.S.), <i>Vice President & Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61710 309/766-2017		1979	Green, Cheryl D. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7607		1989
Grant, Joseph F. , (F.S.A.), <i>Vice President & Group Actuary</i> , American National Insurance Co, One Moody Plaza, 17th Floor, Galveston TX 77550 409/766-6586		1986	Green, Frederick M. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 Ext: 277		1972
			Green, Jay W. , <i>Assistant Vice President, Actuarial Department</i> , West Coast Life Insurance Co, 1275 Market Street, San Francisco CA 94123 415/552-6200 Ext: 217		1966

	Admitted		Admitted
Green, O David, III , (F.C.A., F.S.A.), School of Theology, University of the South-SPO, Sewanee TN 37375-4002	1969	Greff, Herbert D. , (E.A.), <i>Partner</i> , Meeks & Company, 3070 Riverside Drive, Columbus OH 43221 614/481-9750	1976
Green, Philip A. , (F.S.A., E.A.), Island Pension Group, 733 Bishop Street, Suite 1170, Honolulu HI 96813 808/528-5246	1974	Grefig, James J. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7472	1978
Green, Sidney A. , (F.C.A.), <i>Assistant Chief Actuary</i> , Maryland State Department of Insurance, Dept of Licensing & Registration, 501 St Paul Place, Baltimore MD 21202 301/333-6312	1965	Gregoire, Jean , (F.S.A.), <i>Director</i> , Workers' Compensation Board, Actuarial Services, 21st Floor, Two Bloor Street East, Toronto ON Canada M4W 3C3 416/927-4097	1974
Greenberg, Allan D. , (F.S.A.), <i>Chairman</i> , Greenberg & Fickes Ltd, 350 Bedford Street, Stamford CT 06901 203/975-9300	1975	Gregory, C William , (F.C.A., F.S.A.), 13 Little Bay Harbor Drive, Ponte Vedra Beach FL 32082 904/285-7015	i 1967
Greenberg, Jack , (F.S.A.), <i>Vice President & Actuary</i> , Washington National Life Ins Co of New York, 120 West 45th Street, Tower 45, New York NY 10036-4003 212/719-4300	1980	Gregory, R Scott , (F.S.A., E.A.), <i>Senior Manager</i> , Price Waterhouse, 1801 'K' Street NW, Washington DC 20006 202/778-1730	1972
Greenblum, Eli , (A.S.A., E.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, Suite 500, 1920 'N' Street NW, Washington DC 20036 202/872-1870	1984	Grenier, Richard R. , (E.A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0421	1976
Greene, Alex R. , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Royal Insurance Co, PO Box 1000, Charlotte NC 28201-1000 704/522-2982	1987	Grenier-Lew, Lynn C M. , (F.S.A.), <i>Actuary Financial Reinsurance</i> , Crown Life Insurance Co, Financial Reinsurance, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4034 Fax: 416/928-2687	1988
Greene, Curtis D. , (F.S.A.), 1568 Guilford Road, Columbus OH 43221-3851 614/487-9027	i 1965	Gresham, Bryan B. , (F.S.A.), 9205 Lyndonway Drive, Richmond VA 23229 804/270-7876	i 1965
Greene, Edward , (A.S.A., E.A.), <i>Consultant, Employee Benefit Plans</i> , Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1971	Greskoff, Peter P. , (F.S.A.), <i>Assistant Vice President</i> , CIGNA Corporation, Five Penn Center Plaza, 32nd Floor, Philadelphia PA 19103 215/523-1463 Fax 215/523-1007	1986
Greene, Lawrence R. , (E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, Suite 1740, One Williams Center, Tulsa OK 74172 918/587-0181	1984	Greville, Thomas N E. , (F.S.A.), 228 Turkey Ridge Road, Charlottesville VA 22901 804/295-7939	i 1965
Greene, Mark J. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-3028	1983	Greving, Robert C. , (F.S.A.), <i>Sr Vice President, Chief Financial Officer & Chief Actuary</i> , Southwestern Life Insurance Co, 500 North Akard, PO Box 2699, Dallas TX 75221 214/954-7376	1980
Greene, Marvin H. , (F.S.A., M.C.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 100 Summit Lake Drive, Valhalla NY 10595 914/745-4144	1980	Grice, Beth K. , (A.S.A.), <i>Associate Actuary</i> , Humana Inc, 500 West Main Street, Louisville KY 40201-1438 502/580-2024	1989
Greene, Thomas A. , (A.C.A.S.), <i>President</i> , Thomas A Greene & Company Inc, 1270 Avenue of the Americas, New York NY 10020 212/408-3800 Fax: 212/977-9471	1966	Grice, Marcella L. , (E.A.), BGS&G Companies, 44 Baltimore Street, Cumberland MD 21502 301/777-1500	1978
Greenhill, Eric L. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3371	1989	Griebenow, Jeanine A. , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7159	1988
Greenlee, Harold R. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-8570	1965	Grieve, Alexander T. , (F.S.A.), 17 Corinthian Court, Novato CA 94947 415/898-5184	1966
Greenlee, Nathan A. , (A.S.A.), <i>Assistant Actuary</i> , Mutual of New York, Glenpoint Center West, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6282	1990	Griffin, Dale C. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Ann Arbor Actuaries Inc, 2010 McDaniel, Evanston IL 60201 708/328-7818	1981
Greenspon, Sheldon J. , (A.S.A.), <i>Actuarial Finance Director</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/342-1241	1980	Griffin, Mark W. , (F.S.A.), <i>Vice President</i> , Morgan Stanley & Co, 1221 Avenue of the Americas, New York NY 10020 212/296-5788 Fax 212/764-7490	1987
Greenspoon, Arnold N. , (A.S.A.), <i>Assistant Actuary</i> , Mutual of New York, Glenpointe Centre West, Teaneck NJ 07666-6888 201/907-5753	1987	Griffith, Ann V. , (F.C.A.S.), <i>Vice President & Senior Consulting Actuary</i> , Sedgwick James, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7229	1987
Greenstein, Marcia Sorin , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8411	1979	Griffith, Michele M. , (A.S.A.), <i>Actuary</i> , Prairie States Life Insurance Co, 440 Mount Rushmore Road, PO Box 2730, Rapid City SD 57709 605/348-1262	1990
Greenstein, Michael R. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, Park 80 West, Plaza One, Saddle Brook NJ 07662 201/843-3444	1972	Griffith, Robert W. , 40 Wilson Drive, Worthington OH 43085	i 1966
Greenwalt, Anne G. , (A.C.A.S.), <i>Associate Actuary</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2438	1988	Griffith, Roger E. , (A.C.A.S.), <i>Assistant Actuary & Manager</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6311	1987
Greenwood, Brent Lee , (A.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/897-3434	1983	Griffith, Steven L. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1976
Greer, Richard R. , (F.S.A.), <i>Senior Vice President-Product</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3671 Fax: 802/229-9281	1979	Grigg, Phillip J. , (F.S.A.), <i>Vice President, Operations</i> , Prudential Insurance Company, Pruco Select Marketing Department, NW Bus Camp, 3033 Campus Drive, Plymouth MN 55441 612/557-3940	1982

	Admitted		Admitted
Griggs, Cathy Browning , (A.S.A.), <i>Associate Actuary</i> , Columbia Universal Life Insurance Co, Building A, 11044 Research, Austin TX 78759 512/345-3200	1981	Gross, Harry , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
Grim, Cynthia M. , (A.C.A.S.), <i>Assistant Actuary</i> , St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/228-8768	1990	Gross, Joseph A. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0395	1979
Grimsley, Thomas A. , (E.A.), <i>Actuarial Consultant</i> , Alexander & Alexander Consulting Group Inc, 350 North St Paul Street, #2800, Dallas TX 75201 214/720-2800	1988	Gross, Jules , (E.A.), <i>Actuary</i> , Mobil Oil Corporation, Corporate E R Benefits, 150 East 42nd Street, New York NY 10017 212/883-4307	1982
Grinvalds, Paul , (F.S.A.), <i>Actuary</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5768	1988	Gross, Marian R. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , US Fidelity & Guaranty Co, 100 Light Street, Actuarial Department, Baltimore MD 21202 301/625-5470	1990
Grippa, Anthony J. , (F.C.A.S.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7430	1978	Gross, Michael R. , (F.S.A.), <i>Second Vice President, Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183-6030 203/277-5331 Fax: 203/277-7979	1978
Griswold, Gerald W. , (F.S.A.), <i>Senior Vice President Actuarial</i> , PM Group Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4362	1970	Gross, Thomas K. , (F.S.A.), <i>Vice President & Actuary</i> , Lafayette Life Insurance Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411 Ext 215 Fax 317/477-6577	1975
Grothouse, David W. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-3133	1982	Grossack, Marshall J. , (A.C.A.S.), <i>Consulting Actuary</i> , Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400	1988
Grodanz, Stuart B. , (A.S.A.), <i>Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5864	1980	Grossman, Eli A. , (F.S.A., A.C.A.S.), <i>Two Candlewood Lane</i> , Farmington CT 06032 203/673-0936	1965
Grodecki, Frederick A. , (E.A.), <i>Director-Compensation & Benefits</i> , Zenith Data Systems, 1501 Feehanville Drive, Mount Prospect IL 60056 708/699-4822 Fax: 708/699-3898	1976	Grossman, Eric S. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4000	1982
Groden, Edward F. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext. 219	1989	Grossman, Sheldon L. , (E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Research & Information Center, Ste 1000, 601 Thirteenth Street NW, Washington DC 20005-3808 202/508-4625 Fax: 202/508-4688	1976
Groenendijk, Alida J. , (A.C.A.), 7900 South McLaughlin Road, Apt 303, Brampton ON Canada L6V 3N2 416/457-1598	1976	Groszkiewicz, Cynthia A. , (A.S.A., E.A.), <i>Senior Pension Actuary</i> , Altman Kritzer & Levick PC, 6400 Powers Ferry Road NW, Suite 224, Atlanta GA 30339 404/955-3555 Fax: 404/955-0038	1982
Groeschell, Charles G. , (F.S.A.), <i>Competition Editor, The Actuary</i> , 8620 North Port Washington Road, Milwaukee WI 53217 414/352-1743	1965	Groszkiewicz, Richard A. , (F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3282	1979
Grogan, John M. , (E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1976	Groth, Charles D. , (A.S.A.), <i>Vice President & Chief Actuary</i> , American General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1285	1967
Groh, Linda M. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-2412	1987	Grove, Garry Robert , (A.S.A.), <i>Senior Vice President & Actuary</i> , Mutual Savings Life Insurance Co, Box 2222, Decatur AL 35609 205/552-7276 Fax: 205/552-7284	1983
Grohs, Jeffrey P. , (F.S.A.), <i>Associate Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5199	1982	Grover, Myles L. , (F.S.A.), PO Box 238, Kamehala HI 96743 808/885-4030	1965
Gronkiewicz, Rocella B. , (A.S.A.), <i>Actuarial Associate</i> , Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2426	1990	Grover, Reena , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	1989
Groot, Steven L. , (F.C.A.S.), <i>Executive Vice President</i> , Allstate Indemnity Company, Allstate Plaza North, D8, Northbrook IL 60062 708/402-3160 Fax: 708/402-0584	1975	Grover, Tilak R. , (A.S.A.), <i>Actuary</i> , Arkansas Blue Cross & Blue Shield, 601 Gaines Street West, Little Rock AR 72201 501/378-2590	1988
Grose, Carleton R. , (A.C.A.S.), <i>Associate Actuary</i> , Universal Underwriters Group, 6363 College Boulevard, Overland Park KS 66211 913/339-1483	1990	Groves, Garth Richard , (A.S.A.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-1603	1988
Grosch, Allan J. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , The Wyatt Company, 8400 Normandale Lake Boulevard, 15th Floor, Minneapolis MN 55437 612/921-8700	1970	Groves, Jeffrey A. , (F.S.A., E.A.), TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1804	1983
Grosheider, James W. , (F.S.A., E.A.), TPF&C/Towers Perrin, 600 Grant Street, Suite 3800, Pittsburgh PA 15219 412/497-3118	1972	Groves, William E. , (F.C.A.), <i>Consulting Actuary</i> , 508 Frenchmen Street, New Orleans LA 70116 504/947-5551	1965
Gross, Daniel J. , (F.S.A.), <i>President</i> , Enhance Reinsurance Company, 360 Madison Avenue, Sixth Floor, New York NY 10017 212/983-3100	1971	Grubbs, Dawson T. , (A.C.A.S.), <i>Actuarial Analyst</i> , GEICO/Life Insurance, GEICO Plaza, Washington DC 20047-0001 301/986-2846	1990
Gross, Gary L. , (M.C.A., A.S.A.), <i>Principal</i> , TPF&C/Towers Perrin, One Bridgepoint, 6300 Bridgepoint Parkway, Austin TX 78730-5016 512/345-9999	1981	Grubbs, Gordon M. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5251	1968
		Gruber, Charles , (F.C.A.S., M.C.A.), <i>President</i> , E James Stergiou Risk Consultants Inc, 410 Hackensack Street, Carlstadt NJ 07072 201/935-3434	1979

	Admitted		Admitted
Grundmeier, Donald W. , (A.S.A.), Hartford Insurance Group, PO Box 2999, Group Actuarial B2, Simsbury CT 06104 203/843-3544	1988	Gupta, Om K. , (A.S.A.), <i>Second Vice President & Associate Actuary</i> , Kanawha Life Insurance Co, 210 South White Street, PO Box 610, Lancaster SC 29720-0610 803/286-3430	1978
Grunthal, Peter F. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5513	1978	Gupta, Veena N. , (E.A.), <i>Assistant Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5313	1976
Gruson, A Allan. , (A.S.A.), 713 Bruce Drive, East Meadow NY 11554 516/489-0850	1971	Gurche, Carolyn Carter , (F.S.A., E.A.), <i>Actuary</i> , Howard Johnson & Co, Seafirst Financial Center, Suite 1680, Spokane WA 99201 509/459-1040	1984
Guarnera, Robert E. , (E.A.), <i>President</i> , Pension Actuaries Inc, One Byram Brook Place, Armonk NY 10504 914/273-6650 Fax: 914/273-9575	1976	Gurlik, Gregory Andrew , (F.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 501 West Michigan Street, PO Box 3050, Milwaukee WI 53201-3050 414/299-8675	1987
Gubar, Albert , (F.S.A.), <i>Consultant</i> , 580 West 215th Street, Apt 3B, New York NY 10034 212/942-6505	1965	Gurski, Jeffrey M. , (F.S.A.), <i>Assistant Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, MIP:N425, Springfield MA 01111 413/788-8411	1988
Gubbay, Keith , (F.S.A.), <i>Principal</i> , CRESAP/Towers Perrin, 245 Park Avenue, New York NY 10016-1502 212/351-4160	1981	Gust, Michele P. , (A.C.A.S.), <i>Assistant Actuary</i> , Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144	1990
Gucciardi, Joan A. , (E.A.), <i>Executive Vice President</i> , Emjay Corporation, PO Box 17909, Milwaukee WI 53217-0909 414/961-0650	1976	Gustafson, C David , (E.A.), <i>Special Assistant to Executive Director</i> , Pension Benefit Guaranty Corp, 2020 'K' Street NW, Room 7000, Washington DC 20006-1806 202/778-8810	1979
Gudeman, Richard H. , (F.S.A.), <i>Chief Actuary</i> , Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2307	1970	Gustafson, Kenneth G. , (F.S.A.), 2031 Linden Grove Way, Carmichael CA 95608 916/487-7046	1970
Guenther, Denis G. , (F.C.A.S.), <i>Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7843 Fax: 612/223-3399	1987	Gustafson, Timothy D. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1986
Guerin, Michael D, III , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Suite 800, Washington DC 20005 202/626-9396	1989	Gut, Samuel , (A.S.A.), <i>Assistant Actuary</i> , Equitable Life Assurance Society, 1755 Broadway, New York NY 10019 212/641-7586	1987
Guertin, Shawn M. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, 400 Perimeter Center Terrace, Suite 800, Atlanta GA 30346 404/393-7634	1989	Gutierrez, Daniel C. , (A.S.A., E.A.), <i>Vice President & Actuary</i> , Pihl Gutierrez Garretson & Roberts Inc, 10 Almaden Boulevard, Suite 450, San Jose CA 95113 408/288-7447	1982
Guilliana, Joseph V. , (F.C.A., F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4980	1970	Gutman, Ewa , (A.C.A.S.), <i>Vice President-Corporate Actuary</i> , Munich American Reinsurance Co, 560 Lexington Avenue, New York NY 10022 212/310-1674	1989
Guinn, Patricia L. , (F.S.A., M.C.A.), <i>Tillinghast/Towers Perrin</i> , 245 Park Avenue, 17th Floor, New York NY 10167-0128 212/351-4149 Fax: 212/309-3857	1980	Gutsin, Anna L. , (A.S.A.), <i>The Wyatt Company</i> , 461 Fifth Avenue, New York NY 10017 212/251-5615	1990
Gulleen, Larry Wayne , (F.S.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0260 515/247-6938	1983	Gutter, Miriam , (A.S.A., E.A.), <i>Principal</i> , GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 818/990-4030	1971
Gulliver, William B. , (F.S.A., E.A.), TPF&C/Towers Perrin, Financial Centre, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5433	1981	Guterman, James , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3115	1979
Gulotta, Michael J. , (F.C.A., F.S.A., E.A.), <i>President & Chief Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6910 Fax: 908/562-1209	1979	Guterman, Sam , (F.C.A.S., F.S.A.), <i>Director & Consulting Actuary</i> , Price Waterhouse, 200 East Randolph Street, Chicago IL 60601 312/565-1500 Fax: 312/565-1540	1975
Gummere, John , (F.S.A.), <i>Chairman & Chief Executive Officer</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5373	1965	Guy, Geoffrey I. , (A.S.A.), <i>Vice President & Chief Financial Officer US Operations</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6089 Fax: 416/926-5454	1988
Gunderson, James E. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40202 502/560-2000	1982	Guy, Martha E. , (A.S.A.), 123 North Sage Street, #312, Kalamazoo MI 49007	1988
Gundlach, Andrew A. , (F.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 150 JFK Parkway, Short Hills NJ 07078 201/912-6285 Fax: 201/376-4389	1977	Guyton, Derek Nathaniel , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 Ext: 7868 Fax: 708/317-7420	1982
Gunn, Christy H. , (F.C.A.S.), <i>Manager & Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, 34S, Chicago IL 60461 312/822-7081	1986	Guyton, Michael George , (A.S.A., E.A.), <i>Pension Actuary</i> , William M Mercer Incorporated, 1300 Third National Financial Center, 424 Church Street, Nashville TN 37219 615/259-1300	1985
Gunn, Veronica H. , (E.A.), 86-51 256th Street, Floral Park NY 11001	1986	Gwidt, Gary J. , (M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1976
Gunter, Allen C. , (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 1221 McKinney, Suite 2600, Houston TX 77010-1006 713/754-5413	1980	Gwin, Stephen B. , (F.S.A.), <i>Assistant Vice President</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2296	1980
Gunvalson, Michael C. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 8400 Normandale Lake Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700	1989	Gwizdek, Julie Marie , (A.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 Ext: 6107	1988
Gupta, Brij M. , (A.S.A.), <i>Actuarial Associate</i> , Zurich-American Life Insurance Co, 1375 East Woodfield Drive, Schaumburg IL 60173-4999 708/517-3702	1985		

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Gwynn, Holmes M. , (A.C.A.S.), <i>Vice President & Chief Actuary</i> , Gainsco Inc, 5701 East Loop 820 South, Fort Worth TX 76119 817/483-0007	1980	Hafer, Glenn Allen , (F.S.A., E.A.), <i>Associate Actuary</i> , Conrad M Siegel Inc, Corp Center 81, Suite 100, Nationwide Drive, Harrisburg PA 17110 717/652-5633	1988
Gysbers, Elsie L. , (F.S.A.), 192 Full Circle, Davis CA 95616	1970	Haffling, David N. , (F.C.A.S.), <i>Vice President-Actuary</i> , American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6678 Fax 317/262-6813	1979
H			
Haak, Daniel H. , (F.S.A.), <i>President</i> , Victory Life Insurance Co, 300 SW Eighth Avenue, Topeka KS 66603-3984 913/357-6151	1976	Hagen, Donald W. , (F.S.A.), <i>Vice President, Marketing Research & Development</i> , Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1977
Haakenstad, Dale L. , (F.S.A.), PO Box 2907, Fargo ND 58103	1965	Hagewood, William D. , (E.A.), <i>Executive Vice President</i> , Continental Life of Brentwood, 101 Continental Place, Brentwood TN 37027 615/377-1300 Ext: 300	1966
Haarer, Mark A. , (F.S.A.), <i>Associate Actuary</i> , Mennonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511 Fax: 219/533-5264	1988	Haggerty, Daniel M., III , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543 609/520-2547	1990
Haas, Steven J. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , United Auto Workers Union, Social Security Department, 8000 East Jefferson Avenue, Detroit MI 48214 313/926-5321	1976	Hagstrom, Dale S. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166	1980
Haas, V Benjamin , (F.S.A., E.A.), TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1984	Haidu, James W. , (A.C.A.S.), <i>Associate Actuary</i> , Allstate Insurance Co, 51 West Higgins Road, T1B, South Barrington IL 60010 708/551-2736	1988
Haas, Donald L. , (F.S.A.), <i>Vice President-Strategic Support & Planning</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7681 Fax: 608/238-0830	1975	Haire, James R. , (F.S.A.), <i>Senior Vice President-Financial Operations</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1974
Habeck, Charles , (F.C.A., F.S.A.), <i>Consultant</i> , EM-BAR-EX International, 3278 North Summit Avenue, Milwaukee WI 53211-3151 414/962-4543	1972	Haist, Tim A. , (M.C.A., E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Fax 206/340-1380	1985
Haber, Sherry Raiman , (F.S.A.), <i>Consultant</i> , Hewitt Associates, Three Hutton Center Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400	1987	Hajek, Schenley S. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, Two Penn Plaza, 21st Floor, Area H, New York NY 10121 212/714-5287	1989
Haberstroh, Jon A. , (F.S.A.), <i>Vice President & Individual Actuary</i> , Union Central Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2454	1971	Hale, Elizabeth , (F.S.A.), <i>Associate Actuary</i> , Fidelity & Guaranty Life Insurance Co, 100 Light Street, Baltimore MD 21202 301/205-0111 Fax: 301/205-0189	1981
Habig, John C. , (A.S.A.), <i>Manager, Group & Health Actuarial</i> , United Farm Bureau Family Life, 130 East Washington Street, Indianapolis IN 46204 317/263-7736	1982	Hale, Jonathan Bradford , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, 13NB, Hartford CT 06115 203/277-4697	1983
Habliston, Charles C., IV , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9415	1985	Hale, Michael A. , (F.S.A.), <i>Imperial Life Assurance Co of Canada</i> , 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2600	1975
Hachemeister, Charles A. , (F.C.A.S., A.S.A.), <i>Vice President</i> , F & G Re Inc, 55 Madison Avenue, PO Box 1958, Morristown NJ 07960-1958 201/898-9393 Fax: 201/326-9453	1969	Hale, Timothy Edwin , (A.S.A.), <i>AMEX Life Assurance Company</i> , 1650 Los Camos Drive, San Rafael CA 94903-1899 415/492-7488	1987
Hackard, James C. , (A.S.A.), <i>Associate Actuary</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6735	1980	Haley, John J. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1979
Hacker, Frank A. , (F.S.A.), <i>Assistant Vice President/Product Line Manager</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3957	1982	Haliburton, John A., III , (A.S.A.), <i>Life Valuation Actuary</i> , Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-6175	1979
Hadigian, William , (F.S.A.), 50 South Clinton Street, Doylestown PA 18901 215/345-1313	1965	Hall, Allen A. , (F.C.A.S.), <i>Consulting Actuary</i> , Capital Actuarial Consultants, 400 'O' Street, Suite 202, Sacramento CA 95814 916/444-5651	1985
Hadley, John W. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Commercial Life Insurance Co, 15 Corporate Place South, PO Box 1387, Piscataway NJ 08855-1387 201/562-2473	1984	Hall, Barry F. , (F.S.A.), <i>Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3282	1988
Haefner, Larry A. , (F.C.A.S.), <i>Actuary</i> , American States Insurance Cos, American States Plaza, PO Box 1636, Indianapolis IN 46206-1636 317/262-6268	1987	Hall, Charles G. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Hall Actuarial Associates, 2626 Myrtle Avenue, Baton Rouge LA 70806 504/344-2707	1980
Haendiges, Brian K. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC52, Hartford CT 06156 203/636-7811	1986	Hall, D Wayne , (A.S.A.), <i>Vice President</i> , Provident Life & Accident Insurance, Fountain Square, Accident Department, Chattanooga TN 37402 615/755-1869	1980
Hafeman, Michael J. , (F.S.A.), <i>Pension Consultant</i> , William M Mercer Ltd, BCF Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2641 Fax: 416/868-7555	1979	Hall, David A. , (F.S.A.), <i>Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8003	1980
		Hall, E Kent , (A.S.A., E.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 1601 Elm, Suite 400, Dallas TX 75201 214/754-2595	1977
		Hall, Gail A. , (F.S.A.), <i>Vice President & Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5116	1981

	Admitted		Admitted
Hall, Gordon M. , (F S A), <i>Vice Chairman</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2892	1976	Haltiner, Terry M. , (A S A), <i>Risk Analyst</i> , City of St Paul, Risk & Employee Benefit Management, 900 Commerce Building, 8 East Fourth Street, St Paul MN 55101 612/292-6235	1986
Hall, J Christopher , (F S A), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, International Division, K502, 1295 State Street, Springfield MA 01111-0001 413/730-6246 Fax: 413/730-6251	1980	Halverson, Michael B. , (A S A), <i>Assistant Vice President & Associate Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 Ext: 654	1990
Hall, J Clayton , (A S A), <i>Consulting Actuary</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1989	Halvorson, Audrey L. , (F S A), <i>Associate Actuary</i> , Cologne Life Reinsurance Co, PO Box 300, Stamford CT 06904-0300 203/356-4927	1987
Hall, James A, III , (F C A S , F C A), <i>Partner</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/574-5181 Fax: 617/345-0398	1975	Halvorson, Debora A , <i>Vice President-Actuarial</i> , Delta Dental Plan of Minnesota, PO Box 330, 7807 Creekridge Circle, Minneapolis MN 55440 612/944-5252	1984
Hall, Martin E , (A S A), <i>Actuarial Assistant</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7781	1990	Halvorson, William A , (F S A), [Past President] , Halvorson Research Associates, 2900 14th Street North, Naples FL 33940 813/261-4110	1965
Hall, Richard L , (F S A), <i>Vice President-Individual Marketing</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7138	1977	Ham, Ronald , (F S A), <i>Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290	1965
Hall, Robert A , (F S A), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6683 Fax 203/636-1651	1965	Hamaker, Donna L , (E A), <i>Senior Actuarial Analyst</i> , William M Mercer Incorporated, 2200 Ross Avenue, 3500 Texas Commerce, Dallas TX 75201 214/220-3500	1990
Hall, Robert Edward , (A S A), <i>Director</i> , Concordia Wharf Ltd, 34 New Concordia Wharf, Mill Street, London England SE1 2BA 071/232-2341	1986	Hamamo, Roshdi A , (A S A , E A), 5221 Massachusetts Avenue, Bethesda MD 20816 301/320-3213	1969
Hall, Ruthann , (F S A , E A), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9497	1979	Hambek, Jeffrey L , (F S A), <i>Product Development</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 Ext: 382	1982
Hall, Sherrill G , (F S A), <i>Executive Vice President, Marketing</i> , Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/691-3316	1969	Hambrick, Kristal E , (F S A), <i>Assistant Vice President & Associate Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2521	1985
Hall, William E , (F S A), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 21S, New York NY 10010 212/578-3897	1988	Hambro, Michael J , (F S A), <i>Assistant Vice President/Product Line Manager</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3528	1979
Hallenbeck, Gary T , (F S A , E A), <i>Vice President & Director</i> , TPF&C/Towers Perrin, 100 Summit Lake Drive, Valhalla NY 10595 914/745-4141	1977	Hamilton, Curtis D , (E A), <i>President</i> , Tri-Ad Actuaries Inc, 411 South Ivy Street, PO Box 2059, Escondido CA 92025 619/743-7555 Fax: 619/489-9343	1976
Hallett, Arthur L , (F S A , E A), Hallett & Libman Inc, 5755 Granger Road, Suite 360, Independence OH 44131 216/398-3888 Fax: 216/398-5069	1974	Hamilton, James C , (F S A), <i>Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6637	1972
Halliwell, Paul D , (F C A , A S A , E A), <i>President</i> , Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 Fax: 412/288-0863	1968	Hamilton, M Spencer , (F S A), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5637	1983
Halloran, James J , (F S A), RD #2, Box 595, Narrowsburg NY 12764 914/252-7410	1965	Hamilton, Pennell W , (F S A), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Conveyor MR4A, Hartford CT 06156 203/636-7720 Fax 203/636-8723	1986
Hallquist, Roger W , (A S A), <i>Senior Actuarial Assistant</i> , Life Insurance Co of Georgia, PO Box 105006, Corporate Center, Atlanta GA 30348 404/980-6520	1985	Hamm, Donald G, Jr. , (F S A), <i>Senior Vice President, Chf Fin Officer/Chf Info Officer</i> , Time Insurance Company, 501 West Michigan Avenue, PO Box 3050, Milwaukee WI 53201-3050 414/299-8601	1980
Halper, Randy E , (E A), <i>Associate Actuary</i> , Sedgwick James, Public Ledger Building, Philadelphia PA 19106 215/928-4786 Fax: 215/928-4789	1990	Hamm, Kenneth R , (F S A), <i>Director of Finance/Eastern Group Operations</i> , John Hancock Mutual Life Insurance, 40 Morris Avenue, Bryn Mawr PA 19010 215/964-6333	1986
Halpern, Barry S , (F S A), <i>Regional Actuary</i> , Aetna International Inc, 3508 One Exchange Square, 8 Connaught Place, Hong Kong Hong Kong 852/523-2053	1980	Hammer, Sidney M , (A C A S), <i>Manager-Actuarial Department</i> , Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-7069	1966
Halpern, Emanuel , (F S A), <i>Actuary</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1965	Hammerling, Linda H , (F S A), <i>Assistant Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext 3363	1985
Halpert, Aaron , (A C A S), <i>Senior Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6881 Fax 212/872-3272	1983	Hammond, Kenneth James , (F S A), <i>Assistant Group Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext 7064	1987
Halpert, Harvey , (F S A), <i>Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-6008	1979	Hammond, P Anthony , (A S A), <i>Chief Actuary</i> , Blue Cross/Blue Shield of VT, PO Box 186, Montpelier VT 05602 802/223-6131 Ext 254 Fax: 802/229-0511	1989
Halstead, Burnett , (F S A , E A), <i>Vice President & Actuary</i> , Federal Kemper Life Assurance Co, Kemper Ins Building, D-3, Long Grove IL 60049 708/540-2990 Fax 708/540-3251	1965	Hammons, David J , (F S A), <i>Vice President & Actuary</i> , Maxicare Health Plans, 1149 South Hill Street, Los Angeles CA 90015 213/765-2302 Fax 213/765-2695	1984

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Hampson, Albert L. , (A.S.A.), <i>Partner</i> , Carson Hampson Ehrlich & Callahan, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666		1982	Hansen, Donald A. , (E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900		1982
Hamrick, Jane L. , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 452, New York NY 10010 212/576-4671 Fax: 212/576-4529		1979	Hansen, Eric Main , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040		1980
Han, Jeong S. , (F.S.A.), <i>Executive Vice President</i> , The Prudential Life Insurance Co, SKC Building, 6/F, Chung Gu, 199-15 Ulchiro 2 Ga, Seoul Korea 822/775-6525 Fax: 822/775-6532		1981	Hansen, George W. , (A.S.A.), Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8316		1987
Han, Luke T. , (A.S.A., E.A.), <i>Principal & Actuary</i> , KPMG Peat Marwick, Box 4150, Honolulu HI 96812 808/531-7286		1988	Hansen, Gregory D. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/ Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300		1984
Hancock, Edward B. , <i>Consulting Actuary</i> , Hancock Enterprises, PO Box 32374, Phoenix AZ 85064	i	1966	Hansen, Henry W. , (F.S.A.), <i>Actuary</i> , Allstate Life Insurance Co, Allstate Plaza West, M5C, Northbrook IL 60062 708/402-8173 Fax: 708/402-4293		1986
Hand, Katharine M. , (F.C.A.), 3556 Cornwall Drive, Lexington KY 40503	i	1965	Hansen, Janet Cummings , (E.A.), Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3062		1977
Hand, William David , (E.A.), <i>Senior Vice President</i> , Hand & Associates Inc, Hand Building, 4th Floor, 5700 Northwest Central Drive, Houston TX 77092 713/460-1000 Fax: 713/895-9817		1990	Hansen, Lawrence R. , (F.S.A.), 1676 107th Street NW, Des Moines IA 50322 515/225-0029	i	1979
Hand, William W. , (E.A.), <i>Chairman</i> , Hand & Associates Inc, Hand Building, 4th Floor, 5700 Northwest Central Drive, Houston TX 77092 713/460-1000		1979	Hansen, Paul E. , (F.S.A.), <i>President</i> , Paul E Hansen Inc, 9065 Hyland Creek Circle, Bloomington MN 55437 612/835-9540		1979
Handley, Thomas L. , (F.S.A.), <i>Principal</i> , The Miller Group, 7300 College Boulevard, Suite 309, Overland Park KS 66210 913/338-1415		1977	Hansen, Reuben G. , 4318 North Keeler, Chicago IL 60641	i	1966
Handte, Malcolm R. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Zurich Reinsurance, One Canterbury Green, Stamford CT 06901 203/965-8821 Fax: 203/965-8805		1988	Hansen, Robert A. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-1843 Fax: 203/636-1293		1982
Haner, Walter J. , (F.C.A.S.), Tillinghast/Towers Perrin, 695 East Main Street, Financial Center, Stamford CT 06901 203/326-5480		1979	Hansen, Thomas D. , (E.A.), Scottsdale Actuarial Software, 13416 North 32nd Street, Phoenix AZ 85032 602/948-4073		1976
Hanes, Robert A. , (A.S.A.), <i>Assistant Actuary</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202-1365 803/798-7000 Ext: 5491		1990	Hanson, Elizabeth A. , (A.S.A.), <i>Actuarial Analyst</i> , C & B Consulting Group, 231 South Bemiston Street, St Louis MO 63105 314/725-0114		1990
Hanf, Duane F. , (F.C.A., F.S.A., E.A.), <i>Senior Manager</i> , Ernst & Young, 1400 Pillsbury Center, Minneapolis MN 55402 612/371-8325 Fax: 612/339-1726		1976	Hanson, H Donald , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Zurich-American Insurance Group, Zurich Towers, 1400 American Lane, Schaumburg IL 60196-1056 708/605-6500 Fax: 708/605-6124		1967
Hanford, Craig E. , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-4719		1990	Hanson, J Ross , (F.S.A.), <i>Consultant</i> , Hanson & Associates, PO Box 1346, Eastham MA 02642 508/240-1890 Fax: 508/240-0056		1965
Hanhan, Mary Beth , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company SPA, Barbara de Braganza 10-4, Madrid 28004 Spain		1976	Hanson, Jeffrey L. , (F.C.A.S.), <i>Vice President-Actuary</i> , Central Insurance Companies, 800 South Washington Street, Van Wert OH 45891 419/238-1010		1983
Hanlin, H Carey , (F.S.A.), James Building, Suite 209, 735 Broad Street, Chattanooga TN 37402		1965	Hanson, Kathleen , (E.A.), The New England, 500 Boylston Street, Boston MA 02117 617/578-6122		1982
Hanna, Judith A. , (A.S.A.), <i>Associate</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080		1989	Hanson, Peter M. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Facciani & Company, 5700 Lombardo Center, Suite 242, Cleveland OH 44131 216/447-1694		1973
Hanna, Louis B. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Columbian Mutual Life Insurance Co, Jack R Manning Plaza, Binghamton NY 13902 607/724-2472		1970	Hanson, Richard L. , (A.S.A., E.A.), <i>Second Vice President</i> , Federated Mutual Insurance Co, 121 East Park Square, Owatonna MN 55060-3046 507/455-5431		1976
Hannah, Margaret J. , (A.S.A.), <i>Actuarial Associate</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602-0789 803/292-4240		1986	Hanson, Steven G. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 15700 West Blue Mound Road, Brookfield WI 53005 414/784-2250		1990
Hanrahan, John Edward , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-8577 Fax: 201/716-3169		1983	Hapke, Alan J. , (F.C.A.S.), <i>Associate Actuary</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7933		1983
Hanselmann, Jay B. , (F.S.A., E.A.), <i>Vice President & Chief Actuary</i> , The Nyhart Co Inc, 3505 North Washington Boulevard, PO Box 88187, Indianapolis IN 46208 317/923-2391		1966	Haraburda, Kent Walter , (A.S.A.), <i>Associate Actuary</i> , Aegon USA, 2121 Precinct Line Road, PO Box 1038, Insurance Center, Hurst TX 76053 817/656-6320		1980
Hansen, Charles J. , <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	i	1976	Harack, John , (A.C.A.S.), <i>Consulting Actuary</i> , 2429 Prospect Avenue, Evanston IL 60201 708/328-5374		1966
Hansen, Debra Joan , (A.S.A., E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, #308, Omaha NE 68114 402/393-9400		1989	Harbage, Robin A. , (A.C.A.S.), <i>Vice President, Corporate Actuary</i> , The Progressive Corporation, 6000 Parkland Boulevard, Mayfield Heights OH 44124 216/446-7183		1987
			Harbertson, Dan A. , (A.S.A.), DCP Administrators Inc, 7315 Wisconsin Avenue, Suite 705E, Bethesda MD 20814 301/656-8993		1980

	Admitted		Admitted
Harbin, Roger F. , (F.S.A.), <i>Vice President</i> , SAFECO Life Insurance Co, 15411 NE 51st, Redmond WA 98052 206/867-8055	1981	Harlin, James L. , (F.S.A.), <i>President</i> , John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531 Ext: 201 Fax: 217/245-1922	1979
Harbold, Janice M. , (F.S.A., E.A.), <i>Associate</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	Harms, Dennis E. , (F.S.A.), <i>Vice President</i> , Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-6521 Ext 309 Fax 817/754-7629	1979
Hardcastle, Yellott F, III , (F.C.A., F.S.A., E.A.), <i>Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, PO Box 2975, Hartford CT 06104 203/725-2204	1978	Harootunian, Charles J. , (E.A.), <i>Senior Account Executive</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4575	1976
Harder, Stefanie J. , (A.S.A.), <i>Assistant Actuary</i> , Sovereign Life Insurance Co of CA, 30 West Sola Street, Santa Barbara CA 93101 805/963-7871 Ext. 364 Fax: 805/962-6223	1987	Harper, Alfred B. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place C-2, PO Box 111, Boston MA 02117 617/572-5612	1966
Hardin, Robert B. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Cleveland OH 44114-2585 216/696-8400 Fax: 216/696-5023	1979	Harper, Goldwyn Bertrand , (A.S.A., E.A.), <i>Actuary</i> , MMC&P Inc, 11th Floor, One Gateway Center, Pittsburgh PA 15222 412/394-9395	1984
Harding, Carol S. , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 201 North Illinois Street, #2000, Indianapolis IN 46205 317/237-2888	1979	Harper, Jeffrey C. , (F.C.A., F.S.A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road NE, Atlanta GA 30326-1119 404/365-1662 Fax: 404/365-1663	1979
Harding, George W. , (F.C.A., F.S.A.), <i>President</i> , Value Planning Inc, PO Box 287, Zionsville IN 46077 317/875-0881	1966	Harper, Jeffrey W. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Insurance of Iowa, PO Box 1635, 604 Locust Street, Des Moines IA 50309 515/245-6693	1989
Harding, John H. , (F.S.A.), <i>President & Chief Operating Officer</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3520 Fax 802/229-9281	1965	Harrell, David E. , (E.A.), <i>Health Care Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1296	1976
Harding, John W. , (F.S.A.), <i>Senior Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2349	1979	Harrigan, Harold F. , (F.S.A.), 711 A Heritage Village, Southbury CT 06488	1965
Harding, Keith J. , (A.S.A.), <i>Consulting Actuary</i> , The Alexander Consulting Group Ltd, 101 Sixth Avenue SW, 9th Floor, Calgary AB Canada T2P 0P8 403/261-6056 Fax: 403/262-2446	1976	Harrington, Donald P. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , AT&T Corporate Headquarters, One Speedwell Avenue East, Room 1116E, Building Code 88E, Morristown NJ 07960 201/898-2300 Fax: 201/644-4672	1967
Harding, Thomas C. , (A.S.A.), <i>Second Vice President & Assistant Actuary</i> , American Family Life Assurance Co of Columbus, PO Box 1459, Columbus GA 31999 404/596-3456	1979	Harrington, Inger S. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, Hartford CT 06152 203/726-4516	1980
Hardison, Joe W. , (F.S.A.), <i>Vice President & Actuary</i> , Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5681	1966	Harrington, Jan R. , (F.C.A., A.S.A., E.A.), <i>Reviewing Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1390	1978
Hardy, Howard R. , (F.C.A.S.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6596	1972	Harrington, John Michael , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Resources Corp, 11755 West 112th Street, Suite 102, Overland Park KS 66210 913/451-0044	1982
Hardy, Leslee S. , (A.S.A., E.A.), <i>Rudd & Wisdom Inc</i> , PO Box 26008, Austin TX 78755-0008 512/346-1590	1984	Harrington, Timothy M. , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202 414/223-4200	1984
Hardy, Thomas E. , (F.S.A.), <i>Assistant Vice President</i> , Mutual Of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8738	1980	Harris, Bertha L. , (F.S.A.), 43 Guinard Drive, Watchung NJ 07060	1965
Hare, Dennis K. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1989	Harris, Carl M. , (F.S.A.), <i>Consulting Actuary</i> , Carl M Harris & Associates, 100 Court Avenue, Suite 315, Des Moines IA 50309 515/282-2001 Fax: 515/282-4604	1982
Hargrove, Mark A. , (A.S.A.), <i>Second Vice President & Actuary</i> , Pan-American Life Insurance Co, 601 Poydras Street, 14th Floor, New Orleans LA 70130 504/566-3305 Fax: 504/566-3164	1986	Harris, Curtis, Jr. , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Box 135, Dallas TX 75201 214/220-3513	1990
Harkensee, James Charles , (F.S.A.), <i>Assistant Vice President & Corporate Actuary</i> , Zurich-American Life Insurance Co, 1375 East Woodfield Drive, Schaumburg IL 60173-4999 708/517-3703	1987	Harris, Daniel S. , (A.S.A., E.A.), <i>Manager</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1164	1966
Harker, Carlton , (F.S.A., E.A.), <i>President</i> , ACS Group, 8025 North Point Boulevard, Suite 215E, Winston-Salem NC 27106 919/773-1313	1965	Harris, Darryl L. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Corp Planning & Act'l, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5646	1981
Harkin, Denis B. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , First Penn-Pacific Life Insurance Co, 1801 Meyers Road, Oakbrook Terrace IL 60181 708/495-3336	1985	Harris, David L, Jr. , <i>President</i> , Hanab Enterprises, 10261 SW 124th Street, Miami FL 33176 305/238-5184	1976
Harkness, Paul T, Jr. , (F.S.A.), <i>Eight Sargent Street</i> , Ellsworth ME 04605	1965	Harris, David M. , (F.S.A.), <i>Vice President</i> , Lehman Brothers, Three World Financial Center, 9th Floor, American Express Tower, New York NY 10285 212/640-8302	1984
		Harris, Kenneth I. , (A.S.A., E.A.), <i>Partner</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8402	1976

	Admitted		Admitted
Harris, Meredith A. (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7845	1984	Hartman, Ayleene G. (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co., Mutual of Omaha Plaza, Omaha NE 68175 402/978-5069	1984
Harris, Ronald G. (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1981	Hartman, David G. (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061 201/580-2400	1972
Harris, Samuel D. (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, One Cleveland Center, 1375 East Ninth, Suite 2600, Cleveland OH 44114 216/781-7634	1979	Hartman, Gerald R. (F.C.A.S.), <i>Professor & Consulting Actuary</i> , Temple University, 487 Ritter Annex 004-00, Program in Actuarial Science, Philadelphia PA 19122 215/787-8456	1968
Harris, Seymour H. (F.C.A., F.S.A.), 18002-134th Avenue, Sun City West AZ 85375	1965	Hartman, Mark V. (F.S.A., E.A.), <i>Consulting Actuary</i> , W H Odell & Associates Inc, 1400 Old Mill Circle, Winston-Salem NC 27103 919/768-8217 Fax: 919/768-2185	1987
Harris, Timothy F. (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031	1977	Hartman, Thomas K. (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335	1980
Harris, Timothy J. (E.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 500 South Virgil Avenue, Los Angeles CA 90020 213/382-1347	1981	Hartman, Willard A. (F.C.A., F.S.A., E.A.), <i>Vice President & Secretary</i> , The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606 312/704-0600 Fax: 312/704-8110	1966
Harrison, Carol M. (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/421-6000	1990	Hartmann, Jeffrey F. (F.S.A., A.C.A., E.A.), <i>Vice President</i> , Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800	1975
Harrison, David C. (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19192 215/523-3207	1984	Hartnedy, John A. (F.S.A.), <i>Vice President & Chief Actuary</i> , Golden Rule Insurance Co, Golden Rule Building, 7440 Woodland Drive, Indianapolis IN 46278-1719 317/297-4123 Ext. 7443	1969
Harrison, George E. (A.S.A.), <i>Health Actuarial Specialist</i> , Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5126	1984	Hartsough, Keith E. (F.S.A., M.C.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7518 Fax: 708/317-7416	1984
Harrison, Graham A. (F.S.A., E.A.), <i>Vice President & Actuary</i> , Sedgwick James Consulting Group, Public Ledger Building, Philadelphia PA 19106 215/928-4629 Fax 215/928-4789	1979	Hartt, Bernard E. (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 55 West Monroe, Suite 1700, Chicago IL 60603 312/332-2285	1977
Harrison, James C. (F.S.A., A.C.A.), <i>Vice President & Chief Actuary</i> , Atlanta Life Insurance Co, 100 Auburn Avenue NE, Atlanta GA 30303 404/659-2100	1968	Hartwell, Kenneth W. (A.S.A.), <i>Sun Financial Group</i> , One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1985
Harrison, Jay I. <i>Insurance Agent, Pension & Profit Sharing</i> , Equitable Life & Financial Service, 2875 NE 191st Street, 5th Floor, North Miami Beach FL 33180 305/940-6206	1981	Hartwell, Ward J. 8808 Red Oak Court, Raleigh NC 27613	1965
Harrison, R Scott. (E.A.), <i>President</i> , Polycomp Admin Services Inc, 6400 Canoga Avenue, Suite 250, Woodland Hills CA 91367 213/716-0111 Fax: 818/346-8672	1976	Harvey, Robert. (F.S.A.), 63 Redner Road, Morristown NJ 07960	1965
Harrison, Richard W. (A.S.A.), <i>Assistant Vice President</i> , State Farm Life Insurance Co, One State Farm Plaza, B-4, Bloomington IL 61710 309/766-6066	1980	Harwayne, Frank. (F.C.A.S.), <i>Consulting Actuary</i> , 18 A East Hills Drive, Somers NY 10589 914/276-2322	1965
Harrison, Stephen A. (A.S.A.), <i>Actuary</i> , American Investors Life Insurance Co, 415 SW Eighth Street, Topeka KS 66603 913/232-6945	1982	Harwood, Michael P. (F.S.A.), <i>Deputy Actuary</i> , Albany Life Assurance, Station House, Three Daires Lane, Potters Bar Herts England EN6 1AJ 07/074-2311 Fax 07/075-6115	1989
Harrold, David A. (A.S.A.), <i>Director-National Accounts Group P/C</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7318	1979	Hasday, Carol M. (F.S.A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5316	1986
Harrold, Steven A. (F.C.A., F.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1829 Fax: 404/365-1662	1972	Haseltine, Douglas S. (F.C.A.S.), <i>Property/Casualty Actuary</i> , Florida Insurance Department, Dept of Ins & Treasurer, 200 East Games Street, Room 371Q, Tallahassee FL 32399-0300 904/488-4434	1975
Hart, Gilbert W. (A.S.A.), <i>Assistant Vice President</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8475	1984	Haskell, Gayle E. (F.C.A.S.), <i>Vice President & Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3350 Fax: 908/412-7530	1984
Hart, Paul C. (F.S.A.), <i>Senior Vice President & Actuary</i> , Management Compensation Group, 205 SE Spokane, Portland OR 97202 503/238-1813	1971	Haskins, Charles R. (F.S.A.), <i>Executive Vice President-Product Development</i> , Family Guardian Life Insurance Co, 1655 Des Peres Road, MS-CH443, Suite 200, St Louis MO 63131 314/965-2955 Fax: 314/965-5549	1978
Hart, W Van Buren, Jr. , 54 Fisk Drive, Newington CT 06111 203/666-4742	1965	Hasselmeier, A G. (A.S.A.), <i>Senior Vice President & Actuary</i> , The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700	1979
Harte, Victor P. (E.A.), <i>Improved Funding Techniques</i> , 211 Broadway, Lynbrook NY 11563 212/319-1489	1990	Hatch, Gerald A. (A.S.A.), <i>Director, Reinsurance Systems</i> , Transamerica Occidental Life, Reinsurance T-300, 1150 South Olive Street, Los Angeles CA 90015 213/741-5592	1979
Harthorn, Don L. (E.A.), <i>Consultant</i> , The Wyatt Company, 200 First National Building, Detroit MI 48236 313/961-5485	1979		
Hartley, Eleanor S. (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07102-2992 201/802-6000	1982		

	Admitted		Admitted
Hatfield, Donald W. , (A.S.A.), <i>Assistant Actuary</i> , American General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1215	1987	Haws, Robert Samuel , (F.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 3001 Summer Street, Stamford CT 06905 203/356-9800 Fax 203/348-4228	1985
Hatfield, Robert W. , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7506	1979	Hay, Randolph S. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-3334	1986
Hau, Judy L P. , (A.S.A., E.A.), <i>Senior Actuary</i> , Pacific Telesis, Pacific Telesis Center, 130 Kearny Street, Suite 3570, San Francisco CA 94108 415/394-3509	1976	Haya, Avner , (F.S.A., E.A.), <i>President</i> , The Orly Cos Inc, 16 North Kings Highway, Cherry Hill NJ 08034 609/779-2529	1965
Hauboldt, Richard H. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 West Bluemound Road, Brookfield WI 53005 414/784-2250	1982	Hayataka, Hiro , (A.S.A.), 9141 Kings Colony Road, Jacksonville FL 32257	i 1966
Hauke, William V. , (F.S.A.), 1534 Gamon Road, Wheaton IL 60187 708/668-7034	i 1965	Hayden, Thomas J. , (A.S.A.), <i>American International Group</i> , 13th Floor, 80 Pine Street, New York NY 10005 212/770-2237	1988
Hause, Christopher H. , (F.S.A.), <i>Senior Vice President-Actuary</i> , Individual Assurance Co, 1600 Oak Street, Kansas City MO 64108 816/842-8842	1982	Hayden, Virgil O. , (F.S.A.), 314 Pable Road, Punte Vedra Beach FL 32082 904/285-7180	i 1965
Hauser, Frederick P. , (F.S.A.), <i>Senior Vice President & Controller</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5096	1968	Hayes, David Paul , (F.S.A., E.A.), <i>Actuary</i> , Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000	1988
Hauser, Harold , (F.S.A., E.A.), PO Box 150, Glen Ridge NJ 07028 201/743-3424	1965	Hayes, Mark D. , (F.S.A., E.A.), <i>American Life Insurance Co</i> , One Allico Plaza, PO BOX 2226, Wilmington DE 19899 302/594-2693	1981
Hauser, Peggy L. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250 Ext. 343	1987	Hayes, Rea B. , (F.S.A.), 524 River Street, Chattanooga TN 37405-4133	i 1965
Hauser, William J. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/716-3706	1988	Hayes, Thomas L. , (A.C.A.S.), <i>Actuary</i> , Computer Sciences Corporation, National Flood Insurance Program, 10101 Senate Drive, Lanham MD 20706 301/982-2106	1990
Hausmann, James C. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000	1983	Hayne, Roger M. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144 Fax. 818/793-2808	1980
Haver, Robert W. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/246-6048	1968	Haynes, Garry L. , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 1050 Seventeenth Street NW, Suite 350, Washington DC 20036 202/296-7264	1980
Haverick, David R. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	Haynes, Roscoe , (F.S.A., E.A.), <i>Actuary</i> , Fleet/Norstar Employee Benefit Services, Peter D Kiernan Plaza, Albany NY 12207-2796 518/447-2105	1983
Hawke, James S. , (F.S.A.), <i>Vice President & Actuary</i> , Bankers Security Life Ins Society, 4601 Fairfax Drive, PO Box 3700, Arlington VA 22203 703/875-3584 Fax. 703/875-3616	1980	Haynes, Timothy John , (A.S.A.), <i>Actuary</i> , Guarantee Trust Life Insurance Co, 1275 North Milwaukee Avenue, Glenview IL 60025 708/699-0600 Ext 420	1990
Hawkins, David M. , (A.S.A.), <i>Consulting Actuary</i> , Hawkins & Associates, Consulting Actuaries, PO Box 835782, Richardson TX 75083 214/234-4764	1984	Hays, David H. , (F.C.A.S.), <i>Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-6234	1987
Hawkins, George K, Jr. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Dun & Bradstreet Plan Services, 3501 Frontage Road, PO Box 30098, Tampa FL 33630-3098 813/289-1000 Ext: 2016	1975	Hays, Michael D. , (F.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 3631	1979
Hawkins, Gilbert Eugene , (F.S.A., E.A.), 7160 Mossvine Drive, Dallas TX 75240 214/233-5512	i 1966	Hayward, Gregory L. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, E-7, Bloomington IL 61710 309/766-2325	1985
Hawkins, Joseph D. , <i>President</i> , American Reinsurance Services Inc, 5430 LBJ Freeway, Suite 1600, Dallas TX 75240 214/490-5006 Fax: 214/934-0042	1970	Hazam, William J. , (F.C.A.S.), 207 Village Lane, Winter Park FL 32792	i 1965
Hawkins, Stephen Lloyd , (A.S.A., E.A.), San Diego Pension Consultants, Third Floor, 1202 Morena Boulevard, San Diego CA 92110 619/275-5005	1987	Hazelcorn, Abraham , (F.C.A., F.S.A., E.A.), <i>Vice Chairman of the Board</i> , American Mayflower Life Insurance, Two Penn Plaza, PO Box 3045, New York NY 10116 212/268-2962 Ext. 301 Fax. 212/268-2977	1965
Hawkinson, Scott A. , (F.S.A.), <i>Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/342-5635	1985	Hazlett, Glen A. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1981
Hawley, Brian E. , (F.S.A.), <i>Vice President</i> , Financial Products, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 508/793-5823	1988	Hazlett, Richard F S. , (F.C.A., F.S.A.), 120 Daniel Drive, PO Box 42-SS #3, Fredericton NB Canada E3B 5W9 506/459-8433	i 1965
Hawley, Douglas N. , (F.S.A.), <i>Insurance Consultant</i> , Hawley Actuarial Software, 13 Council Crest Drive, Corte Madera CA 94925 415/924-4645	1978	Head, Alden L. , (F.S.A., E.A.), 123 Forest Road, Moorestown NJ 08057 609/234-9373	1968
Hawley, Sharon S. , (A.S.A., E.A.), <i>Associate</i> , Hawley Actuarial Software, 13 Council Crest Drive, Corte Madera CA 94925 415/924-4645	1982	Head, Glenn O. , (F.S.A., A.C.A.S.), <i>Chairman & Treasurer</i> , First Investors Consolidated Corp, 120 Wall Street, New York NY 10005 212/208-6060	1965
Hawn, Jerry M. , (E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1970	Head, Thomas F. , (A.C.A.S.), <i>President</i> , Professional Actuarial Services, 12 Bounty Road West, Fort Worth TX 76132 817/731-2351	1971

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Headley, Kip F. , (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0650 515/246-4938	1988
Healey, Ralph J., Jr. , (F.S.A., E.A.), RHA Inc, PO Box 23602, Jackson MS 39225 601/922-0514	1966
Healy, David H. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3558 Fax: 212/309-3730	1979
Healy, Michael P. , (F.S.A.), <i>Actuary</i> , SAFECO Life Insurance Co, 15411 NE 51st, Redmond WA 98052 206/867-8114	1980
Hearn, Vincent W. , (A.C.A.S.), <i>Insurance Examiner</i> , Department of Defense, Defense Logistics Agency, 201 Varck Street, New York NY 10014-4811 212/807-3527	1972
Hearst, John E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The CSI Group Inc, 9425 Stenton Avenue, Philadelphia PA 19118 215/233-2626	1965
Heaston, Gary A. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385	1977
Heath, Roger R. , (F.S.A., M.C.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2740 Fax: 214/701-2768	1979
Heaton, Gerald D. , (E.A.), <i>Actuarial Consultant</i> , Actuarial Pension Analysts Inc, 7000 East Genesee Street, Fayetteville NY 13066 315/445-2108	1983
Heaton, Timothy J. , (A.S.A.), <i>Director, Actuarial Services</i> , Wisconsin Physicians Service Insurance Corporation, 1717 West Broadway, Madison WI 53708 608/221-4711 Ext: 5121	1987
Heau, Thomas K. , (F.S.A.), <i>Senior Actuary & Director</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-2568 Fax: 708/402-8174	1979
Heavilin, David C. , (A.S.A.), <i>Director-Actuarial Services & Associate Actuary</i> , CalFarm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4209	1979
Hebel, George J., Jr. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2705 Fax: 214/701-2768	1980
Heberle, Larry J., Jr. , (E.A.), <i>Actuary</i> , Hunt DuPree Rhine & Associates, PO Box 6400, Greenville SC 29606 803/242-4951	1990
Hebert, Brenda J. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7244	1985
Hebert, Norman P. , (F.C.A.S.), <i>Assistant Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-4459	1989
Hecht, David C. , (A.S.A., E.A.), <i>Second Vice President & Corporate Benefits Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07102-3184 201/481-8784 Fax: 201/268-4290	1966
Heck, Kenneth M. , (F.S.A.), <i>Consultant</i> , Insurance Conceptions Inc, 100 South Ridge Road, Suite 211, Wichita KS 67209-2163 316/942-9065	1983
Heckel, Thomas J. , (F.S.A.), <i>Assistant Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8170	1988
Heckman, Philip E. , (A.C.A.S.), <i>Senior Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2143 Fax: 312/606-2321	1979
Hedford, Thomas O. , (F.S.A.), <i>President</i> , Pacific Heritage Assurance Co, 111 SW Columbia Street, Portland OR 97201 503/221-6700	1971
Hedin, Elmer R. , 640 Memory Court SE, Olympia WA 98503 206/456-2104	1970

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Hedreen, James M. , (F.S.A.), <i>Associate Actuary</i> , Family Life Insurance Co, Park Place, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000	1990
Heeb, Roland K. , (A.S.A.), <i>Assistant Actuary</i> , International Consulting Services Inc, 550 12th Street SW, Washington DC 20065 202/646-9743 Fax: 202/646-9739	1979
Heer, E LeRoy , (F.C.A.S.), <i>Vice President & Corporate Actuary</i> , W R Berkley Corporation, 165 Mason Street, PO Box 2518, Greenwich CT 06836-2518 203/629-2880 Ext 270 Fax: 203/629-3492	1969
Heersink, Agnes H. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251 214/363-2451	1987
Heezen, Donald C. , (E.A.), <i>Consultant</i> , The Wyatt Company, Suite 601, 6075 Poplar Avenue, Memphis TN 38119 901/761-5500	1985
Heiberg, Charles Henry , (F.S.A.), <i>Group Actuary</i> , SAFECO Life Insurance Co, 15411 NE 51st Street, Redmond WA 98052 206/867-6161	1982
Heibert, Ronald G. , (F.S.A.), <i>Second Vice President & Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8506	1980
Heidbrink, William C., Jr. , (E.A.), <i>Manager-Pension Department</i> , Felker Benefit Services, 440 North Fourth Street, 2nd Floor, St Louis MO 63102 314/992-7913	1990
Heider, Michael J. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext 2313	1978
Heidorn, Frederick N. , (A.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 725 South Figueroa Street, Los Angeles CA 90017 213/955-8834	1980
Heidorn, Howard W., Jr. , (A.S.A.), <i>Managing Consultant</i> , Jerome F Seaman and Associates Inc, 550 North Frontage Road, Northfield IL 60093 708/446-8084	1980
Heikkila, Beth Ann , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2329	1987
Heilman, Arvin L. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 400 Renaissance Center, Suite 1100, Detroit MI 48243 313/259-1000	1972
Heim, Len , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Lifeshares Group Inc, 1033 'O' Street, Suite 350, Lincoln NE 68508 402/479-8360 Fax: 402/479-8379	1983
Hein, Timothy T. , (F.C.A.S.), <i>Underwriting Manager</i> , Allstate Reinsurance Division, Two Allstate Commercial Plaza T2B, 51 West Higgins Road, South Barrington IL 60010 708/551-2644	1986
Heindel, Stephen , (A.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3223	1979
Heins, John K. , (A.S.A.), <i>Bankers Life & Casualty Co</i> , Actuarial Department, 4444 West Lawrence, Chicago IL 60630 312/777-7000	1985
Heintzberger, Edward H. , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204 503/241-8307	1978
Heintzberger, Henry J. , (A.S.A.), 519 Alhambra Road, San Mateo CA 94402	1966
Heise, Mark A. , (A.C.A.S.), <i>Virginia Polytechnic Institute</i> , 470 Church Street, Christiansburg VA 24073 703/381-1541	1989
Heitzman, Robert E., Jr. , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
Hekman, Paul A. , (F.S.A.), <i>Senior Manager-Actuarial Services</i> , PolySystems Inc, 30 North LaSalle, Suite 3600, Chicago IL 60602 312/332-5670 Fax: 312/332-2391	1979
Held, Gene , (F.S.A.), <i>Associate Actuary</i> , American General Life Insurance Co, PO Box 1931, Houston TX 77251 713/831-3231	1978

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Hele, John C R , (F S A), <i>Business Unit Chief Actuary</i> , Merrill Lynch Consumer Markets, PO Box 9026, Princeton NJ 08543-9026 609/282-1439	1983	Henderson, Douglas M , (F S.A., E.A.), The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080 Fax 305/279-0450	1976
Helfgott, Leonard K , (F S A), <i>Assistant Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Location 21D, New York NY 10121 212/714-4686	1979	Henderson, Eric Shawn , (F S A), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8329	1989
Heller, Lawrence A , (A S A., E.A.), William M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100 Ext: 355 Fax: 914/285-9124	1982	Henderson, Kristine M , (A S A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, T8/441, Minneapolis MN 55440 612/342-8585 Fax: 612/342-1768	1989
Heller, Michael , (F.S.A., E.A.), <i>Vice President, Actuarial Pension Services</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5306	1977	Henderson, Robert F , (E.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson, Box 867, One First Avenue, Conshohocken PA 19428 215/834-2153	1980
Hellman, Gabriel M , (F C A., A.S.A.), 8334 Cypress Lane, Unit 1D, Boca Raton FL 33433	1965	Hendren, Alan R , (A S A), <i>Senior Actuarial Assistant</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-7538	1989
Helm, Jerald J , (A.S.A.), <i>Actuarial Assistant</i> , Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636-0001 913/295-3375	1990	Hendrickson, Alton P , (A S A., E A), <i>President & Consulting Actuary</i> , Hendrickson Miller & Associates Inc, 101 North Last Chance Gulch, Helena MT 59624 406/442-5222	1976
Helmke, Larry Lee , (A S A., E A.), <i>Principal</i> , TPF&C/Towers Perrin, 2600 Michelson Drive, Irvine CA 92647 714/553-1588	1982	Hendrickson, Joel C , (A S.A., E A.), <i>Principal</i> , GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 818/990-4030	1983
Helms, Richard L , (F.S.A.), <i>Second Vice President</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-4000 515/247-5493 Fax: 515/246-7326	1977	Hendrickson, John E , (A S A.), <i>Assistant Actuary</i> , Lamar Life Insurance Co, 317 East Capitol Street, Jackson MS 39205 601/949-3161 Fax 601/355-8733	1986
Helms, Roger A , <i>Assistant Manager/Consumer Relations Department</i> , Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4025	1975	Henke, Gregory P , (F.S.A.), <i>Assistant Vice President</i> , United Pacific Life Insurance Co, One Penn Center, Philadelphia PA 19103 215/864-5965	1989
Helphand, Ben J , (F.S.A.), 1321 Keel Drive, Corona Del Mar CA 92625	i 1965	Henkes, Joseph P , (A.C.A.S.), <i>Vice President</i> , Southern California Physicians Exchange, 9441 West Olympic Boulevard, Beverly Hills CA 90212 213/551-5909 Fax: 213/551-5946	1980
Heltman, Robert C , 228 Kainer Avenue, Barrington IL 60010 708/381-5389	i 1968	Henn, Andrew W , (A S A), <i>Assistant Actuary</i> , Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-4744	1990
Helton, James T , (F.S.A.), <i>Associate Group Actuary</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1949	1984	Henne, Richard E , 479 Larchlea Drive, Birmingham MI 48009	i 1965
Helwig, David S , (F.S.A.), <i>Vice President & Chief Actuary</i> , Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-3790	1982	Hennessy, Mary E Rowland , (F C A S), <i>Senior Vice President</i> , American Re-Insurance Co, 555 College Road East, PO Box 5241, Princeton NJ 08543-5241 609/243-4307	1980
Helwig, Dawn E , (F.S.A.), Millman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677	1980	Henning, Thomas E , (A.S.A.), <i>Assistant Actuary</i> , Federal Kemper Life Assurance Co, Kemper Ins Building, D-3, Long Grove IL 60049 708/540-3971	1984
Hemker, Bernard L , (E A), <i>President</i> , Midwest Pension Actuaries Inc, 30150 Telegraph Road, Suite 300, Birmingham MI 48010 313/644-6880 Fax 313/644-8334	1978	Henningsen, Victor E , (F.S.A.), Bradford Terrace, #429, 2429 East Bradford Avenue, Milwaukee WI 53211	i 1965
Hemme, Rex D , (F S.A.), <i>Vice President, Chief Actuary & Chief Financial Officer</i> , Corp Benefit Systems Services Corp, One Signature Place, Suite 200, 14755 Preston Road, Dallas TX 75240-7861 214/386-6565 Ext: 504 Fax: 214/386-0950	1979	Hennington, Howard H , (F S A), 50 North Porchuck Road, Greenwich CT 06831 203/869-8018	i 1965
Hemphill, Aaron Grant, III , (F.S.A.), <i>Vice President</i> , John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531 Fax: 217/245-1922	1978	Henry, Dennis R , (F C A S), <i>Partner</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2790 Fax 215/561-1708	1980
Hemrich, Robert F , (F.C.A., E.A.), <i>President</i> , Hemrich Consulting Group Inc, 7751 San Felipe, Suite 200, Houston TX 77063 713/975-0500	1970	Henry, Russell , (F.S.A., E A). <i>Vice President, Actuary, Group Operations</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3315 Fax: 504/522-5393	1966
Hemstead, Robert J , (F.C.A.S., F S A), <i>Programmer Analyst Consultant</i> , First Capital Life Insurance Co, 10241 Wateridge Circle, PO Box 85744, San Diego CA 92186-5744 619/458-8128 Fax: 619/458-8965	1975	Henry, Sheryl Ann , (F.S.A), <i>Actuary</i> , Blue Cross/Blue Shield of WI, 401 West Michigan, Milwaukee WI 53201 414/226-5518	1986
Henck, Douglas C , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, International Ins Division D143, Hartford CT 06156 203/273-8366	1983	Henry, Walter P , (F C A., F.S.A., E A.), 1145 Mary Lane, Naperville IL 60540	1966
Hendee, Peter G , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , W H Odell & Associates Inc, American Building, Suite A, 1400 Old Mill Circle, Winston-Salem NC 27103 919/768-8217 Fax 919/768-2185	1981	Hentschel, Joan A , (F S A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, T-10, Des Moines IA 50392-0350 515/248-4674 Fax: 515/248-3194	1990
		Hepokoski, Peter , (F S.A.), <i>Vice President & Investment Actuary</i> , Washington Square Capital Inc, Northstar West, Suite 1400, 625 Marquette Avenue South, Minneapolis MN 55402 612/372-5427 Fax 612/342-3575	1974

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Herbers, Joseph A. , (A.C.A.S.), Tillinghast/Towers Perrin, 200 West Madison, Chicago IL 60606 312/609-9379	1986	Herrington, Walt N. , (F.S.A.), <i>Director of Actuarial Support</i> , Southern Farm Bureau Life Insurance, PO Box 78, 1401 Livingston Lane, Jackson MS 39205 601/981-7422 Ext. 496	1982
Herbert, Robert F., Jr. , (F.S.A.), <i>Vice President</i> , American General Life Insurance Co. 2727 Allen Parkway, PO Box 1931, Houston TX 77251-1931 713/831-3132	1973	Herrle, Gregory N. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 Fax 414/784-4116	1982
Herbst, William P. , (F.S.A.), <i>Assistant Actuary</i> , National Life Insurance Co, Montpelier VT 05604 802/229-7198	1989	Hertel, Gary W. , (F.S.A., E.A.), <i>Vice President, Client Services & Pensions</i> , Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-1000 Ext: 2535 Fax: 319/352-5843	1979
Herchenroether, Richard , (F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 99846, Pittsburgh PA 15233 412/281-1140	1979	Hertling, Richard J. , (F.C.A.S.), <i>Assistant Vice President-Actuarial</i> , Atlantic Mutual Cos, Three Giralda Farms, Madison NJ 07940 201/408-6102	1988
Herder, John , (F.C.A.S., A.C.A.), <i>Partner</i> , Streff & Herder Consulting Actuaries, 1045 Clark Street, Suite 102, Stevens Point WI 54481 715/344-2745	1980	Hertz, Douglas N. , (F.S.A.), <i>Vice President/Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 3218 Fax: 413/730-6210	1979
Herderick, Teresa , (F.C.A.S.), Nationwide Insurance Co. One Nationwide Plaza, Columbus OH 43216 614/249-3965	1990	Herzfeld, John , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847	1979
Herdrich, Richard T., Jr. , (E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 Ext: 7603	1989	Herzog, Austin L. , (E.A.), <i>Actuary</i> , EBASCO Risk Management, 2 World Trade Center, New York NY 10048 212/839-1377 Fax: 212/839-1857	1976
Herfkens, Jane M. , (A.S.A.), <i>Associate</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100	1986	Herzog, Thomas N. , (A.S.A.), <i>Chief Actuary</i> , Dept of Housing & Urban Development, 451 Seventh Street SW, Room 9138, Washington DC 20024 202/755-5880 Fax 202/708-0880	1983
Herget, R Thomas , (F.S.A.), <i>Executive Vice President</i> , PolySystems Inc, 36th Floor, 30 North LaSalle Street, Chicago IL 60602 312/332-5670 Fax: 312/332-2391	1980	Hess, Albert L. , (F.C.A., F.S.A., E.A.), <i>Assistant Vice President</i> , State Mutual Companies, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2418 Ext 2418 Fax: 508/853-8408	1973
Herrington, Dohn R. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1981	Hess, Carl A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5623 Fax 212/679-7889	1989
Herman, F Lee , 203 Ivanhoe Way, Bloomington IL 61701 309/662-3964	1966	Hess, James L. , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6918 Fax 908/562-9779	1986
Herman, Joan Elizabeth , (F.S.A.), <i>Senior Vice President, Group Underwriting & Admin</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1464 Fax: 203/253-1215	1983	Hess, Morton B. , (F.S.A.), <i>Supervising Actuary</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/473-5623 Fax 518/473-4600	1968
Herman, Morey L. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, Second Floor, New York NY 10020 212/536-1538	1982	Hess, Robert J. , (F.C.A., A.S.A., E.A.), <i>Chief Actuary</i> , Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822	1966
Herman, Randall Paul , (F.S.A.), <i>Principal</i> , Reden & Anders, 430 International Centre, 900 Second Avenue South, Minneapolis MN 55402 612/339-7933	1984	Hess, Todd J. , (A.C.A.S.), <i>Assistant Vice President/Associate Actuary</i> , Underwriters Reinsurance Co, PO Box 4030, 22801 Ventura Boulevard, Woodland Hills CA 91364 818/703-8300 Fax 818/340-7103	1989
Herman, Sanford B. , (F.S.A., E.A.), <i>Second Vice President & Group Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8674	1979	Hester, Richard S., Sr. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6919	1965
Herman, Steven C. , (F.C.A.S.), <i>Director & Assistant Actuary</i> , Continental Insurance, One Continental Drive, Actuarial, 4th Floor, Cranbury NJ 08570-0001 609/395-2277	1979	Hettger, Henry J. , Three Palms Pointe #302E, 420 64th Avenue, St Petersburg FL 33706 813/360-2052	1967
Hermann, John A. , (F.S.A., E.A.), <i>Vice President</i> , Miller Mason & Dickenson, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2206	1975	Heuer, Wayne F. , (A.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1979
Hermes, Thomas M. , (F.C.A.S., F.C.A.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 Ext 216	1977	Heuss, Susan P. , (E.A.), <i>Enrolled Actuary</i> , Laventhol & Horwath/REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930 Ext: 3209 Fax: 215/299-1480	1983
Hernandez, Javier , (A.S.A.), <i>Actuary</i> , Hewitt Associates, 25231 Grogan's Mill Road, Suite 400, The Woodlands TX 77380 713/363-0456	1989	Hevert, William T. , 1351 Bayshore Drive, Fort Pierce FL 33450	1966
Herr, David D., Jr. , (A.S.A.), <i>Assistant Actuary</i> , Kentucky Central Life Insurance Co, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5157 Fax: 606/253-5535	1987	Hewitt, David L. , (F.C.A., E.A.), <i>Director of CCRC Studies</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2468 Fax 215/875-2833	1965
Herr, Timothy J. , (A.S.A.), <i>Second Vice President, Acquisitions & Reinsurance</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5504	1982		
Herring, Thomas D. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Life Insurance Co of Georgia, PO Box 105006, Atlanta GA 30348-5006 404/980-5410	1989		
Herrington, J Alan , (F.S.A.), William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7474	1979		

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Hewitt, John E. , (F.S.A.), <i>President</i> , John Hewitt & Associates Inc, Marine Trade Center, Suite 205, Two Portland Fish Pier, Portland ME 04101 207/874-2262 Fax: 207/874-2265	1967	Hilger, Thomas C. , (F.S.A.), <i>Second Vice President & Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext: 2455	1982
Heyman, David R. , (F.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/492-3066	1987	Hill, Anthony D. , (F.C.A.S.), <i>Vice President-Actuary</i> , Frankona Reinsurance Co, 2405 Grand Avenue, Suite 900, Kansas City MO 64108 816/471-2200 Fax: 816/471-3168	1990
Hezzelwood, William L. , (F.S.A.), <i>Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3117	1977	Hill, Charles A., Jr. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979
Hiatt, Charles E. , (E.A.), <i>President</i> , The Hiatt Company, 18403 Wakecrest Drive, Malibu CA 90265 213/454-8893	1968	Hill, Craig M. , (A.S.A.), <i>Consulting Actuary</i> , 1711-A LaVista Road, Atlanta GA 30329 404/633-3274	1982
Hibberd, William J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28201-1000 704/522-3081	1981	Hill, Edward T. , (F.S.A.), E T Hill Consultant, 54 Baby Point Road, Toronto ON Canada M6S 2G3 416/767-2405	1968
Hickey, John C. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976	Hill, Edwin E. , (A.S.A.), 263M East Sierra Madre Boulevard, Sierra Madre CA 91024 818/355-6624	1966
Hickman, Herbert W. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Prudential Insurance Company, 3rd Floor East, 1111 Durham Avenue, South Plainfield NJ 07080 201/412-4560 Fax: 201/412-4511	1965	Hill, George L. , (F.S.A.), 61 Woodchester Drive, Weston MA 02193	1965
Hickman, James C. , (F.S.A., A.C.A.S.), <i>Professor-Business & Statistics</i> , University of Wisconsin, School of Business, 1155 Observatory Drive, Madison WI 53706 608/262-8478 Fax: 608/263-0477	1965	Hill, Howard W. , 123 Dorchester Road, Louisville KY 40223 502/425-0752	1971
Hickman, Milton G. , (A.S.A.), <i>Assistant Actuary</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6534	1987	Hill, J Stanley , (F.S.A.), <i>President</i> , DIGIPLAN, 5011 Lake Avenue, White Bear Lake MN 55110 612/426-2508	1965
Hickman, S Martin , (F.S.A.), <i>President</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6818	1965	Hill, Mark W. , (F.S.A.), 56 Buckingham Street, Manchester CT 06040	1965
Hickman, Steven M. , (F.S.A.), <i>Pricing Actuary</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Box 2266, Fort Wayne IN 46801 219/455-4667	1984	Hill, Michael R. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1979
Hidalgo, Manuel V. , (F.S.A.), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8479	1986	Hill, Norman E. , (F.S.A.), <i>President</i> , National Actuarial Consultants Ltd, Room 1J, 330 East 83rd Street, New York NY 10028 212/249-5584 Fax: 203/748-2518	1965
Higgins, Barbara , (F.C.A.S.), <i>Assistant Vice President</i> , Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6746 Fax: 212/530-3100	1979	Hill, Richard W. , (F.S.A.), <i>Vice President and Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07102-2992 201/802-7671 Fax: 201/802-6442	1965
Higgins, Edward A. , (A.S.A.), 20 Towne Street, Box 3300, RD#1, Montpelier VT 05602	1966	Hill, Robert P. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Prudential Insurance Company of America, 213 Washington Street, 16th Floor, Newark NJ 07102-2992 201/802-6874	1970
Higgins, Jeffrey M. , (F.S.A., E.A.), Milliman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634	1986	Hill, Walter C. , (F.S.A.), 128 Elm Avenue, Hackensack NJ 07601	1965
Higgins, Joseph C. , (A.S.A.), <i>Vice President</i> , Keystone State Life Insurance Co, 1207 Chestnut Street, Philadelphia PA 19107 215/751-0020	1982	Hillhouse, Jerry A. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2067	1966
Hightower, Edwin E. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Govt Personnel Mutual Life, 800 NW Loop 410, PO Box 790270, San Antonio TX 78284-4199 512/341-6161	1975	Hilliard, Clarence P. , (A.S.A., E.A.), <i>President</i> , CPH Pension Administrators Inc, 224 Walnut Street, Chattanooga TN 37403 615/265-1821	1976
Higley, David L. , (F.S.A.), <i>Senior Vice President-Financial Services & Treasurer</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 Ext 7386 Fax: 816/531-8979	1979	Hillman, James L. , (F.S.A., E.A.), J & K Retirement Administration, 5201 Washington, Suite Four, Downers Grove IL 60515 708/852-8882 Fax: 708/852-8901	1976
Higley, Thomas D. , (F.S.A.), <i>Vice President & Actuary</i> , Ameritas Life Insurance Corp, 5900 'O' Street, PO Box 81889, Lincoln NE 68510 402/467-7787	1979	Himebaugh, Karen Miller , (A.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1591 Fax: 513/629-1048	1990
Hilbrink, David A. , (F.S.A.), <i>Senior Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0640 515/247-6170	1981	Himmelberger, Clark F. , (A.S.A.), <i>Assistant Actuary</i> , HIR Life of America Reassur Co, 3751 Maguire Boulevard, Suite 151, PO Box 149287, Orlando FL 32814-9287 407/896-6660	1990
Hildenbrand, Stephen G. , (F.S.A.), <i>National Director of Life Actuarial Services</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 212/536-8641	1980	Hinchliff, Timothy A. , (F.S.A.), <i>Senior Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/246-7384	1971
Hiles, Andrew H. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600	1984	Hineman, Harry , (A.C.A.), <i>President</i> , Halo Incorporated, 10457 Orchard Park, Indianapolis IN 46280 317/846-2163	1966
		Hines, Alan M. , (F.C.A.S.), <i>Senior Actuarial Associate</i> , Actna Life & Casualty, 151 Farmington Avenue, Conv TN4B, Hartford CT 06156 203/273-6831	1988

Admitted

- Hinkle, Alan F.** (F.S.A.), *Vice President & Individual Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5033 Fax: 215/636-8166 1979
- Hinkle, Timothy C.** (F.S.A.), *Actuary*, Connecticut General Life Insurance, Hartford CT 06152 203/726-7837 1972
- Hinrichs, Peter A.** (F.S.A.), *Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6965 1970
- Hinsch, William P.** (A.C.A.), *Consulting Actuary*, W P Hinsch & Associates, 9901 Interstate Highway 10 West, 8th Floor, San Antonio TX 78230 512/342-5297 1966
- Hinsdale, Kenneth P.** (F.S.A.), 402 Rockford Road, Greensboro NC 27408 1965
- Hintz, Gregory William** (F.S.A.), *Vice President & Actuary*, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 1981
- Hippen, David J.** (F.S.A.), *Director-Life & Annuity Pricing*, Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037-2165 313/746-6790 Fax: 313/746-6667 1980
- Hirko, George E.** (F.S.A.), *Actuary*, Life Insurance Co of Virginia, PO Box 27601, 6610 West Broad Street, Richmond VA 23261 804/281-6957 Fax: 804/281-6611 1980
- Hirsch, Jay D.** (F.S.A., E.A.), *Managing Actuary*, Noble Lowndes, 525 West Monroe Street, Suite 2405, Chicago IL 60606 312/648-1010 1977
- Hirsch, Ronald T.** (F.S.A., E.A.), *Actuary*, Ronald T Hirsch & Associates, 205 Duncan Trail, Longwood FL 32779 407/788-8837 1990
- Hirschhorn, Karen Andre** (F.S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 1985
- Hirschkron, Gary W.** (F.S.A., E.A.), *Vice President*, Management Compensation Group, PO Box 3917, Portland OR 97208 503/238-1813 Fax: 503/238-1815 1984
- Hirst, Brian L.** (F.S.A.), *Second Vice President, Financial Information*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2292 Ext: 2292 Fax: 508/853-6332 1979
- Hitchcox, Paul D.** (A.S.A.), *LTD Product Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-6088 1990
- Ho, Mimi S.** (F.S.A., E.A.), *Principal*, TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-6054 1983
- Ho, Ronald Kai-Chor** (A.S.A.), *Associate Director*, William M Mercer (Taiwan) Ltd, 7A-1, 483 Min Sheng East Road, Taipei Taiwan Republic of China 02/506-8353 Fax: 02/509-3397 1989
- Ho, Yang** (F.S.A.), *Associate Actuary*, Time Insurance Company, 501 West Michigan, Milwaukee WI 53203 414/299-7956 1981
- Hoak, William D.** (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 213/482-6272 1987
- Hobart, Gary P.** (A.C.A.S.), *Director*, Royal Insurance Co, Product Actuarial Pricing, 9300 Arrowpoint Boulevard, Charlotte NC 28201-1000 704/522-2978 1979
- Hobbs, Alan** (F.S.A.), *Second Vice President & Product Actuary*, General American Life Insurance Co, Individual Life PMU, 700 Market Street, H2-34, St Louis MO 63101 314/444-0489 1982
- Hobbs, Edward J.** (F.C.A.S.), *Consultant*, 19 Hunter Drive, West Hartford CT 06107 203/561-1706 1965
- Hobelman, James B.** (F.S.A.), *Associate Actuary*, AIG Life Insurance Co, One Alico Plaza, Wilmington DE 19899 302/594-2659 1986

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- Hoch, Ira J.** (F.S.A.), *Vice President, Actuarial Administration*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5310 1977
- Hoch, Kevin E.** (A.S.A.), *Manager, IHI Product Development*, Ohio National Life Insurance Co, 237 Wm Howard Taft Road, Cincinnati OH 45219 513/559-6284 1987
- Hoch, Standley H.** (F.S.A.), *Assistant Vice President-Corporate Financial*, CIGNA Corp, Routing S-330, Hartford CT 06152 203/726-6000 1984
- Hochheiser, Myron** (F.S.A., E.A.), *Benefit Consultant*, Buck Consultants Inc, 2 Pennsylvania Plaza, New York NY 10121 212/330-1230 1966
- Hodes, Douglas M.** (F.S.A.), *Vice President & Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8063 1980
- Hodges, H G.** (E.A.), Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6000 1976
- Hodges, Stephen Paul** (F.S.A.), *Associate Actuary*, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-8789 1985
- Hodovick, Joseph** (F.C.A., A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 Ext: 334 1968
- Hoeffner, Stephen J. Jr.** (F.S.A., E.A.), *Managing Consultant*, A Foster Higgins & Co Inc, 2029 Century Park East, Los Angeles CA 91301 213/552-8850 1981
- Hoefflich, Lilda E.** (E.A.), *Actuarial Manager*, Buck Consultants Inc, 1675 Broadway, Suite 1950, Denver CO 80202 303/592-5055 1988
- Hoffart, John L.** (F.S.A.), 29285 Edgewood Road, San Juan Capistrano CA 92675 714/364-6180 1965
- Hoffman, Earl L.** (F.S.A.), *Second Vice President & Actuary Group*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5369 1979
- Hoffman, Jeffrey S.** (A.S.A., E.A.), TPF&C/Towers Perrin, 200 Renaissance Center, Suite 2700, Detroit MI 48243-1357 313/567-6616 1982
- Hoffman, Joel C.** (A.S.A.), *Actuarial Associate*, Guardian Life Insurance Co, 3900 Burgess Place, Bethlehem PA 18017 215/861-8635 Fax: 215/861-8630 1987
- Hoffman, Melanie A.** (F.S.A.), *Consultant*, A Foster Higgins & Co Inc, 1301 East Ninth Street, Suite 1000, Cleveland OH 44114-1824 216/736-2035 Fax: 216/736-2095 1989
- Hoffman, Nancy C.** (F.S.A., M.C.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700 1987
- Hoffman, Richard H.** (F.S.A.), *Actuary Health Insurance Plan*, 220 West 58th Street, New York NY 10019 1965
- Hoffman, Timothy J.** (F.S.A.), *Vice President-Life, Health & Equities Product*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5760 1979
- Hoffmann, Arnold J.** (F.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, Interco Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900 1981
- Hoffmann, Dennis E.** (F.C.A.S.), *President*, John Deere Insurance Group Inc, 34th Avenue & 80th Street, Moline IL 61265 309/765-5988 1974
- Hofmann, Helen** (F.S.A., E.A.), *Valuation & Corporate Financial*, Bankers Life & Casualty Co, 4444 Lawrence Avenue, Chicago IL 60630 312/777-7000 1981
- Hofmann, Richard A.** (A.C.A.S.), *Vice President-Actuarial Services & Government Relations*, Midwest Employers Casualty Co, 11457 Olde Cabin Drive, St Louis MO 63141 314/567-4575 Fax: 314/567-0612 1982
- Hogan, Francis X.** (A.S.A.), *Senior Pensions Officer*, International Monetary Fund, 700 19th Street NW, Room 6-320, Washington DC 20431 202/623-8223 1970

	Admitted		Admitted
Hogan, Joseph J. , (F.S.A.), <i>Vice President</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08855-1326 201/980-8120	1981	Holm, Charles E. , (E.A.), <i>President</i> , Pension Technology Inc, 2599 Mississippi Street, New Brighton MN 55112 612/631-2062	1976
Hogan, William R. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, FSD Annuities 12NB, Hartford CT 06183 203/277-0834	1988	Holm, Michael J. , (E.A.), <i>Senior Actuary</i> , Noble Lowndes, 525 West Monroe Street, Suite 2405, Chicago IL 60606-3690 312/648-1010	1986
Hogan, William V. , (F.S.A., E.A.), <i>Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1982	Holm, Thomas J. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1980
Hogeman, George L. , (F.S.A.), 22 Red Coat Lane, Greenwich CT 06830	i 1965	Holman, R Jerome , (F.S.A.), <i>Senior Manager</i> , Group Pension Underwriting, CNA Insurance Companies, CNA Plaza, 285, Chicago IL 60685 312/822-4608	1984
Hogue, J Richard , (F.C.A., F.S.A., E.A.), 10423 Rubio Avenue, Granada Hills CA 91344 818/366-9686	1975	Holmberg, Randall D. , (F.C.A.S., A.S.A.), <i>Senior Financial Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/223-2017	1982
Hogue, Robert D. , (F.S.A.), <i>Director</i> , Fox-Pitt Kelton Inc, 420 Lexington Avenue, New York NY 10017 212/687-1105	1972	Holmberg, Ronald K. , <i>Executive Vice President</i> , Aon Corporation, 123 North Wacker Drive, Chicago IL 60606 312/701-3050 Fax: 312/701-3080	1966
Hohertz, Robert D. , (F.S.A.), <i>Valuation Actuary</i> , General American Life Insurance Co, PO Box 396, St Louis MO 63166-0396 314/342-1252	1969	Holmes, Al F. Jr. , 8145 Pershing, St Louis MO 63105 314/863-9269	i 1968
Hohman, Kenneth F. , (F.S.A., E.A.), <i>Consulting Actuary/ Partner</i> , Bryan Pendleton Swats & McAllister, 220 West Main Street, Suite 1600, Louisville KY 40202-1399 502/585-2776 Ext. N	1982	Holmes, Bruce J. , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-2031	1990
Hohmann, James E. , (F.S.A.), Tillinghast/Towers Perrin, 200 West Madison Street, Chicago IL 60606-3414 312/609-9270 Fax: 312/609-9393	1982	Holmes, Robert P. , (A.S.A.), <i>Director-Information Administration</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 107-11, Worcester MA 01608 508/793-5872	1966
Hohmeier, Thomas J. , (A.S.A.), <i>Life Actuary</i> , The Beaven/ InterAmerican Cos, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9663	1987	Holmes, Tony E. , (F.S.A.), <i>Assistant Vice President</i> , Group Insurance, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3244	1985
Holcomb, Alan R. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4647	1990	Holmes, William M. , (F.S.A.), <i>Actuary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/252-6977 Fax: 305/252-7055	1979
Holcombe, Shepherd M. , (F.C.A., F.S.A.), 42 Pilgrim Road, West Hartford CT 06117	i 1965	Holoff, Richard L. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2000	1975
Holcombe, Willis C. , (A.S.A., E.A.), <i>President</i> , Actech Inc, 8 Piedmont Center, Suite 310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7185	1976	Holsten, Fred H. , (F.S.A.), 28 Laurel Drive, Little Silver NJ 07739 201/741-3388	i 1965
Holden, Douglas C. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634	1982	Holt, Paula R. , (F.S.A.), <i>Actuary</i> , Partners National Health Plans, 5215 North O'Connor Road, Irving TX 75016 214/401-8528	1984
Holdredge, Wayne D. , (A.C.A.S.), Tillinghast/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611	1985	Holt, William T. , (F.C.A.S.), <i>Vice President</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, 33rd & Dodge Street, Omaha NE 68175 402/978-2214	1970
Holland, Daniel J. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1976	Holtgrieve, Richard D. , (E.A.), <i>Consulting Actuary</i> , Ropes & Gray, One International Place, Boston MA 02110-2624 617/951-7268	1988
Holland, David M. , (F.S.A.), <i>President & Chief Executive Officer</i> , Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 Ext: 201 Fax: 404/396-9393	1973	Holthe, Karen Ann , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-2432 Fax: 414/299-2021	1986
Holland, George W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , George Beram & Company Inc, Paragon Towers, 233 Needham Street, Newton MA 02164-1502 617/965-1200 Fax: 617/244-5569	1982	Homan, Mark J. , (F.C.A.S.), <i>Director-Personal Property Pricing & Associate Actuary</i> , ITI/Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2015 Fax: 203/547-6263	1986
Holliday, Bob , (A.S.A.), <i>Associate Actuary</i> , North American Reassurance Co, The Triad, Suite 590, 18111 Preston Road, Dallas TX 75252 214/380-8880	1979	Homans, Ronald L. , (F.S.A.), <i>Vice President</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1760	1978
Hollister, Jeanne M. , (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7503	1985	Homza, Joseph , (E.A.), <i>Actuary</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, 2nd Floor, Lyndhurst NJ 07071-3501 201/352-3400	1976
Hollman, Stuart L. , (A.S.A.), <i>Project Manager</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7259	1979	Honebein, Carlton W. , (F.C.A.S.), <i>President</i> , AVCO Insurance Services, 3349 Michelson Drive, Irvine CA 92715 714/553-7900	1968
Hollobon, Anthony L. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Delta Life & Annuity, 530 Oak Court, Suite 200, Memphis TN 38117 901/683-1222	1972	Honkomp, Robert J. , (A.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1583	1979
Holloway, Robin G. , (F.C.A., F.S.A.), <i>Managing Director-International</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3600	1966	Hoog, Gerald H. , (F.S.A.), <i>Assistant Group Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0744	1979

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Hook, John F. , (F.S.A.), 100 Hurricane Ridge Drive, Sequim WA 98382	1965	Horwitz, Lois K. , (F.S.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3901	1986
Hoop, William L. , (F.S.A.), Actuary, Florida Employers Life Insurance, 2601 Cattlemen Road, Sarasota FL 34232 813/955-2811	1966	Hosfield, Gary L. , (F.S.A.), Assistant Actuary, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7007	1982
Hooshagen, Jeanne M. , (E.A.), Consulting Actuary, Actuarial Benefit Services, 624 Travelers Tower, 26555 Evergreen Road, Southfield MI 48076 313/355-5232	1966	Hosford, Mary T. , (F.C.A.S.), Casualty Actuary, Massachusetts Division of Insurance State Raing Bureau, 280 Friend Street, Boston MA 02114 617/727-7189	1988
Hope, Francis J. , (F.C.A.S.), 80 North River Road, Tolland CT 06084	1965	Hosken, Daniel S. , (E.A.), President, D S Hosken Inc, 1205 Quassey Avenue, Lake Bluff IL 60044 708/234-7664	1976
Hope, Thomas H. , (A.S.A., E.A.), Managing Principal, William M Mercer Incorporated, 1221 Lamar Avenue, Suite 1600, Houston TX 77010 713/951-0060	1971	Hoskins, Robert H. , (F.S.A.), PO Box 445, West Dennis MA 02670 508/398-8215	1965
Hopkins, Harry V. , (E.A.), President & Chief Actuary, General Pension Planning Corp, 5045 North Main Street, Suite 320, Dayton OH 45415 513/276-3909	1976	Hoskins, Walter H. , (A.S.A.), Senior Actuarial Assistant, Group, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6344	1981
Hopper, Gerald E. , (F.S.A., E.A.), Associate, William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1981	Hosseini, A Rana. , (A.S.A., F.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5388	1979
Hopper, Loyd. , (A.S.A., E.A.), Consulting Actuary, PO Box 5523, Tucson AZ 85703 602/624-6474	1971	Hotvet, James L. , (F.S.A., E.A.), Consulting Actuary, Howard Johnson & Co, First Interstate Tower, #3036, 707 Wilshire Boulevard, Los Angeles CA 90017 213/623-1040 Fax: 213/891-1452	1983
Hopper, Monte J. , (A.S.A.), Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext: 2744 Fax: 203/727-6577	1969	Houck, Kenneth J. , (A.S.A., E.A.), Consultant, Coopers & Lybrand, Suite 3900, 400 Renaissance Center, Detroit MI 48243 313/446-7361	1981
Hopson, James Robert. , (F.C.A., F.S.A., E.A.), Actuary, Johnson & Higgins/Kirke-Van Orsdel Inc, 400 Locust Street, Des Moines IA 50309 515/248-1005	1967	Hough, Paul E. , (F.C.A.S.), Vice President & Actuary, Fireman's Fund Insurance Cos, 4010 Civic Center Drive, San Rafael CA 94903 415/491-3235	1976
Horbatt, William R. , (F.S.A.), Manager, Arthur Andersen & Co, 1345 Avenue of the Americas, New York NY 10105 212/708-8322 Fax: 212/708-3302	1979	Houghton, Anthony J. , (F.C.A., F.S.A.), Tillinghast/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611 Ext: 4912 Fax: 314/854-4953	1965
Horein, James R. , (F.S.A.), Senior Vice President, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3377	1971	Houle, Remi. , (F.S.A.), Vice President Reinsurance, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5852 Fax: 416/928-7798	1976
Horman, David M. , (F.S.A.), Insurance Marketing-Vice President, Manufacturers Life Insurance Co, 200 Bloor Street East, North Tower, 9th Floor, Toronto ON Canada M4W 1E5 416/926-5900	1976	House, William M, Jr. , (A.S.A.), Actuarial Associate, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6744	1990
Horn, Dwain R. , (E.A.), Vice President, Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 Ext: 5138	1976	House, Sherwood G. , (F.S.A., E.A.), Assistant Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6981	1966
Horn, Peggy F. , (E.A.), Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/653-9455 Fax: 404/653-9685	1987	Houseman, Raymond F. , (F.C.A., F.S.A.), 3800 Southwestern Boulevard, Dallas TX 75225	1965
Horn, Randall C. , (F.S.A.), Senior Vice President & Director, Group Risk Mgmt/Claims, Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2206	1979	Houser, Robert N. , (F.S.A.), 2412 48th Street, Des Moines IA 50310	1965
Horn, Richard G. , (F.S.A.), Consultant, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290	1965	Housholder, P James. , (F.S.A.), Vice President & Chief Actuary, Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/426-8834	1976
Horn, Richard J. , (F.S.A.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, PP89, Hartford CT 06156 203/273-1792 Fax: 203/273-4162	1977	Houston, Ivan J. , (A.C.A.), Chairman & Chief Executive Officer, Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131 Ext: 246	1966
Horning, John W. , (F.S.A., E.A.), Consulting Actuary, Louis Kravitz & Associates Inc, 15760 Ventura Boulevard, Suite 910, Encino CA 91436-3017 818/379-6190 Fax: 818/379-6100	1980	Hoveke, William J. , Blue Cross/Blue Shield of OR, PO Box 1271, M/S 2E, Portland OR 97207-1271 503/220-3959	1984
Horowitz, Bertram A. , (F.C.A.S.), President, Bertram Horowitz Inc Consulting Actuaries, 55 East 87th Street, Suite 7G, New York NY 10128 212/831-6908	1980	Howald, Ruth A. , (F.C.A.S.), Assistant Vice President, Maryland Casualty Companies, 3910 Keswick Road, Baltimore MD 21211 301/338-9039	1986
Horowitz, Mark D. , (A.S.A.), Consultant, TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-4101	1979	Howard, Kevin J. , (A.S.A.), Assistant Actuary, Individual Assurance Co, 1600 Oak, Kansas City MO 64108 816/842-8842	1988
Horst, Barbara B. , (F.S.A.), Second Vice President & Actuary, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5666 Fax: 612/342-7074	1979	Howard, Peter. , (A.S.A.), Manager, Ernst & Young, 515 South Flower Street, Suite 2400, Los Angeles CA 90071 213/977-3036	1989
Horst, Robert J. , Chief Actuary, Pennsylvania Blue Shield, PO Box 890089, Camp Hill PA 17089-0089 717/763-3265 Fax: 717/763-3544	1984	Howard, Robert C. , (E.A.), Partner, Employee Benefits, Personnel Corp of America, 488 Main Avenue, Norwalk CT 06851 203/847-6800 Ext: 558	1976
		Howard, William M. , (A.C.A.), Professor Emeritus, PO Box 14471, Gainesville FL 32604 904/372-7077	1968

Admitted

- Howard, Willis B, Jr.**, (F.S.A.), 1619 Withmere Way, Dunwoody GA 30338 404/395-9579 1972
- Howarth, John I**, (F.S.A.), *Associate Vice President, Health Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4671 1981
- Howatt, F Frank**, 438 North Hayden Bay Drive, Portland OR 97217 503/289-9362 1970
- Howe, Jay N**, (E.A.), 5051 50th Avenue NE, Seattle WA 98105 206/525-8704 1976
- Howe, Kent P**, (F.C.A., A.S.A., E.A.), The Wyatt Company, 8400 Normandale Lake Boulevard, Minneapolis MN 55437 612/921-8700 Fax: 612/921-8701 1967
- Howell, Charles Joseph**, (E.A.), *Executive Vice President*, R V Kuhns & Associates Inc, 1501 Fourth Avenue, Suite 2190, Seattle WA 98101 206/623-2600 1976
- Howell, Gary**, (A.S.A.), *Consultant*, I/PF&C/Towers Perrin, Teto Plaza, Suite 801, 702 North Franklin Street, Tampa FL 33602-4495 813/223-1686 1990
- Howell, John F**, (F.S.A.), *Senior Vice President & Chief Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5672 1966
- Howell, Rick Spencer**, (A.S.A., E.A.), *Director*, Deloitte & Touche, 180 North Stetson, Chicago IL 60601 312/946-3000 1986
- Howland, Mark F**, (A.S.A.), *Vice President Actuarial/Statistical/Underwriting*, Blue Cross/Blue Shield of NH, Two Pillsbury Street, Concord NH 03306 603/224-9511 1984
- Howley, Robert M**, (E.A.), *Senior Actuarial Manager*, Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2895 1989
- Hoyer, Robert L**, (F.S.A.), *Partner*, Arthur Andersen & Co, One Financial Plaza, Hartford CT 06103 203/280-0695 1982
- Hoyleman, Douglas J**, (F.C.A.S.), *Associate Actuary*, Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2936 1979
- Hoyt, Mark S**, (F.C.A., F.S.A., E.A.), *Principal*, William M Mercer Incorporated, 2390 East Camelback Road, Suite 435, Phoenix AZ 85016 602/955-9682 Fax: 602/957-9573 1978
- Hoyt, Mary K**, (A.S.A.), *Actuarial Programming Analyst*, ICH Corporation, PO Box 2465, Houston TX 77252 713/871-4789 1981
- Hrib, Penelope A**, (F.S.A.), *Investment Strategy Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, 11th Floor, Newark NJ 07101 201/481-8616 1990
- Hroziencik, George A**, (A.C.A.S.), *Reserving Manager-National Accounts*, CNA Insurance Companies, CNA Plaza, 33S, Chicago IL 60685 312/822-7594 1990
- Hruska, Robert**, (A.S.A.), Beaverdam Run, Two Pond Lane, Asheville NC 28804 914/352-9454 1970
- Hruska, Thomas J**, (F.S.A.), *Assistant Vice President & Deputy Actuary*, Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48911 517/394-3400 Ext: 448 1987
- Hsiang, Harry C**, (F.S.A.), *Vice President & General Manager*, Metropolitan Insurance & Annuity Co, 11F 85 Jen Ai Road, Section 4, Taipei Taiwan Republic of China 02/741-7808 1968
- Hsiang, Henry C**, (F.S.A., E.A.), *Vice President-Pensions*, American International Group, 13th Floor, 80 Pine Street, New York NY 10005 212/770-2257 1979
- Hsiao, William C**, (F.S.A.), *Professor*, Harvard University, School of Public Health, 677 Huntington Avenue, Boston MA 02115 617/432-1001 1967
- Hsieh, Ming-Shan**, (A.S.A., E.A.), 16819 Badger Den Lane, Strongsville OH 44136 1980
- Hsu, Chiukao**, (A.S.A.), Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/741-6759 1985

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- Hsu, Howan M**, (E.A.), *Assistant Actuary*, Nationwide Life Insurance Co, PO Box 16738, Columbus OH 43216-6738 614/249-5595 1990
- Hsu, Karl**, (A.S.A.), *Senior Actuarial Associate*, Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1979
- Hu, Ben C**, (A.S.A.), *Actuarial Associate*, Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-5312 1989
- Hu, David D**, (A.C.A.S.), *Actuary*, Casualty Actuarial Resources, 330 South Old Ranch Road, Arcadia CA 91006 818/574-0722 1981
- Hu, Kaiyuan**, (A.S.A.), *Advisory Actuarial Analysis*, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 1983
- Huang, Jocylan T J**, (A.S.A.), *Actuarial Associate*, Executive Life Insurance Co, 11444 Olympic Boulevard, Los Angeles CA 90064 213/312-2657 Fax: 213/312-1610 1990
- Huang, Shu-Tieh**, (A.S.A.), *Assistant Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-8901 1990
- Hubbard, Dorothy E**, (E.A.), *Assistant Group Pension Fund Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1978
- Hubbard, John A**, (F.S.A.), *Associate Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1982
- Hubbart, Wayland M**, (A.S.A.), Sunset Life Insurance Co of America, 3200 Capitol Boulevard South, Olympia WA 98501-3396 206/943-1400 1983
- Hubbell, Jaymes**, (F.S.A., E.A.), *Second Vice President/Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3671 1978
- Huber, Robert J**, *Vice President, Actuarial Services Division*, Blue Cross/Blue Shield of the National Capital Area, 550 12th Street SW, Washington DC 20024 202/479-8310 1984
- Huber, Steven C**, (A.S.A.), *Investment Officer*, Aetna Life & Casualty, Portfolio Mgmt YFF2, City Place, 18th Floor, Hartford CT 06156 203/275-2540 1990
- Huber, Thomas R**, (F.S.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5388 Fax: 212/576-7988 1967
- Hubler, Nancy J**, (A.S.A.), *Director, Eastern Region Actuarial Services*, Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-7090 1985
- Hudgins, James R**, (A.S.A.), *Actuary*, Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 1987
- Hudnall, Kathleen R**, (A.S.A.), *Actuarial Assistant*, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/236-7953 1989
- Hudson, C B**, (A.S.A.), *President & Chief Executive Officer*, United American Insurance Co, 2909 North Buckner Boulevard, Dallas TX 75228 214/320-7236 1979
- Hudson, Michael W**, (A.S.A.), *Senior, Ernst & Young*, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/653-9617 1990
- Huey, Martin S**, (F.S.A.), *Vice President & Group Actuary*, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1989 203/253-1552 1971
- Huff, David**, (F.S.A., M.C.A.), *Principal*, Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, #200, Austin TX 78731 512/346-1590 1971
- Huff, Terry L**, (F.S.A.), *Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2763 1978
- Huff, William C**, (F.S.A., F.A.), *Pension Actuary*, SAFECO Life Insurance Co, 15411 NE 51st, Redmond WA 98052 206/867-8392 1986

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Huffman, Joseph H. (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1979	Hung, Patrick C. (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3038	1982
Huffman, Patricia L. (F.S.A.), <i>Director-Actuarial Research</i> , Blue Cross/Blue Shield of IA, 636 Grand Avenue, Station 114, Des Moines IA 50309 515/245-7938 Fax: 515/245-4561	1983	Hunt, Barbara J. (E.A.), <i>Benefit Consultant</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1055	1986
Huffman, Peyton J. (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , LifeUSA, Suite 600, 300 Highway 169, Minneapolis MN 44526 612/546-7386	1977	Hunt, David L. (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1973
Huffman, Sam H. Jr. (F.C.A., E.A.), <i>President</i> , Huffman & Associates, 21601 Devonshire Street, Suite 215, Chatsworth CA 91311 818/700-9215 Fax: 818/700-9683	1966	Hunt, Diane L. (A.S.A.), <i>Actuarial Analyst</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100	1990
Huffman, Sam Houston (F.C.A., A.S.A.), 33431 Washington Loop Road, Punta Gorda FL 33982 813/639-1443	i 1966	Hunt, Frederic J. Jr. (F.C.A.S.), 19 Eagle View Drive, Newtown Square PA 19073	1965
Hufford, Jon E. (A.S.A.), <i>Assistant Actuary</i> , Academy Life Insurance Co, 600 Embassy Row, 6600 Peachtree-Dunwoody, Atlanta GA 30328 404/698-7157	1990	Hunt, Herbert J. , Timber Pines, 2339 Countryside Drive, Spring Hill FL 34606	1968
Hug, Mark Anthony (F.S.A.), <i>Vice President & Associate Actuary</i> , Actuarial Division, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-3939	1985	Hunt, James H. (F.S.A.), <i>Consultant</i> , Savings Bank Life Insurance of MA, One Linscott Road, PO Box 4046, Woburn MA 01888 617/938-3500	1965
Hughes, Brian A. (A.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Skandia America Group, One Liberty Plaza, New York NY 10006 212/978-4807	1989	Hunt, Mark Edward (F.S.A.), <i>Assistant Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1986
Hughes, Diane Murdock (E.A.), <i>Vice President & Actuary</i> , Mid Atlantic Pension Services, 220 Lake Drive East, Suite 302, Cherry Hill NJ 08002 609/482-8190	1987	Hunt, Ronald E. (F.S.A.), <i>Vice President-Group Life & Health Operations</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8328	1972
Hughes, E Tom (F.S.A., E.A.), <i>Executive Vice President-Group Pensions</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0723	1972	Hunt, Susan L. (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 1445 Ross Avenue, Suite 3800, Dallas TX 75202 214/855-0902 Fax: 214/855-1428	1988
Hughes, Herald H. Jr. (A.C.A.), <i>Executive Vice President Administration & Secretary</i> , Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500 Ext 101	1966	Hunter, J Robert (F.C.A.S.), <i>President</i> , National Insurance Consumer Organization, 121 North Payne Street, Alexandria VA 22314 703/549-8050	1969
Hughes, James A. , <i>Senior Actuarial Consultant</i> , Blue Cross of Western PA, Fifth Avenue Place, Suite 1092, Pittsburgh PA 15222 412/255-8144	1984	Hunter, John R. (F.S.A.), <i>Assistant Vice President</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6742	1981
Hughes, James H. (F.S.A., E.A.), <i>Consultant</i> , Berends-Moore & Company, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613	1983	Hunter, Mariann F. (F.S.A.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, N-66, Bloomfield CT 06152 203/726-8229	1980
Hughes, Michael A. (A.S.A.), <i>Manager</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2122 Fax: 312/606-2321	1989	Hunting, Thomas M. (A.S.A.), <i>Teachers Insurance & Annuity Association</i> , 730 Third Avenue, New York NY 10017 212/916-5342	1979
Hughey, M Stanley (F.C.A.S., A.C.A.), [Past President], 4401 Gulf Shore Boulevard North, #1401, Naples FL 33940 813/261-1151	i 1965	Huntington, Curtis E. (F.S.A.), <i>Corporate Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2459 Fax: 617/578-3776	1972
Hugues, John H. (E.A.), <i>Consulting Actuary</i> , Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1986	Huntley, John W. (F.S.A.), 36 Sunset Hill Road, Simsbury CT 06070	i 1965
Hulet, Dennis J. (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1980	Huntley, Newton E. (A.S.A.), 264 Jonquil Place, Pittsburgh PA 15228 412/531-5139	i 1969
Hulet, Gary R. (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5584	1984	Hunzelman, M James (E.A.), Hunzelman & Co, 9304 Forest Lane, Suite 125, Dallas TX 75243 214/340-7816	1979
Hull, Thomas Michael (A.S.A.), <i>Vice President</i> , MacKeen & Bailey Inc, 1068 West Fourth Street, Winston-Salem NC 27101 919/761-0951	1987	Hupf, Robert (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5034	1980
Hulme, Richard W. (A.S.A.), <i>Vice President & Actuary</i> , Family Service Life Insurance, PO Box 19019, Houston TX 77224 713/984-5522	1968	Huppenbauer, William H. (A.S.A.), <i>President & Chief Executive Officer</i> , American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-4626 Fax: 313/591-4628	1979
Hulton, Charles E. (F.S.A.), <i>Associate Actuary-Group</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6754	1978	Huppert, Michael P. (A.S.A.), <i>Senior Actuarial Associate</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/843-8025 Ext. 3169	1990
Hummel, Thomas J. (F.S.A.), 3445 Oakview Place, Cincinnati OH 45209	i 1965	Huque, Khundker Selim (A.S.A.), <i>Assistant Actuary</i> , American General Life Insurance Co, 2727 Allen Parkway, Suite 5-64, Houston TX 77019 713/831-3287	1988
Humphrey, Vann H. Jr. (A.S.A.), 3013 Arrowwood Drive, Raleigh NC 27604 919/876-3508	1966	Hurlbut, David G. (F.S.A.), <i>Chief Actuary</i> , Arizona Department of Insurance, 3030 North Third Street, Suite 1100, Phoenix AZ 85012 602/255-5438	1965
		Hurley, James D. (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1632	1979

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Hurley, John M. , (F.C.A.S.), <i>Assistant Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, PO Box 1138, Baltimore MD 21203 301/625-5479	1989	Hutzel, Peter B. , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 1215 Fourth Avenue, Seattle WA 98161 206/233-2333	1986
Hurley, Robert L. , (F.C.A.S.), 60 Vosburg Street, Mansfield PA 16933	i 1965	Huval, Ernest , (F.C.A., E.A.), <i>Consulting Actuary</i> , Consulting Actuarial Services Inc, 10840 Malcolm Drive, Baton Rouge LA 70811 504/775-1557	1969
Hurst, Keith A. , (A.S.A.), <i>Actuarial Assistant</i> , Penn Mutual Life Insurance Co, 600 Dresher Road, C2N, Horsham PA 19044 215/956-8296 Ext. 8296 Fax. 215/956-8649	1989	Hwang, Cheuwan K. , (F.S.A.), <i>Vice President</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-4777	1986
Huse, Sylvester J. , (A.S.A.), <i>Partner</i> , Decision Processes International, 63 Hill Street, Morristown NJ 07960 201/267-0504	1966	Hwang, Kung-Pei , (A.S.A.), <i>California Public Employees' Retirement System</i> , PO Box 942715, Sacramento CA 94229-2715 916/326-3000	1987
Husic, William N, Jr. , (F.S.A.), <i>Group Actuarial Consultant</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1985	Hwang, Li Hwan , (A.S.A.), <i>Associate Actuary</i> , MMI Companies Inc, 2275 Half Day Road, Bannockburn IL 60015 708/940-3968	1982
Husman, Catherine B. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1685 Fax. 317/263-1854	1974	Hyclak, Richard James , (A.S.A.), <i>Assistant Actuary</i> , Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1982
Hussey, Stephen G. , (F.S.A.), <i>President</i> , Hussey & Associates Inc, 2354 Kemper Lane, Cincinnati OH 45206 513/861-4300	1973	Hyers, D Dale , (F.S.A.), <i>President</i> , Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497	1979
Hustead, Edwin C. , (F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 1500 'K' Street NW, #1000, Washington DC 20005 202/637-6600 Fax: 202/637-0160	1981	Hyman, Howard Jay , (A.S.A.), <i>1 PF&C/Towers Perrin</i> , 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1964	1980
Hustead, Toni S. , (A.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, Avenue Albert 88, Brussels 1060 Belgium 32-2-346-2525 Fax: 32-2-346-2017	1984	Hynes, Robert J. , (F.S.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 1207, New York NY 10010 212/576-6397 Fax: 212/576-6949	1980
Huston, F Edward , (A.S.A.), 1633 Diamond Street, Apt 22, San Diego CA 92109	i 1966	I	
Hutcheson, John D. , (F.C.A.), 158 Orchard Way, Berwyn PA 19312	i 1967		
Hutchings, Peter L. , (F.S.A., A.C.A.), <i>Executive Vice President & Chief Financial Officer</i> , Guardian Life Insurance Co, 201 Park Avenue South, Suite 16A, New York NY 10003 212/598-8638	1972	Iammarino, Joseph , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
Hutchins, David J. , (A.S.A.), <i>Associate Actuary</i> , Pacific Heritage Assurance Co, PO Box 1020, Portland OR 97207-1020 503/221-6700 Ext: 127	1988	Ibrahim, Michael G. , (E.A.), <i>Manager-Actuarial & Planning Department</i> , Noble Lowndes, Seven Penn Center, 10th Floor, 17th & Market, Philadelphia PA 19103-2210 215/563-1000	1990
Hutchins, Pamela A. , (F.S.A.), <i>Vice President & Valuation Actuary</i> , Government Personnel Mutual Life, 800 NW Loop 410, PO Box 790270, San Antonio TX 78284-4199 512/341-6161 Ext: 2806	1979	Igielski, Alan L. , (A.S.A.), <i>Actuarial Student</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, A10S, Newark NJ 07102-3184 201/268-4089 Fax. 201/268-4341	1990
Hutchinson, Carroll R. , (F.S.A., E.A.), <i>Senior Vice President & Chief Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1115 Fax: 513/629-1044	1965	Igielski, Erica F. , (A.S.A.), <i>Senior Consultant</i> , KPMG Peat Marwick, 345 Park Avenue, 27th Floor, New York NY 10154 212/872-5621 Fax. 212/872-3272	1989
Hutchinson, Gerald E. , 523 Amberly Road, Glen Burnie MD 21060	i 1967	Imler, Karen A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1980
Hutchinson, R Garth , (F.S.A.), <i>Vice President-Finance & Actuary</i> , Laurier Life Insurance Co, 304 The East Mall, Etobicoke ON Canada M9B 6E2 416/234-9700	1980	Immerwahr, George E. , (F.S.A.), Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 206/485-7607	i 1965
Hutchinson, Richard D. , (E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2980	1984	Imperato, Richard A. , (A.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5818	1983
Hutchison, James K. , (A.S.A., E.A.), <i>Chief Actuary</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6060	1966	Inderbitzin, Paul H. , (A.C.A.S.), <i>Executive Vice President</i> , American Re-Insurance Co, 555 College Road East, Princeton NJ 08543 609/243-4305	1988
Hutchison, Michael B. , (F.S.A.), <i>Executive Vice President</i> , Financial Life Assurance Co of Canada, 10 Four Seasons Place, PO Box 335, Etobicoke ON Canada M9C 4V3 416/626-7002	1970	Ingo, Aguedo , (F.C.A.S.), <i>Director</i> , Price Waterhouse, Southeast Financial Center, Suite 3000, Miami FL 33131 Fax: 305/381-7683	1982
Hutsell, Randy K. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/474-0666	1977	Ingenthron, Roger P. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Broadway, St Louis MO 63102 314/982-0200	1974
Hutter, Heidi E. , (F.C.A.S.), <i>Senior Vice President</i> , Atrium Corporation, 200 Park Avenue, 16th Floor, New York NY 10166 212/973-5066	1984	Ingham, Kenneth G. , (E.A.), <i>President & Chief Executive Officer</i> , Ingham & Co, 1570 Madruga Avenue, Fourth Floor, Coral Gables FL 33146 305/662-5557	1978
Huttleston, David A. , (M.C.A., A.S.A.), <i>President</i> , Huttleston Associates Inc, 6417 Odana Road, Madison WI 53719 608/271-3845	1979	Inglis, R Evan , (F.S.A.), <i>Actuary</i> , The Wyatt Company (NW), Josefinesgt 9, Postboks 7118H, Oslo 3 Norway 0307 047/260-6796 Fax. 047/260-5645	1987
		Ingraham, Harold G, Jr. , (F.S.A., A.C.A., E.A.), <i>President</i> , Hemisphere Group Inc, 4083 Main Street, Bridgeport CT 06606 203/374-0501 Fax 203/374-9742	1965

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- Ingram, David N.**, (F S A), *Vice President & Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000 1980
- Ingram, Robert J.**, (F S A , E A), *Natl Director, Health Actuarial Services*, Deloitte & Touche, The Norwest Center, 4300 Norwest Center, Minneapolis MN 55402 612/344-0373 1969
- Ingui, Silvio**, (F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1979
- Inkrott, James G.**, (F.C.A.S.), *Principal*, William M Mercer Incorporated, One Columbus, Suite 1100, 10 West Broad Street, Columbus OH 43215 614/227-5500 1975
- Inners, Scott T.**, (A.S.A.), *Assistant Actuary & Director of Product Development*, Combined Insurance Co of America, 4850 Street Road, Trevese PA 19049 215/953-3460 1988
- Insel, Beverly J.**, (A S A), 3367 Bedford Avenue, Brooklyn NY 11210 1987
- Ip, Joseph C.**, (F S A), *Managing Director*, Jardine Life Assurance Ltd, 23/F Harcourt House, 39 Gloucester Road, Hong Kong Hong Kong 05/861-4040 1979
- Irby, Don K.**, (A S A), *Assistant Manager*, Great-West Life Assurance Co, 8505 East Orchard Road, 8-T1, Englewood CO 80111 303/889-5140 1990
- Ireland, John G.**, (F C A , F S A , E.A.), PO Box 5097, Old Bridge NJ 08857 1966
- Irish, Frank S.**, (F S A), *Senior Vice President & Corporate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place T-49, PO Box 111, Boston MA 02117 617/572-4800 Fax: 617/572-1048 1965
- Irvan, Robert P.**, (F.C.A.S., F.S.A.), *Vice President & Chief Actuary*, CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-3320 Fax: 215/523-2736 1973
- Irwin, Richard J.**, (A S A), *Senior Associate Actuary*, Massachusetts Indemnity & Life, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/564-7873 1980
- Isaacs, Lawrence E.**, (F S A), *Assistant Actuary*, Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 Ext: 318 1988
- Isaacson, Fenton R.**, (F.C.A., F S A , E A), 6521 Davenport Plaza, Omaha NE 68132 402/553-8577 1965
- Isbell, James L R.**, (F S A , E A.), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1982
- Isenberg, Bernard**, (A.C.A., A S A.), 405 East 54th Street, Apt 11L, New York NY 10022 212/308-2849 1966
- Isenberg, Eric Michael**, (A S A , E A.), Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2313 1985
- Itelson, Steven T.**, (F S A , E A.), *Consulting Actuary*, Millman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1990
- Ito, Howard M.**, (F.C.A., A S A., E A), *Consulting Actuary*, Millman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1966
- Iverson, Dennis R.**, (F S A), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3011 1972
- Iverson, Donald J.**, (F.S.A.), *Vice President & Actuary*, Employers Modern Life Company, 717 Mulberry, PO Box 712, Des Moines IA 50303-0712 515/280-2467 1981
- Iverson, Randall Lee**, (F.S.A.), *Assistant Actuary*, Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 1981
- Iverson, Ronald J.**, (F.S.A., E.A.), William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9525 1980

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- Jacks, Eugene E.**, (A C A , E.A.), *Senior Life Actuary*, California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 415/457-0781 1966
- Jackson, Bruce E.**, (A S.A.), *Consulting Actuary*, J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Suite 405, Chicago IL 60601 312/332-0430 Fax: 312/726-7972 1986
- Jackson, Clayton L.**, (F.S.A.), 203 Third Street South, Naples FL 33940-6303 813/263-4579 1965
- Jackson, Frederick W.**, (F S A), *Assistant Vice President & Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-3164 1980
- Jackson, James M.**, (A.S.A., E.A.), *Managing Vice President*, Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900 1978
- Jackson, Larry J.**, (F S A), *Associate Director, Group Reinsurance Actuarial*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3954 1989
- Jackson, Susan A.**, (A S A), *Senior Assistant Actuary*, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-5810 Fax: 708/570-5566 1989
- Jackson, Will W, Jr.**, (A C A., E A.), *Vice President & Actuary*, Leggett & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850 1966
- Jackson, Willard L.**, *President*, The Mountain Actuary, Auburn Lake Trails, 2743 Brown Bear Trail, Cool CA 95614 916/885-0861 1976
- Jacob, Albert**, (A.S.A., E.A.), *President*, Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 1967
- Jacob, John E.**, (E.A.), *President*, The Jacob Company, 500 West Wilson Bridge Road, Worthington OH 43085 614/888-1005 1980
- Jacobs, Alan N.**, (A.S.A., E.A.), *Manager*, Deloitte & Touche, One World Trade Center, New York NY 10048 212/839-6356 1988
- Jacobs, David J.**, (F S A.), *Assistant Vice President & Chief Actuary*, Midwestern National Insurance Corp, 115 Fifth Avenue South, PO Box 2168, La Crosse WI 54602-2168 608/782-7130 Ext: 188 1988
- Jacobs, Dennis E.**, (F S A., E A), *Vice President*, Pension Portfolio Advisors, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037-2165 313/746-6104 1980
- Jacobs, Gregory D.**, (F.S.A., M.C.A.), *Consulting Actuary*, Millman & Robertson Inc, Capital Center-South Tower, 201 North Illinois Street, #2000, Indianapolis IN 46204 317/237-2888 Fax: 317/237-2872 1980
- Jacobs, Joshua**, (F S A), *Associate Group Actuary*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0747 1975
- Jacobs, Myron**, (E A), *Vice President*, Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900 1969
- Jacobs, Terry S.**, (F.C.A.S.), *Chairman, President & Chief Executive Officer*, Jacor Communications Inc, 1300 Central Trust Center, 201 East Fifth Street, Cincinnati OH 45202 513/621-1300 1970
- Jacobsen, Richard L.**, (F.C.A., F S A , E A), *Consulting Actuary*, Richard L Jacobsen, F.S.A., 1514 East 122nd Street, Burnsville MN 55337-6804 612/890-0695 1972
- Jacobson, Barry**, (F S A), *Assistant Vice President & Associate Actuary*, Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6111 1988

	Admitted		Admitted
Jacobson, Eric A. , (A.S.A.), <i>Investmtl/Actuarial Analyst</i> , American General Corp, 2929 Allen Parkway A37-01, Houston TX 77019 713/831-1223	1986	Jamison, Kenneth David , (A.S.A., F.A.), <i>Actuary</i> , The Wyatt Company, 1401 Seventeenth Street, Suite 900, Denver CO 80202 303/298-7878	1987
Jacobson, Gerald A. , (A.S.A.), <i>Assistant Vice President</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2402	1983	Jangraw, Douglas J. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01101 413/788-8411 Ext. 2275	1984
Jacobson, Martin Dale , (A.S.A.), <i>Assistant Actuary</i> , Old American Insurance Company, 4900 Oak Street, PO Box 418573, Kansas City MO 64141-9573 816/753-4900	1981	Janiga, Brian M. , (F.S.A.), <i>Assistant Actuary</i> , GroupAmerica Insurance Co, 140 Garden Street, MS 500, Hartford CT 06154 203/291-3139 Fax 203/291-0302	1986
Jacobson, Reuben I. , (F.S.A.), 10442 Prairie Hills Circle, Sun City AZ 85351	i 1965	January, Nancy Carol , (A.S.A.), <i>Associate Actuary</i> , Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4800	1983
Jacobson, Sanford M. , (E.A.), <i>President & Actuary</i> , Jacobson & Associates Inc, 2523 El Portal Drive, San Pablo CA 94806 415/231-0550	1976	Janus, Paul , (F.S.A.), <i>Senior Vice President</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1969
Jacoby, Charles W. , (F.S.A.), 8852 Heavenside Drive, Jacksonville FL 32257	i 1965	Janush, Erwin S. , (F.S.A.), <i>Managing Director & Cnsltg Actuary</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4801	1979
Jacoby, Robert E. , 2401 NW 45 Terrace, Topeka KS 66618 913/286-2145	i 1967	Janzen, Marilyn F. , (F.S.A., E.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0610 515/247-6016	1979
Jaeger, Richard M. , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1064	1978	Japko, Scott M. , (A.S.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1990
Jaffe, Jay M. , (F.S.A., M.C.A.), <i>President</i> , Actuarial Enterprises Ltd, Suite 242, 600 Central Avenue, Highland Park IL 60035 708/432-6066 Fax. 708/432-6299	1969	Jaquez, Daniel , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 245 Park Avenue, New York NY 10167 212/351-4133	1990
Jaffke, Richard James , (A.S.A., E.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 725 South Figueroa Street, Los Angeles CA 90017 213/972-4000	1980	Jaquint, Michael D. , (A.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7099 Fax 414/299-2021	1979
Jagmin, Ronald A. , (E.A.), <i>Actuary</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116 617/638-3700	1980	Jardin, A. Gordon , (F.S.A.), <i>Vice President, Reinsurance</i> , Sun Life Assurance of Canada, 14th Floor, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6055	1988
Jago, Richard J. , (A.S.A.), <i>Senior Systems Analyst</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096 201/902-2560	1987	Jared, Calvert A. II , (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, TW/40N, New York NY 10019 212/554-1152	1977
Jakielo, James G. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, MCFBO 9MS, Hartford CT 06183 203/277-6254	1976	Jarka, John , (A.S.A., E.A.), <i>Principal</i> , Consulting Brokers Inc, 466 Southern Boulevard, Chatham NJ 07928 201/966-1700	1977
Jaksich, William J. , (F.S.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/247-6015 Fax 515/247-5930	1979	Jarnes, Michael S. , (F.S.A., E.A.), <i>Associate Pension Actuary</i> , New England Mutual Life Insurance Co, 500 Boylston Street, Boston MA 02117 617/578-6121	1979
Jaloszynski, John E. , (A.S.A.), <i>Assistant Actuary</i> , Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	1979	Jarrett, Edward C. , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Resources Corp, 59 Oakdale, Irvine CA 92714 714/857-4959	1981
Jalowski, Edward R. , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext. 3334	1984	Jaskolski, James A. , (F.S.A.), <i>Actuary Valu & Mgmt Reporting</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6728	1979
James, David H. , (A.C.A.), <i>Consulting Actuary</i> , 5151 Halls Ferry, Baton Rouge LA 70817	1966	Jaso, Robert John , (A.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Harleysville Mutual Insurance Cos, 355 Maple Avenue, Harleysville PA 19438 215/256-5371 Fax 215/256-5601	1982
James, Drew Anthony , (F.S.A., E.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 50 Fremont Street, 24th Floor, San Francisco CA 94105 415/979-0600	1982	Jasper, Jane E. , (F.C.A.S.), <i>Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8043	1988
James, Ken E. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1976	Jasulevicius, Donna A. , (E.A.), <i>Senior Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-4807	1977
James, Lee A. , (F.S.A., E.A.), <i>Actuary</i> , Hewitt Associates, 25231 Grogans Mill Road, The Woodlands TX 77380 713/363-0456 Ext. 544 Fax: 713/363-9049	1981	Jatkowski, Edwin P. , (A.S.A.), 225 South Lake Street, Rogers City MI 49779 517/734-3799	i 1970
James, Peter H. , (A.C.A.S.), <i>Director, Reserving</i> , Prudential-LMI Commercial Ins Co, 900 Springmill Road, Mansfield OH 44901 419/525-9227	1990	Javaruski, John J. , (A.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3539	1987
James, Walter L. , (A.C.A., A.S.A.), <i>Life Accident & Health Actuary</i> , North Carolina Department of Insurance, 430 North Salisbury Street, PO Box 26387, Raleigh NC 27611 919/733-3284	1984	Jay, Burton D. , (F.S.A.), <i>Executive Vice President & Chief Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2012	1966
Jameson, Stephen , (F.C.A.S.), <i>Assistant Actuary</i> , The Travelers Insurance Cos, One Tower Square, 6SB, Hartford CT 06183 203/954-2857	1979	Jean, Ronald W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Mutual Companies, 717 Mulberry, PO Box 712, Des Moines IA 50303 515/280-2775	1979
Jamison, Harry N, Jr. , (A.S.A.), <i>Assistant Actuary</i> , Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3000	1988		

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Jeeves, Douglas A. , (E.A.), <i>Actuary</i> , C & B Consulting Group/Herget, Fort Pitt Commons Building, 445 Fort Pitt Boulevard, #LL500, Pittsburgh PA 15219-1346 412/471-0450	1981	Jex, Robert L. , (F.S.A.), 1453 Wellington Crescent, Winnipeg MB Canada R3N 0B2	i 1966
Jeggle, David A. , (F.S.A.), <i>Vice President & Chief Actuary-Products</i> , Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 Ext: 490 Fax: 614/365-9209	1970	Joern, Bradley J. , (F.S.A.), <i>Associate Reinsurance Actuary</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5367	1977
Jeggle, Scott David , (A.S.A.), <i>Assistant Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, 7T, Columbus OH 43216 614/249-3036	1988	Johansen, Lawrence A. , (M.C.A., A.S.A.), <i>Actuary</i> , New York State Teachers Retirement System, 10 Corporate Woods Drive, Albany NY 12211 518/447-2611 Fax: 518/447-2630	1988
Jekel, Oscar H. , Eight Homewood Drive, Kirkwood MO 63122 314/822-0821	i 1966	Johansen, Robert J. , (F.S.A.), <i>Consulting Actuary</i> , Life Actuarial Services, 56 Pershing Avenue, Yonkers NY 10705-3631 914/968-3890	1965
Jeness, Cynthia , (F.C.A., F.S.A., E.A.), Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/551-5051 Fax 404/551-5145	1978	Johe, Richard L. , (F.C.A.S., A.C.A.), <i>Executive Consultant</i> , Coopers & Lybrand, 709 Hunter Way, Catonsville MD 21228 301/788-7825 Fax: 301/788-6750	1965
Jenkins, Albion U, Jr. , (F.S.A.), 71 Sandpiper Drive, Hackettstown NJ 07840	i 1965	John, Russell T. , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Underwriters Reinsurance Co, 22801 Ventura Boulevard, Woodland Hills CA 91364 818/703-8300	1981
Jenkins, Allen W. , (F.S.A., E.A.), Allen Jenkins Inc, 12700 Preston Road, Suite 260, Dallas TX 75230 214/386-0355 Fax: 214/386-4924	1971	Johnsen, Storm , (A.S.A.), <i>Chief Actuary</i> , Oregon State Insurance Division, 1850 19th Street NE, Salem OR 97303 503/378-4271	1969
Jenkins, Bruce W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Benefit Plan Services Inc, 1801 Park 270 Drive, Suite 530, St Louis MO 63146 314/542-0500	1980	Johnson, Allan Hale , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2285	1985
Jenkins, Elmore, Jr. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Plaza T-28, PO Box 111, Boston MA 02117 617/572-6992	1966	Johnson, Allan R. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 23-R, New York NY 10010 212/578-2023	1988
Jenkins, Robert W. , (F.S.A.), <i>Second Vice President/Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2240	1970	Johnson, Allan W. , (F.S.A., E.A.), <i>Vice President/Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1976
Jenkins, Terry D. , (A.S.A.), <i>Managing Director</i> , National Mutual Insurance Co Ltd, National Mutual Centre, 151 Gloucester Road, Hong Kong Hong Kong 575-7282	1979	Johnson, Andrew M. , (A.S.A.), <i>Manager-Marketing</i> , Prudential Insurance Company of America, 213 Washington Street, 18th Floor, Newark NJ 07102-2992 201/802-9743	1986
Jensen, Daryl D. , <i>President</i> , Sunset Life Insurance Co of America, 3200 Capitol Boulevard South, Olympia WA 98501-3396 206/943-1400	1971	Johnson, Andrew Paul , (F.C.A.S.), <i>Second Vice President</i> , John Hancock Property, Three Copley Place, PO Box 854, Boston MA 02117 617/375-3705	1984
Jensen, James M. , (F.S.A.), <i>Actuary-Insurance Product Development</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3588	1984	Johnson, Andrew Pickens , (A.S.A., E.A.), <i>Actuarial Specialist</i> , John Hancock Mutual Life Insurance, John Hancock Plaza, T-25, Boston MA 02117 617/572-8560	1976
Jensen, James P. , (A.C.A.S.), <i>Assistant Vice President</i> , Liberty Mutual Insurance Group, 175 Berkeley Street, PO Box 140, Boston MA 02117-0140 617/574-5631 Fax: 617/574-5669	1967	Johnson, Bonita G. , (A.S.A.), <i>Actuarial Assistant</i> , Integon Life Insurance Corp, 500 West Fifth Street, Winston-Salem NC 27152-1505 919/770-2405	1990
Jensen, John M. , (E.A.), <i>Consulting Actuary</i> , De Fram Mayer Inc, 8300 College Boulevard, Suite 330, Overland Park KS 66210 913/451-9119	1976	Johnson, Carol C. , (F.S.A.), <i>Consulting Actuary</i> , Two Beachside Common, Westport CT 06880 203/226-4114	1984
Jensen, Llewellyn W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 20 Pilot Point Road, Cape Elizabeth ME 04107 207/799-6937	1965	Johnson, Charles E. , (F.S.A.), <i>Assistant Actuary</i> , Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/559-6368	1979
Jensen, Ralph , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1100	1976	Johnson, Charles N. , (E.A.), <i>Associate</i> , William M Mercer Incorporated, 120 East Avenue, Rochester NY 14604-2551 716/325-2870	1976
Jensen, Russell R. , (F.S.A.), 929 North Astor, Apt 802, Milwaukee WI 53202	i 1965	Johnson, Christopher B. , (E.A.), The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1985
Jermyn, Isadore , (A.S.A.), <i>Vice President/Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 2785 Fax 413/730-6003	1981	Johnson, Dale , (F.S.A.), <i>Second Vice President & Group Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2552	1980
Jerome, James M. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1981	Johnson, Daryle G. , (F.S.A.), <i>Senior Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3600 Fax 714/759-3372	1970
Jersey, Joseph Ralph , (A.C.A.S.), <i>Director-C/L Products</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6764	i 1980	Johnson, David Martin , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, Suite 1100, 2405 Grand Avenue, Kansas City KS 64108 816/474-0666	1980
Jerwers, James R. , (A.S.A.), <i>Vice President</i> , Merit Life Insurance Co, 601 NW Second Street, Evansville IN 47708 812/464-6767	1984	Johnson, Delmar R. , (E.A.), <i>Senior Enrolled Actuary</i> , Feldman's Pension Service, 966 South Springfield Avenue, Springfield NJ 07876 201/376-6777 Fax: 201/376-6761	1981
Jetha, Shirazali , (F.S.A.), <i>Associate Actuary</i> , Individual Disability Income, The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/247-6886	1987		

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Johnson, Ernest L, III , (F.S.A.), <i>Vice President & Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1979	Johnson, Richard W , (A C A S), <i>Actuarial Reserve Manager</i> , Federated Mutual Insurance Co, 121 East Park Square, Owatonna MN 55060-3046 507/455-5260	1983
Johnson, Gail E , (F.S.A.), <i>Actuary</i> , Johnson & Farago, 19 Byberry Avenue, Suite 4, Hatboro PA 19040 215/443-9515 Fax: 215/443-9641	1979	Johnson, Robert B , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100	1984
Johnson, James E , (F.S.A.), <i>Senior Vice President & Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3724	1973	Johnson, Robert C , (F S A), <i>Associate Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5274	1970
Johnson, Jeffrey E , (A.S.A.), <i>Assistant Actuary</i> , The Forethought Group Inc, Forethought Center, Batesville IN 47006 812/934-8882	1985	Johnson, Robert P , (F S A), <i>Executive Vice President</i> , Atrium Corporation, One Morningside Drive North, Suite 201, Building A, Westport CT 06880-3811 203/222-8995 Fax: 203/227-4380	1976
Johnson, Jerry L , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 21806, Columbia SC 29221-1806	1965	Johnson, Roger C , (F.S.A.), <i>President</i> , First Stochastics Inc, 1900 Market Street, Suite 616, Philadelphia PA 19103 215/963-7000	1975
Johnson, John A , (F S A), <i>Vice President & Actuary</i> , Individual Insurance, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55401 612/372-5711 Fax: 612/372-1818	1976	Johnson, Roger D , (F S A), <i>Senior Vice President & Actuary</i> , Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000 Ext: 210 Fax 213/932-0316	1970
Johnson, Joseph W , (A.S.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1989	Johnson, Roger Edward , (A S A), <i>Project Analyst</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3218	1985
Johnson, Kent R , (F S A), <i>Assistant Vice President- Reinsurance</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3982	1979	Johnson, Ronald J , (A.S.A.), <i>Vice President & Actuary</i> , Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500 Ext 103	1985
Johnson, Kirk R , (F.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, PO Box 391, Madison WI 53701 608/231-7063	1985	Johnson, Royal A , (F S A.), <i>Chief Marketing Officer</i> , Richard Leahy Corp, 8630 Fenton Street, Silver Spring MD 20910 301/565-9006	1966
Johnson, Lance M , (A S A), <i>Manager, Personal Computing Services</i> , Northwestern National Life Insurance, Box 20, Minneapolis MN 55440 612/372-5771	1981	Johnson, Susan Lowe , (A S A.), <i>Assistant Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3275 Fax: 919/691-3938	1982
Johnson, Larry D , (F.C.A.S.), <i>Actuary</i> , Allstate Insurance Co, Allstate Plaza, D7, Northbrook IL 60062 708/402-7927	1979	Johnson, Warren , (F C A.S.), <i>Vice President & Actuary</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3279	1982
Johnson, Larry Gregg , (E.A.), <i>Consulting Actuary</i> , Pension Financial Services Inc, 2970 Clairmont Road, Suite 925, Atlanta GA 30329 404/728-0280	1989	Johnson, Warren P , (F S A), <i>Chief Financial Officer- Individual Financial Division</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-5540	1990
Johnson, Lloyd H , (F.S.A.), 368 Belvar Avenue, Louisville KY 40206 502/895-2529	1965	Johnson, Wendy Anne , (F C A S.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3149	1986
Johnson, Marilyn R , (E.A.), <i>Enrolled Actuary</i> , PO Box 1485, Bellaire TX 77402 713/661-1549	1976	Johnson, William J, Jr. , (F S A), <i>Assistant Pension Actuary/ Life Insurance</i> , Sun Life of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1988
Johnson, Mark H , (A.S.A.), <i>Vice President</i> , HBJ Insurance Companies, HBJ Building, 4th Floor, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2689 Fax: 407/352-9077	1987	Johnston, Anthony S , (F.S.A., E.A.), <i>Partner</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1986
Johnson, Mark O , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634	1979	Johnston, Daniel J , (A C A S), <i>President</i> , Auto Insurers Bureau of MA, 7th Floor, 101 Arch Street, Boston MA 02110 617/439-4542	1977
Johnson, Marvin A , (F C A S), <i>Vice President</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7766	1979	Johnston, David R , (F.S.A.), <i>Senior Vice President & Actuary</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4527	1972
Johnson, Philip G , (F S A.), <i>Assistant Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1983	Johnston, Ernest B , (F S A), <i>Senior Executive Vice President- Operations</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, 12th Floor, Omaha NE 68175 402/978-2961	1975
Johnson, Phillip Lee , (A.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1889	1986	Johnston, J William , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981
Johnson, Rheuben C , (F S A., A.C.A.), R C Johnson & Associates, 8904 Pawnee Lane, Leawood KS 66206 913/341-7418	1967	Johnston, Kenneth P , (A.S.A.), <i>Assistant Actuary</i> , Southern Farm Bureau Life Insurance, Product Development, PO Box 78, Jackson MS 39205 601/981-7422 Ext: 667	1988
Johnson, Richard D , (F.S.A., A.C.A.), <i>Manager</i> , Deloitte & Touche, The Norwest Center, 4300 Norwest Center, Minneapolis MN 55402 612/344-0335	1975	Johnston, Michael L , (F S A , E.A.), <i>Actuary/Partner</i> , Hewitt Associates, The Galleria and Towers, 1301 East Ninth, Suite 1100, Cleveland OH 44114 216/344-3800	1979
Johnson, Richard E , (F S A , E.A.), <i>Second Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2217	1973		
Johnson, Richard W , Unit 2F, 40 South Main Street, Glen Ellyn IL 60137 708/469-7367	i 1974		

		Admitted			Admitted
Johnston, Steven J. , (F.C.A.S.), <i>Consultant</i> , William M Mercer Incorporated, 2500 Corporate Exchange Drive, Suite 350, Columbus OH 43231 614/891-3100		1988	Jones, Janice M. , (F.S.A.), <i>Associate Product Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0469 Fax: 314/444-0486		1979
Johnston, Thomas S. , (F.C.A.S.), <i>Senior Vice President</i> , Cameron & Colby Co, 60 Batterymarch Street, Boston MA 02110 617/348-3283		1983	Jones, Leslie E. , (A.S.A.), <i>Associate Actuary</i> , MIC Life Insurance Co, 3044 West Grand Boulevard, Annex 301, Detroit MI 48202 313/556-1643		1986
Johnstone, Robert M, Jr. , (F.S.A.), 56 Saw Mill Road, Huntington NY 11743	i	1965	Jones, Matt B, Jr. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7055		1968
Jolley, Jeff A. , (F.S.A.), <i>Second Vice President & Corporate Actuary</i> , First Capital Life Insurance Co, 10241 Wateridge Circle, San Diego CA 92121-2733 619/458-8502		1984	Jones, Michael B. , (A.S.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100		1979
Jolley, Richard L. , (E.A.), <i>Director, Pension Service Center</i> , Nationwide Life Insurance Co, One Nationwide Plaza, 7T, Columbus OH 43215 614/249-8272		1976	Jones, Nathan F. , (F.S.A., A.C.A.S.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, 18th Floor, New York NY 10013 212/602-0309 Fax: 212/602-8826	i	1965
Jolls, Thomas H, Jr. , (F.C.A., A.S.A., E.A.), 1135 Corsica Drive, Pacific Palisades CA 90272-4015 213/459-0503		1971	Jones, Norman L. , (F.C.A., F.S.A., E.A.), <i>President</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346 Fax: 313/961-5797		1970
Jones, Alan G. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3206		1973	Jones, Randall S. , (F.S.A.), <i>Manager & Associate Actuary</i> , CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-7568		1984
Jones, Alvin L. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Boone & Company, 445 Hutchinson Avenue, Suite 740, Columbus OH 43235 614/436-8100		1983	Jones, Richard J. , 119 Nut Bush Road, Greensboro NC 27410 919/292-0756	i	1966
Jones, Anita L. , (F.S.A.), <i>Second Vice President and Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2616		1979	Jones, Robert W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 300 First Stamford Place, Stamford CT 06902 203/975-0260		1990
Jones, Brian A. , (F.C.A., A.S.A., E.A.), <i>Senior Vice President</i> , Jardine Consultants Inc, 1155 Avenue of the Americas, 10th Floor, New York NY 10036 212/642-3101 Fax: 212/302-4593		1968	Jones, Terrell A. , (A.C.A.S.), <i>Senior Actuarial Analyst</i> , Great Central Insurance Co, 3625 North Sheridan Road, Peoria IL 61604 309/688-8571 Ext: 244		1990
Jones, Brian A. , (A.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104-4098 206/622-8700		1990	Jones, Van Allen , (F.S.A.), <i>Director-L & H Actuarial</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7091		1982
Jones, Bruce M. , (F.S.A.), <i>Vice President & Actuary</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08855-1326 201/980-4430		1986	Jones, Warren R. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/939-0821 Ext: 353 Fax: 214/747-4134		1982
Jones, Bruce R. , (F.C.A.S.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4636 Fax: 203/277-0483		1983	Jones, Weston R. , (E.A.), <i>Actuary</i> , Benetech Inc, 4330 Auburn Boulevard, PO Box 419001, Sacramento CA 95841-9001 916/484-6811		1981
Jones, Charles H. , (A.S.A.), 520 Windmeadows, Altamonte Springs FL 32701	i	1966	Jones, William R. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, RE2D, Hartford CT 06156 203/273-3717		1988
Jones, Del R. , (A.C.A.S.), <i>President</i> , International Marine Casualty Services, PO Box 4400, Houston TX 77210-4400 713/226-6451		1980	Jones, William W. , (E.A.), <i>Benefit Plans Services Inc</i> , PO Box 2141, Huntington WV 25722-2141 304/525-6557		1980
Jones, Donald A. , (A.S.A., E.A.), <i>Associate Professor</i> , Oregon State University, Department of Mathematics, 368 Kidder Hall, Corvallis OR 97331-4605 503/737-7156		1966	Jonske, Fred , (F.S.A.), <i>President</i> , Lincoln Benefit Life Co, Lincoln Benefit Life Building, 134 South 13th Street, Lincoln NE 68508 402/479-7330		1979
Jones, Donald J. , (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000		1986	Jonske, James W. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 708/402-3448		1990
Jones, Donald K. , (E.A.), <i>Manager</i> , Great-West Life Assurance Co, 1775 Sherman Street, Suite 2900, Denver CO 80203 303/839-1710 Fax: 303/839-8672		1976	Jordan, C Michael , (A.S.A.), <i>Chief Actuary, Life & Health</i> , South Carolina Department of Insurance, 1612 Marion Street, Columbia SC 29201 803/737-6210		1982
Jones, Donn B, Jr. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000 Fax: 402/398-2458		1971	Jordan, C Wallace , (F.S.A.), 18 Snow Shore Road, Orleans MA 02653 508/255-4562	i	1965
Jones, Frances O. , (F.S.A.), <i>Consultant</i> , 126 East Hickory Street, Hinsdale IL 60521 708/920-1831		1977	Jordan, James L. , (E.A.), <i>Consulting Actuary</i> , Jordan & Andrews, 131 Stony Circle, Suite 200, Santa Rosa CA 95401 707/545-1001 Fax: 707/577-7430		1976
Jones, Frank C. , (F.S.A.), <i>President and Chief Executive Officer</i> , Assured Security Life Insurance Co, PO Box 531125, Birmingham AL 35253 205/879-1541		1970	Jordan, Jeffrey R. , (F.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1358		1987
Jones, Harold M. , (F.C.A.S.), 16 Leicester Road, Marblehead MA 01945	i	1965	Jordan, Michael L. , (F.S.A.), <i>Student</i> , Georgia State University, 576 St Charles Avenue NE, Atlanta GA 30308 404/874-5565		1972
Jones, J Michael , (E.A.), <i>Partner</i> , Hewitt Associates, 100 South Ashley Drive-1200, Tampa FL 33602 813/221-2222		1982	Jordan, Robert H. , (F.S.A.), <i>President</i> , Robert H Jordan & Co, 618 Shoemaker Road, Suite 202, Gulph Mills PA 19406 215/337-3848		1965
Jones, James D. , (A.S.A.), <i>Attorney</i> , Illinois Department of Insurance, Legal Division, 320 West Washington, Springfield IL 62767 217/782-8216		1979	Jorgensen, Keith A. , (A.S.A.), <i>Assistant Actuary</i> , Pyramid Life Insurance Co, 6201 Johnson Drive, Mission KS 66202 913/722-1110		1990

	Admitted		Admitted
Jorve, Barry M. , (A.C.A.S.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6027	1971	Justin, Judith , (F.S.A.), <i>Vice President</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8551 Fax: 212/907-8553	1982
Josephs, David J. , (E.A.), <i>Vice President</i> , Fidelity Federal Pension Corp, One Fairway Plaza, Suite 420, Huntingdon Valley PA 19006 215/938-0660	1989	K	
Josephson, Gary R. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 West Blue Mound Road, Brookfield WI 53005 414/784-2250	1982	Kaack, Ingo , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/572-9100	1968
Joshi, Atul V. , (A.S.A.), <i>Assistant Vice President</i> , Sedgwick James Consulting Group, 411 First SE, 23rd Floor, AGT Tower, Calgary AB Canada T2P 2M6 403/266-9874 Fax: 403/266-9853	1971	Kabala, Joel C. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 Ext 6456	1984
Joss, Richard , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1979	Kabele, Thomas G. , (F.S.A.), <i>Senior Vice President</i> , Reinsurance & Taxes, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8841	1985
Josten, Anita Rae , (A.S.A.), <i>Actuarial Assistant</i> , Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890	1989	Kacmarynski, Joseph P. , 4334 Franklin Avenue, Des Moines IA 50310	1966
Jovinelly, Edward M. , (F.C.A.S.), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, Gallery, 1A HO, Philadelphia PA 19192 215/523-5563	1990	Kaczmarek, David B. , (A.S.A.), <i>Actuarial Specialist</i> , TPF&C/Towers Perrin, 200 West Madison, Chicago IL 60606 312/609-9580	1990
Joyce, John J. , (F.C.A.S.), <i>Associate Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-6036	1988	Kadison, Jeffrey P. , (A.C.A.S.), <i>Manager</i> , Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/240-2055 Fax: 203/249-0457	1984
Joyner, Leon F. Jr. , (A.S.A., E.A.), <i>Benefit Consultant</i> , Martin E Segal Co, 701 Northpoint Parkway, Suite 322, West Palm Beach FL 33407 407/687-5400	1983	Kadoyama, Mitsuru , (F.C.A., F.S.A.), 1038 Palisade Street, Hayward CA 94542 415/582-0602	1965
Ju, Faming , (A.S.A.), Milliman & Robertson Inc, 3800 Fountain Place, 1455 Ross Avenue, Dallas TX 75202 214/855-0100	1981	Kagan, Arthur B. , (F.C.A., F.S.A.), <i>President</i> , The Arthur Kagan Company, 23945 Calabasas Road, Suite 203, Calabasas CA 91302 818/592-0102	1967
Ju, William , (A.S.A.), Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5352	1987	Kagen, Maynard I. , (F.S.A., E.A.), <i>Chief Actuary</i> , US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4915	1965
Juan, Mabini L. , (F.S.A., E.A.), <i>Managing Director & Actuary</i> , MLJ Pension Employee Benefit Consultants, Windsor Tower, Legaspi Village, Legaspi Street, Suite 540, Metro Manila Philippines 815-4953	1975	Kager, Timothy C. , (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1803	1979
Judd, Paul S. , (A.S.A.), <i>Actuarial Associate</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0610 515/247-6317	1990	Kahan, Daniel E. , (A.S.A.), <i>Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, 10th Floor, Chicago IL 60611 312/440-6234 Fax: 312/440-5904	1990
Judd, Steven W. , (F.C.A.S.), <i>Vice President</i> , Federated Mutual Insurance Co, 121 East Park Square, Owatonna MN 55060-3046 507/455-5348	1980	Kahn, David J. , (A.S.A., E.A.), <i>Senior Vice President</i> , S & E Pension Ltd, 1615 Northern Boulevard, Manhasset NY 11030 516/365-7144	1971
Juergens, Theodore Louis , (A.S.A.), <i>Senior Actuarial Assistant</i> , Metropolitan Life Insurance Co, 1660 Feehanville Drive, Mt Prospect IL 60056 708/391-1871	1989	Kahn, Linda M. , (F.C.A., F.S.A., E.A.), <i>Director of Program Management</i> , Pacific Maritime Association, 635 Sacramento Street, PO Box 7861, San Francisco CA 94120 415/576-3248	1965
Jumper, Rebecca S Upchurch , (A.S.A.), <i>Assistant Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351	1980	Kahn, Paul M. , (F.C.A., F.S.A., E.A.), P M Kahn & Associates, 2430 Pacific Avenue, San Francisco CA 94115 415/346-0643	1965
Juncker, Walter , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5650	1975	Kain, Dale R. , (F.S.A.), <i>Second Vice President & Corporate Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3590	1966
Juneja, Diljit S. , (F.C.A., A.S.A.), 71 Gordon Road, Willowdale ON Canada M2P 1E3	1976	Kaiser, Carolyn E. , (E.A.), <i>Associate</i> , William M Mercer Incorporated, Suite 1700, 10 South Wacker Drive, Chicago IL 60606 312/902-7570	1990
Jungk, David H. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-8580 Fax: 201/716-3169	1978	Kaiser, James A. , (F.S.A.), <i>Associate Actuary-Individual Financial</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5235	1986
Junker, Richard , (F.S.A.), <i>Senior Associate Actuary</i> , Indianapolis Life Insurance Co, 2960 North Meridian Street, PO Box 1230, Indianapolis IN 46206 317/927-6641 Fax: 317/927-6641	1979	Kalavase, Satish A. , (F.S.A., E.A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5658	1987
Junus, Novian E. , (A.S.A.), <i>Assistant Actuary</i> , Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-3549	1990	Kaleas, John R. , (F.S.A., E.A.), <i>Consulting Actuary & Principal</i> , Conway Jones & Associates Inc, 1914 North 34th Street, Suite 201, Seattle WA 98103 206/545-6826	1975
Justice, Gregory D. , (A.S.A.), <i>Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1332	1988	Kalish, Daniel H. , (E.A.), <i>President</i> , Advanced Actuarial Consultants of NJ Ltd, 545 Route 17 South, Ridgewood NJ 07450 201/447-2525 Fax: 201/447-9634	1976

Admitted		Admitted	
Kalish, Mitchell Allan , (F.S.A.), <i>Vice President-Risk Management</i> , Combined Insurance Co of America, 4850 Street Road, Trevoise PA 19047 215/953-4081 Fax: 215/953-3407	1982	Kaplan, Arnold M. , (E.A.), <i>Vice President</i> , Prestige Planning Corporation, 90 John Street, New York NY 10038 212/962-7272	1981
Kaliski, Alan E. , (F.C.A.S.), <i>Vice President</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2732	1977	Kaplan, Barry , (E.A.), <i>Enrolled Actuary-Account Executive</i> , T R Paul Inc, 14 Commerce Road, Newtown CT 06470 203/426-8161	1979
Kalke, William C. , (E.A.), William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1980	Kaplan, Donald W. , (F.S.A.), <i>Vice President & Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1576	1976
Kallop, Roy H. , (F.C.A.S.), 74 Shelley Avenue, Yonkers NY 10701	1965	Kaplan, Lauren B. , (A.S.A.), <i>Actuarial Associate</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-8944	1990
Kallus, Ann L. , (F.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 41, New York NY 10019 212/554-1234	1986	Kaplan, Margot D. , (A.S.A.), The Wyatt Company, 1500 'K' Street NW, Suite 800, Washington DC 20005 202/626-9600	1988
Kalman, Craig S. , (A.S.A.), <i>Associate Actuary</i> , National Casualty Company, One City Centre, Suite 1800, 515 North Sixth Street, St Louis MO 63101 314/421-4626 Ext: 414	1989	Kaplan, Michael H. , (F.S.A., E.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1970
Kalmbach, Leland J. , (F.S.A.), 415 East Street, Chelsea MI 48118	1965	Kaplan, Mortimer , (F.C.A.), <i>Consulting Actuary</i> , 472 Chestnut Street, Springfield MA 01107 413/733-4594	1969
Kalberg, John F. , (M.C.A., A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2735	1982	Kaplan, Robert S. , (F.C.A.S.), <i>Reinsurance Operations Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6759	1987
Kalwarski, Eugene M. , (F.S.A., E.A.), <i>Principal & Consulting Actuary</i> , Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760	1980	Kapner, Joanna M. , (E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2725	1977
Kamat, Victor A. , (A.S.A., E.A.), TPF&C/Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606-3414 312/609-9846	1989	Kaprielian, David W. , (A.S.A.), <i>Associate Actuary</i> , Buck Consultants Inc, 400 Renaissance Center, Suite 1950, Detroit MI 48243 313/567-2120	1990
Kamenir, Jeffrey Ryan , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7573	1990	Kaptein, Roy , <i>Assistant Vice President, Actuarial & Underwriting</i> , Blue Cross/Blue Shield of NJ, 33 Washington Street, Newark NJ 07102 201/456-3379	1985
Kamer, Joel V. , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, RMD T-52, Boston MA 02117 617/572-7340	1971	Karbon, William G. , (E.A.), Noble Lowndes/Johnson, PO Box 8, Newtown PA 18940 215/860-3847	1990
Kamil, Mohamed Hassan B. , (A.S.A.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-7872	1990	Karlin, Michael J. , (F.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1978
Kaminetzky, Lee , (A.S.A., E.A.), <i>Associate Professor, Mathematics</i> , City College of New York, 138th Street & Convent Avenue, New York NY 10031 212/650-7000	1985	Karlinski, Frank J. III , (F.C.A.S.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7435	1979
Kan, Philip Tai-Ping , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400	1978	Karo, David N. , (A.S.A.), Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7183 Fax 215/964-0760	1984
Kandrac, Joseph J. , (F.S.A., A.C.A.), <i>Vice President and Consulting Actuary</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2791	1971	Karras, Ioannis S. , <i>Actuary-Rate Filings & Pricing</i> , Blue Cross/Blue Shield of MI, 600 Lafayette East, Detroit MI 48226 313/225-9037 Fax 313/225-9220	1984
Kane, Adrienne B. , (F.C.A.S.), <i>Vice President & Actuary</i> , Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-3255	1983	Karsan, Nooruddin S. , (F.S.A.), <i>Principal</i> , Raymond Karsan & Associates, One Devon Square, Suite 214, 724 West Lancaster Avenue, Wayne PA 19087 215/971-9171	1986
Kane, Daniel O'Neill , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07102-2992 201/802-7249 Fax: 201/802-3186	1990	Kaskie, Katherine M. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1988
Kane, Howard L. , (F.C.A., F.S.A., E.A.), <i>Vice President & Chief Actuary</i> , Noble Lowndes, 527 Madison Avenue, New York NY 10022 212/371-8282	1971	Kasner, Kenneth R. , (F.C.A.S.), <i>Director and Assistant Actuary</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570-0001 609/395-2279	1987
Kangisser, Bruce D. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 2445 'M' Street NW, Washington DC 20009 202/429-9760	1989	Kass, David R. , (F.S.A., E.A.), <i>President</i> , David R Kass & Company, 25550 Chagrin Boulevard, Suite 209, Beachwood OH 44122 216/464-2280	1965
Kanner, Perry , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, 1755 Broadway, New York NY 10019 212/640-7025	1988	Kaster, Michael L. , (A.S.A.), <i>Assistant Vice President & Associate Product Actuary</i> , United Presidential Life Insurance, 217 Southway Boulevard East, PO Box 9006, Kokomo IN 46902-9006 317/453-8753	1988
Kanney, James R. , (F.S.A.), 6205 Sharon Woods Boulevard, PO Box 29545, Columbus OH 43229-0545	1965	Kastrinsky, Ira G. , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1979
		Katcher, Anne M. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, PP85, Hartford CT 06156 203/273-7382	1981

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Katcher, Mitchell R. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Monarch Financial Services Inc, 361 Whitney Avenue, Holyoke MA 01040 413/784-6356	1982	Keating, Daniel J. , (F.S.A.), <i>Second Vice President & Actuary</i> , Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4541	1979
Kattmann, Kristine M. , (A.S.A.), <i>Actuarial Analyst</i> , Jefferson-Pilot Life Insurance Co, 100 North Greene Street, PO Box 21008, Greensboro NC 27420 919/691-3041 Fax: 919/691-3938	1990	Keating, Jacqueline M. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1984
Katz, Frank L. , (M.C.A., E.A.), <i>Vice President</i> , Jardine Consultants Inc, 1155 Avenue of the Americas, 10th Floor, New York NY 10036 212/642-3087	1984	Keating, Richard C. , (F.C.A., E.A.), PO Box 15, Gurnee IL 60031 708/623-2338	1976
Katz, Gerald L. , (F.S.A., E.A.), <i>Vice President</i> , Mutual of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8705	1974	Keatinge, Clive L. , (F.C.A.S.), <i>Senior Actuarial Associate</i> , Prudential Reinsurance Co, 100 Mulberry Street, Gateway Three, 4th Floor, Newark NJ 07102 201/802-9477	1988
Katz, Jeffrey Stanton , (F.S.A.), <i>Senior Manager & Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7839 Fax: 312/822-6419	1985	Keaton, Charles W. , (F.C.A., F.S.A., E.A.), <i>President</i> , McCready & Keene Inc, 7941 Castleway Drive, Box 50460, Indianapolis IN 46250-0460 317/849-4333	1965
Katz, Lynn Robert , (E.A.), <i>Executive Director, Consultant & Actuary</i> , Actuarial & Pension Consultants Inc, PO Box 160037, Miami FL 33116 305/270-0005	1979	Keatts, Glenn H. , (F.C.A.S.), <i>Vice President & Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/625-5464	1981
Katz, Robert L. , (F.S.A.), <i>Group Actuary</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1011	1986	Keeler, Harry , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5948	1987
Katz, Seth L. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Mutual of New York, 500 Frank W Burr Boulevard, Teaneck NJ 07666 201/907-6331	1988	Keenan, Francis E. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 21-S, New York NY 10010 212/578-5040	1989
Katzan, Philip , (E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	Keene, Charles R. , (F.C.A., A.S.A.), 12430 Bluestem Drive, Sun City West AZ 85375 602/584-5108	1965
Kauffman, Alan S. , (E.A.), <i>Partner</i> , Laventhol & Horwath/REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	1976	Keene, Kenneth K. , (F.S.A.), 135 East 83rd Street, New York NY 10028 212/628-8130	1965
Kaufman, Allan M. , (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1977	Keetch, G Y. , (F.C.A.), 8530 Pedasus, Universal City TX 78148	1965
Kaufmann, C William , (A.S.A.), <i>Corporate Actuary</i> , Summit National Life Insurance Co, 1815 West Market Street, Akron OH 44313 216/869-8231	1979	Keffer, William W. , (F.S.A., E.A.), <i>Executive Vice President</i> , Benetech Corp, 7419 South Depew Street, Littleton CO 80123 303/979-6237	1965
Kaur, Alan F. , (A.C.A.S.), <i>Consulting Actuary</i> , 206 East Edmonton, Bismarck ND 58501 701/255-1385	1980	Keh, Hsien-Ming K. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Commercial Bankers Life Insurance, 2301 Dupont Drive, Irvine CA 92715 714/955-9504	1980
Kavall, Robin J. , (A.S.A.), <i>Consulting Actuary</i> , 9735 Summer Park Court, Columbia MD 21046 301/490-9153 Fax: 301/490-1754	1982	Kehela, Edmund F. , (A.S.A., E.A.), 3980 Coldstream Terrace, Tarzana CA 91356 818/345-4443	1968
Kavanagh, Brian , 26 East Scott, Suite 1, Chicago IL 60610 312/988-9484	1970	Keilman, James J. , (A.S.A.), <i>Actuarial Assistant</i> , Pan-American Life Insurance Co, 601 Poydras, 12th Floor, New Orleans LA 70130 504/566-3452	1990
Kaye, Richard M. , (F.S.A., E.A.), <i>Managing Partner-CPA</i> , Coopers & Lybrand, 400 Renaissance Center, Suite 3900, Detroit MI 48243 313/446-7218	1976	Keisler-Munro, Susan L. , (A.S.A.), <i>Assistant Actuary</i> , Woodmen Accident & Life, 1526 'K' Street, Lincoln NE 68508 402/476-6500	1990
Kays, David F. , (A.S.A., E.A.), William M Mercer Incorporated, 1300 Third National Financial Center, 424 Church Street, Nashville TN 37219 615/259-1300	1979	Keith, Allan B. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , 3 Robbin Road, Canton MA 02021 617/828-0403	1979
Kaysen, Kenneth E. , 546 Evans Road, Springfield PA 19064 215/544-1560	1966	Keklak, Gregory P. , (A.S.A.), <i>Senior Actuarial Analyst</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-1229	1986
Kayton, Howard H. , (F.C.A.S., F.C.A., F.S.A.), <i>Executive Vice President & Chief Actuary</i> , Security First Life Insurance Co, 11365 West Olympic Boulevard, Los Angeles CA 90064 213/312-6328 Fax: 213/312-6368	1965	Kell, Robert E. , (F.S.A.), <i>Vice President & Actuary</i> , Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160 Ext. 232 Fax: 205/933-5759	1983
Kazakoff, Michael , (F.C.A., F.S.A.), <i>Senior Executive Vice President & Chief Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2082	1965	Kellar, Stephen H. , (F.S.A.), <i>Vice President-Group Actuary</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1982
Kazanjan, Agnes , (E.A.), <i>Reviewing Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2520	1976	Kellen, Michael L. , (F.S.A.), <i>Senior Vice President & Director, Ind Underwriting Services</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2086	1979
Kazin, Iris H. , (F.S.A., E.A.), <i>President</i> , Pleasantville Actuarial Services, 40 Old Sleepy Hollow Road, Pleasantville NY 10570 914/769-9007	1976	Keller, Barbara A. , (F.S.A.), <i>Vice President</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2449	1979
Kearnan, Bruce E. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 C-2, Boston MA 02117 617/572-5648	1986	Keller, Donald E. , (F.S.A.), <i>Second Vice President & Pension Actuary</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-1657 Fax: 219/455-7619	1979
		Keller, Glen D. , (F.S.A.), <i>Managing Director</i> , Metropolitan Life Insurance Co, Pensions Department, 99 Bank Street, Ottawa ON Canada K1P 5A3 613/560-7446	1987

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Keller, James B. , (F.S.A.), <i>Assistant Vice President & Director Reinsurance Actuarial</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2170 Fax: 219/455-2738	1984	Kelly, John C. , (F S A), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1989
Keller, John W. , (F.S.A.), <i>Managing Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7113 Fax: 414/299-2021	1972	Kelly, Joseph W. , (E A), <i>Manager-Actuarial Services</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048 212/839-6363	1989
Keller, Peter J. , (E.A.), <i>Partner</i> , Ernst & Young, 150 South Wacker Drive, 21st Floor, Chicago IL 60606 312/606-2221 Fax 312/606-2165	1981	Kelly, Juan N. , (A S.A., E.A.), <i>Alexander & Alexander Consulting Group Inc.</i> , 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1976
Keller, Robert J. , (F.S.A.), <i>Associate Actuary</i> , United American Insurance Co, 2909 North Buckner Boulevard, PO Box 810, Dallas TX 75221-0810 214/320-6710	1981	Kelly, Robert J. , (F S A.), <i>Senior Actuary & Director</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6544 Fax: 708/402-3781	1979
Keller, Thomas , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , AMFV Holdings Inc, One World Trade Center, Suite 5001, New York NY 10048 212/323-9859	1977	Kelly, Thomas J. , (F S A.), <i>President</i> , Fiduciary Insurance Co of America, 708 Third Avenue, New York NY 10017 212/687-7366	1965
Keller, Wayne Stephen , (F C A S), <i>Senior Consultant</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/951-3348	1984	Kelsey, Neil Steven , (F.S.A.), <i>Assistant Actuary</i> , CIGNA Corp, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-4053	1988
Kellett, James M. , (A.S.A.), <i>Assistant Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2947	1986	Kemble, James W. , (F S A.), 7016 Mark Terrace Drive, Edina MN 55439 612/944-2314	1965
Kelley, Donel C. , (A.S.A.), <i>Director of Actuarial Research</i> , Blue Cross/Blue Shield of Kansas City, 2301 Main, Kansas City MO 64108 816/561-2300	1980	Kemp, Frances Grant , (E.A.), <i>William M Mercer Incorporated</i> , 1166 Avenue of the Americas, New York NY 10036 212/345-7023	1977
Kelley, Jack A. , (F.S.A.), <i>Vice President-Field Management</i> , Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2760	1976	Kemp, Michael A. , (F S A.), <i>Vice President & Actuary</i> , Duncanson & Holt Inc, 45th Floor, One Liberty Plaza, New York NY 10006 212/385-9100	1985
Kelley, Mary A. , (A S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, 34th Floor, Chicago IL 60685 312/822-4432	1979	Kemper, Lee H. , (F.S.A., E A), <i>President</i> , L H Kemper & Associates Inc, 5112 Sangamore Road, Bethesda MD 20816 301/229-0311	1965
Kelley, Randy D. , (A S A., E.A.), <i>Actuarial Advisor</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Pace Ferry Road, Atlanta GA 30326-1119 404/365-1805	1982	Kempken, David W. , (F.S.A., E.A.), <i>Director-Employee Benefits Wage & Salary Administration</i> , Chrysler Motors Corporation, 12000 Chrysler Drive, CIMS 416-28-20, Highland Park MI 48288-1919 313/956-2857	1974
Kelley, Robert J. , (F C A S.), <i>Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-3592	1984	Kendall, David P. , (A S A., E A.), <i>Associate Actuary</i> , The Wyatt Company, 411 East Wisconsin Avenue, Suite 505, Milwaukee WI 53202 414/225-2525	1987
Kelley, Vance W. , (F.S.A.), <i>Actuary-Employee Benefits Marketing</i> , Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000 Ext: 7247 Fax: 816/753-2931	1971	Kennedy, Carol A. , (E A), <i>Donald E Kennedy</i> , 2210 Mt Carmel Avenue, PO Box 351, Glenside PA 19038-0351 215/886-2140 Fax: 215/886-2141	1978
Kellie, William C. , (F S A.), <i>Senior Actuarial Consultant</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Suite 1000, Chicago IL 60606 312/701-4871	1974	Kennedy, Donald E. , (F S A.), <i>Consulting Actuary</i> , Donald E Kennedy, 2210 Mt Carmel Avenue, PO Box 351, Glenside PA 19038-0351 215/886-2140 Fax: 215/886-2141	1967
Kellison, Stephen G. , (F S A., E.A.), <i>Chairman-Department of Risk Management & Insurance</i> , Georgia State University, PO Box 4036, Atlanta GA 30302-4036 404/651-2731 Fax: 404/651-4219	1968	Kennedy, Douglas , (A S A., E.A.), <i>Executive Vice President</i> , Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1976
Kellogg, Terry D. , (F.S.A.), <i>Vice President/Actuary</i> , Blue Cross/Blue Shield of AL, 450 Riverchase Parkway East, Birmingham AL 35298 205/988-2148	1980	Kennedy, J Stephen , (A S A., E A), <i>Reed-Ramsey Inc.</i> , 2021 Midwest Road, Suite 106, Oakbrook IL 60521 708/620-4585	1976
Kelly, Anne , (F.C.A.S.), <i>Chief Casualty Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280	1977	Kenney, James A. , (F.S.A., A.C.A.S., E.A.), <i>Consulting Actuary</i> , Coates Kenney Inc, 2150 Shattuck Avenue, Suite 601, Berkeley CA 94704 415/644-3383	1979
Kelly, Edmund F. , (F.S.A.), <i>President</i> , Employee Benefits, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1982	Kenny, Kevin , (F S A., M.C.A.), <i>Consultant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7066	1982
Kelly, Gary R. , (F.S.A.), <i>Second Vice President & Actuary</i> , Southwestern Life Insurance Co, 500 North Akard, Room 1205, PO Box 2699, Dallas TX 75221 214/954-7987	1985	Kent, Irwin I. , (F.C.A., A S A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, 2nd Floor, Lyndhurst NJ 07071 201/460-6920 Fax: 201/460-6999	1965
Kelly, George E. , (M.C.A., A S A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 4918 USX Tower, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1980	Kent, Kenneth Alan , (M.C.A., A S A., E.A.), <i>Associate</i> , A Foster Higgins & Co Inc, 1800 K' Street, Suite 500, Washington DC 20006 202/785-9080	1986
Kelly, James William , (F.S.A., E A), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	Kent, Louis A. , (E.A.), <i>Director of Actuarial Services</i> , Blue Shield of California, Two North Point, 3rd Floor, San Francisco CA 94133 415/445-5000	1984
Kelly, Jeremiah , (F.S.A.), <i>Vice President & Actuary/National Account Operations</i> , Prudential Insurance Company, 56 North Livingston Avenue, PO Box 2900, Roseland NJ 07068 201/716-6909 Fax: 201/716-4033	1971	Kent, Morton J. , (F S A), 1110 Fleetwood Drive, Lookout Mountain TN 37350	1965
		Kenyon, Frederic V. , (F.S.A., E A), <i>The Wyatt Company</i> , 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1970

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Keppler, Cristina S. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1301 Avenue of the Americas, New York NY 10019-6013 212/259-1885	1987	Keyser, David N. , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5997	1989
Kern, Richard D. , (E.A.), <i>Retirement Plan Consultant</i> , Richard D Kern, 517 Third Street, Suite 27, Eureka CA 95501 707/443-7355	1982	Khalil, Michael O. , (F.S.A.), <i>Pension Actuary</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1719	1986
Kerner, Michael G. , (A.C.A.S.), <i>Director & Assistant Actuary</i> , Continental Insurance, 180 Maiden Lane, 9th Floor, New York NY 10038 212/440-7621	1990	Khalique, Abdul , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Southwestern Life Insurance Co, Product Development & Management, PO Box 2699, Dallas TX 75221 214/954-7875	1981
Kerper, John H. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1620	1988	Khalsa, Guru Dya Kaur , (E.A.), <i>Staff Senior</i> , The Wyatt Company, 80 Williams Street, Wellesley Hills MA 02181 617/237-3222	1990
Kerr, David E. , (A.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Union Fidelity Life Insurance Co, 4850 Street Road, Trevoise PA 19049 215/953-3432	1986	Kharabanda, Anil , (A.S.A.), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8862	1989
Kerr, John B. , (A.S.A.), <i>Second Vice President & Associate Actuary</i> , ICH Corporation, PO Box 2465, Houston TX 77252 713/871-4788 Ext. 4788	1980	Kheel, Brian S. , (F.S.A., E.A.), <i>Assistant Chief Actuary</i> , New York City Retirement Systems, Office of the Actuary, 220 Church Street, New York NY 10013 212/566-6655	1972
Kerr, William D. , (E.A.), <i>The New England Employer Plan Services</i> , 140 South Dearborn Street, Chicago IL 60603 312/346-3824	1971	Khury, C K. , (F.C.A.S.), <i>Managing Director</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7440	1973
Kerrigan, William D. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2383	1983	Kichak, Nancy H. , (A.S.A.), <i>Director-Office of the Actuaries</i> , US Office of Personnel Management, 1900 'E' Street NW, Room 4307, Washington DC 20415 202/606-0722	1988
Kerry, Paul J. , (E.A.), <i>Consultant</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext. 208	1989	Kidd, Robert M. , (A.S.A.), 1824 Mears Avenue, Cincinnati OH 45230 513/232-2232	1966
Kersey, Charles E. , (A.S.A.), <i>Seven Lakes</i> , Box 3464, West End NC 27376 919/673-2429	1969	Kido, Chester T. , (A.C.A.S.), <i>Associate Actuary</i> , Transamerica Insurance Group, 6300 Canoga Avenue, Woodland Hills CA 91367 818/596-5401	1988
Kershner, David J. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1990	Kidwell, W Duane , (F.S.A.), 10 Monticello Drive, Paxton MA 01612 508/753-6234	1965
Kershner, James D. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 400 Renaissance Center, Suite 3900, Detroit MI 48243 313/446-7157	1979	Kiefer, Donald C. , (F.S.A.), <i>Managing Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7015 Fax: 414/299-2021	1978
Kerstein, Andrew M. , (A.S.A.), <i>President</i> , Dairy Stores Inc, PO Box 3031, Edison NJ 08818-3031 201/287-2800 Ext: 220 Fax: 201/287-8064	1980	Kiefer, James C. , (A.S.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 1675 Broadway, Suite 1950, Denver CO 80202 303/592-5055 Ext. 5052	1975
Keshner, Steven E. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, 14 Westport Avenue, 1st Floor, Norwalk CT 06851 203/845-2407 Fax: 203/845-2419	1987	Kieley, John , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 20 William Street, Suite 340, Wellesley MA 02181-4102 617/891-8600	1977
Kessel, Hugh G. , (A.S.A.), <i>Actuary</i> , Washington Insurance Commissioner, Insurance Building AQ-21, Olympia WA 98504-0321 206/753-7020	1979	Kiener, Andrew J. , (E.A.), <i>Consulting Actuary</i> , Pension Resources, 401 North Michigan Avenue, Suite 2830, Chicago IL 60611-4240 312/245-1697 Fax: 312/644-4423	1989
Kesselman, Harvey , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Miller Mason & Dickenson, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2100	1976	Kientz, Dorothy I. , (F.C.A., A.S.A.), 36 Montrose Avenue, Verona NJ 07044	1965
Kessler, Steven , <i>Vice President-Group Sales & Service</i> , Empire Blue Cross/Blue Shield, 622 Third Avenue, 23rd Floor, New York NY 10017 212/467-2380	1984	Kiernan, Edward P. , <i>Associate Actuary</i> , Delta Dental Plan of Michigan, PO Box 30416, Lansing MI 48909 517/319-6000	1984
Kessner, William V. , (E.A.), <i>Consulting Actuary</i> , Corporate Pension Services, PO Box 1316, Oak Brook IL 60521 708/834-2415	1979	Kiernan, William J. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 135 West 50th Street, 3rd Floor, New York NY 10020 212/315-7071	1973
Kester, David L. , (A.S.A.), <i>Actuarial Student</i> , American Mutual Life Insurance Co, 418 Sixth Avenue, Des Moines IA 50309 515/280-1331 Ext. 508	1990	Kieser, Manfred B. , (A.S.A., E.A.), <i>President</i> , MBK Pension Group Inc, 480 West Aurora Road, Unit 5, Sagamore Hills OH 44067 216/468-0904	1971
Ketchel, Karl O. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3499 Fax: 504/566-3914	1987	Kiffel, Edward B. , (A.S.A.), <i>Senior Consultant</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048 212/839-6300 Ext. 6308 Fax: 212/839-6389	1989
Ketzlach, Kalman J. , (F.S.A.), <i>Vice President & Associate Comptroller</i> , Prudential Insurance Company, Comptrollers Head Office, 1111 Durham Avenue, 3rd Floor East, South Plainfield NJ 07080 201/412-4506	1978	Kikla, Samuel M. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Sedgwick James, Public Ledger Building, 6th Floor, Philadelphia PA 19106 215/928-4600	1976
Ketzner, Jon S. , (E.A.), BGS&G Companies, 44 Baltimore Street, Cumberland MD 21502 301/777-1500	1976	Kilbourne, Frederick W. , (F.C.A.S., F.C.A., F.S.A., E.A.), <i>The Kilbourne Company</i> , 185 West 'F' Street, Suite 400, San Diego CA 92101 619/231-1244 Fax: 619/231-2896	1965
Keys, Larry D. , (F.C.A., F.S.A., E.A.), <i>Buck Consultants Inc</i> , 200 Galleria Parkway NW, Suite 1200, Atlanta GA 30339 404/955-2488	1979	Kildahl, Kathryn J. , (F.S.A., E.A.), <i>Associate Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3899	1983

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Killick, David H. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, Corporate Center 81, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1985	Kinnamon, Jay B. , (F.S.A.), <i>Valuation Actuary</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1984
Killion, Raymond F. , (F.S.A.), 5 High Ridge Road, Wilton CT 06897	1965	Kinney, John Patrick, III , (F.S.A.), <i>Senior Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 T-32, Boston MA 02117 617/572-7346	1985
Kilmer, James E. , (F.S.A.), <i>Vice President-Taxes</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1974	Kinsey, Paul F. , Rural Route 1, Box 233, Wautoma WI 54982 414/787-4814	1966
Kim, Choong J. , (A.S.A.), <i>Senior Vice President</i> , National Associates, Box 34080, 3415 Sepulveda, Suite 800, Los Angeles CA 90034 213/390-8801	1979	Kinson, Paul E. , (A.C.A.S.), <i>Consulting Actuary</i> , Liscord Ward & Roy Inc, Six B Hills Avenue, Concord NH 03301 603/228-1391	1989
Kim, Kwang E. , (A.S.A.), <i>Actuary, Product Management</i> , US Individual Operations, Crown Life Insurance Company, 201 North Union Street, Alexandria VA 22314 703/684-4137	1981	Kinzer, Mark E. , (F.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7640	1984
Kim, Yungchai , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2885	1983	Kinzer, Michael J. , (F.S.A.), <i>Vice President & Chief Actuary</i> , SAFECO Life Insurance Co, 15411 NE 51st Street, Redmond WA 98052 206/867-8011	1982
Kimball, Herbert W. , (F.C.A., F.S.A.), Hoyts Lane, PO Box 2261, Ogunquit ME 03907	1965	Kiontke, Gary L. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6251	1980
Kimball, Susan Kay , (A.S.A.), Tillinghast/Towers Perrin, 101 South Hanley, St Louis MO 63105-3411 314/854-4917	1989	Kioski, Gregory , (A.S.A., E.A.), <i>Manager</i> , Deloitte & Touche, 4300 Norwest, Minneapolis MN 55402 612/344-0384 Fax: 612/339-6202	1976
Kimlin, Newell W. , (A.S.A., E.A.), Internal Revenue Service, 300 N Los Angeles Street, Los Angeles CA 90012 213/984-2330	1989	Kipnis, Roni S. , (A.S.A.), <i>Assistant Vice President</i> , Mutual of New York 1740 Broadway, New York NY 10019 212/708-2809	1984
Kincaid, David M. , (A.S.A.), CONSECO Inc, 11825 North Pennsylvania Street, Carmel IN 46032 317/573-6397	1979	Kipp, Richard , <i>Consultant</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1984
King, Carolyn , (F.S.A.), <i>President</i> , Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1874	1978	Kirby, Francis E. , (E.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0436	1990
King, David P. , (F.S.A.), <i>Vice President-Actuarial & Financial Operations</i> , United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300 Ext: 289 Fax: 404/588-0012	1978	Kirby, Karen Marie , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8988	1984
King, Edwin H. , (F.S.A.), <i>Associate Actuary-Investments</i> , Nationwide Life Insurance Co, One Nationwide Plaza, APA 10-T, Columbus OH 43214 614/249-8238	1979	Kirk, Jill A. , (A.S.A.), <i>Assistant Actuary</i> , American Founders Life Insurance Co, PO Box 52121, Phoenix AZ 85072-2121 602/957-0778	1984
King, James A. , (E.A.), <i>Consulting Actuary</i> , 469 Crown Street, Brooklyn NY 11225 718/735-4540	1971	Kirkland, Larry M. , (A.S.A.), <i>Vice President & Assistant Actuary</i> , Western Reserve Life Assurance Company of Ohio, PO Box 5068, Clearwater FL 34618 813/585-6565 Ext. 133 Fax 813/585-4305	1980
King, Jon L. , (F.C.A., F.S.A., E.A.), Buck Consultants Inc, 1801 Century Park East, Suite 480, Los Angeles CA 90067 213/282-8232	1975	Kirkman, John D. , (F.S.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7244 Fax: 212/576-6794	1989
King, Kerry K. , (A.C.A.S.), 507 Eucalyptus Drive, El Segundo CA 90245	1979	Kirkpatrick, David K. , (A.S.A.), <i>Consultant & Chief Actuary</i> , Operational System Designs Inc, 3030 LBJ Freeway, Lock Box 19, Suite 1380, Dallas TX 75234 214/241-3944 Fax 214/241-9609	1979
King, Mary Jean , (F.C.A.S.), <i>Assistant Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-2088	1989	Kirkpatrick, Thomas H. , (F.S.A.), 12518 Shadow Hills Drive, Sun City West AZ 85375-4653 602/584-0455	1965
King, Norman R B. , (M.C.A.), <i>Actuary & General Manager</i> , Professional Life & Casualty, 720 North Michigan Avenue, Chicago IL 60611 312/642-2456	1967	Kirley, Paul O. , (F.S.A.), <i>Vice President & Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1983
King, Roland E. , (F.S.A.), <i>Chief Actuary</i> , Health Care Financing Administration, Equitable Building, Room 100, 1705 Whitehead Road, Baltimore MD 21207 301/966-6374	1981	Kirner, Daniel E. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1988
King, Russell L. , 4700 Crestwood Drive, Little Rock AR 72207 501/666-1293	1966	Kirschenbaum, Anna L. , (F.S.A.), Brooklyn NY	1978
King, Stephen A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2993	1988	Kirzner, Judith L. , (F.S.A.), 28430 Brooks Lane, Southfield MI 48034	1979
King, Sujen Chen , (A.S.A., E.A.), <i>Senior Consultant</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1988	Kischuk, Geoffrey L. , (F.S.A.), <i>President</i> , Total Compensation Systems Inc, 5699 Kanan Road, Suite 316, Agoura Hills CA 91301 818/707-7314	1980
Kingsley, Leonard E. , (F.S.A.), <i>Assistant Vice President & Individual Product Dev Actuary</i> , American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1892	1987	Kischuk, Richard K. , (F.S.A., E.A.), <i>Principal</i> , Crown Point Management Consultant Inc, PO Box 355, Pendleton IN 46064 317/778-4340	1976
Kinnaman, Carroll , (E.A.), <i>Actuarial Assistant</i> , Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Omaha NE 68114 402/397-7000	1990	Kissel, James R. , (E.A.), <i>President</i> , Kissel & Kneale Inc, 157 Goose Lane, Guilford CT 06437 203/453-1881	1980

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Kissel, Jeffrey Allen , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10017 212/309-3792	1980	Klein, Robert Alan , (A.S.A., E.A.), <i>Director & Senior Consulting Actuary</i> , C & B Consulting Group, 2777 Summer Street, Stamford CT 06905 203/359-0010	1976
Kist, Frederick O , (F.C.A.S.), <i>Partner</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1356	1980	Klein, Ronald , (F.S.A.), <i>Assistant Vice President-Brokerage</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1977
Kitchen, Duane , (A.S.A., E.A.), <i>Principal</i> , GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 818/990-4030	1966	Klein, Ronald L , (F.S.A.), <i>Associate Actuary</i> , Mutual of New York, Glenpointe Centre West, Teaneck NJ 07666-6888 201/907-6341 Fax: 201/907-6449	1984
Kitchen, Emmett B , (A.C.A.), <i>Chairman of the Board</i> , Mutual Life Insurance Co of Washington, 1900 'L' Street NW, Washington DC 20036 202/296-2650	1966	Kleinberg, Albert J, Jr. , (F.C.A., F.S.A., E.A.), <i>Group Executive</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1000	1974
Kitsos, Theodore J , (F.S.A.), <i>Director Financial Planning/Analysis</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-2338	1979	Kleinman, Joel M , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Actuarial Research, Hartford CT 06115 203/547-5565	1982
Kittel, Sharon L , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1980	Klem, Walter , (F.S.A.), 41 Birchwood Lane, Lincoln MA 01773 617/259-4434	1965
Kittredge, John K , (F.S.A.), 878 Pinehurst Drive, Chapel Hill NC 27514 919/967-0751	1965	Klemm, Andrew H , (E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 120 South Central, St Louis MO 63105 314/889-9467	1976
Kivi, Michael R , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, One Tabor Center, Suite 1200, 1200 Seventeenth Street, Denver CO 80202-5812 303/592-1200	1978	Klemm, John D , (A.S.A.), <i>Supervisory Actuary</i> , Health Care Financing Administration, 6325 Security Boulevard, Baltimore MD 21207 301/966-7914 Fax: 301/966-6371	1983
Klaassen, Eldon J , (F.C.A.S., F.C.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-2515	1965	Klempner, Eric Robert , (F.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza 39SP, Chicago IL 60685 312/822-7745	1984
Klapman, Brian L , (A.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1198	1983	Klever, David M , (F.S.A.), <i>Manager and Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7703	1990
Klaristenfeld, Harry I , (F.S.A.), <i>Vice President & Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5307	1978	Klicker, Max , (A.S.A.), <i>Consulting Actuary</i> , 790 Boca Raton Drive, Lake Oswego OR 97034 503/635-6787	1980
Klausen, James S , (A.S.A.), <i>Actuarial Assistant</i> , American Trust Administrators Inc, 7101 College Boulevard, Suite 1200, Overland Park KS 66210 913/451-4900 Ext: 206	1985	Klieber, Eric J , (F.S.A., E.A.), <i>Actuary</i> , Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694 Fax: 216/447-9834	1980
Klawitter, Warren , (A.C.A.S.), <i>Director & Assistant Actuary</i> , Government Employees Ins Co, GEICO Plaza, Washington DC 20076-0001 301/986-3435	1988	Kligman, Daniel F , (A.C.A.S.), <i>Consultant</i> , 205 Washington Park, Apt 2, Brooklyn NY 11205 718/855-3764	1990
Klayman, Earl , (F.S.A.), <i>Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000 Ext: 2180	1981	Kline, Betty Chi , (A.S.A., E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, 2121 San Jacinto Street, Suite 1800, Dallas TX 75201 214/969-1001	1989
Kleen, John T, Jr. , (A.S.A.), <i>Mutual Trust Life Insurance Co</i> , 1200 Jorie Boulevard, Oak Brook IL 60522-9006 708/990-1000	1971	Kline, Charles D, Jr. , (F.C.A.S.), <i>Director & Assistant Actuary</i> , Government Employees Ins Co, GEICO Plaza, 5260 Western Avenue, Washington DC 20076 301/986-2938	1990
Kleiman, John B , (F.S.A.), <i>Vice President</i> , Conning & Co, Cityplace II, 185 Asylum Street, Hartford CT 06103-4105 203/520-1239	1976	Kline, Douglas F , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Trinity Universal Insurance Cos, 10000 North Central Expressway, Dallas TX 75231 214/360-8000	1976
Klein, Allen M , (F.S.A.), <i>Manager & Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 Ext 6507 Fax: 312/822-6419	1984	Kling, Richard W , (F.S.A.), <i>Executive Vice President Marketing & Products</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3785	1970
Klein, David M , (F.C.A.S.), <i>Senior Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06105 203/547-3975	1975	Kling, William A , (A.S.A.), <i>Senior Actuarial Associate</i> , Aegon USA Inc, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8726	1981
Klein, Gordon E , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch Inc, Suite 2050, 200 North LaSalle Street, Chicago IL 60601 312/977-1247	1989	Klingenberg, Dean A , (F.S.A.), <i>Director of L&H Underwriting</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7162	1980
Klein, Martin P , (F.S.A.), <i>Managing Director</i> , ICH Corporation, 100 Mallard Creek Road, Suite 400, Louisville KY 40207 502/894-2172 Fax: 502/894-2166	1986	Klinger, Kenneth A , (F.S.A., A.C.A.S.), <i>CNA Insurance Companies</i> , CNA Plaza, Chicago IL 60685 312/822-7886	1982
Klein, Nancy W , (E.A.), <i>Principal</i> , Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900	1977	Klingler, Kenneth D , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600	1981
Klein, Oscar R , (F.S.A., E.A.), <i>Executive Vice President</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1965	Klingman, George C , (A.C.A.S.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6223 Fax: 203/954-1830	1971
Klein, Richard C , (F.S.A.), <i>Vice President & Actuary</i> , First Penn-Pacific Life Insurance Co, 1801 Meyers Road, Oakbrook Terrace IL 60181 708/495-3336	1979	Klinker, Fredrick L , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Corp, 1600 Arch Street, 3-HO, Philadelphia PA 19103 215/523-2852	1990

Admitted

- Klinzman, Frank W.**, (F.S.A.), *Senior Vice President*, Life Reassurance Corp of America, 969 High Ridge Road, PO Box 10060, Stamford CT 06904-2060 203/321-3052 Fax: 203/321-3200 1965
- Klopfenstein, Timothy J.**, (F.S.A.), *Vice President & Actuary*, Provident National Assurance Co, One Fountain Square, Chattanooga TN 37402 615/755-7161 1984
- Klose, Charles J.**, (E.A.), *Actuary/Consultant*, Estate & Pension Advisory Board, One Bala Cynwyd Plaza, Suite 520, Bala Cynwyd PA 19004 215/667-3800 1984
- Kloss, Joseph C.**, (A.S.A., E.A.), *Actuarial Unit Manager*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 1976
- Klubock, Steven H.**, (F.S.A., M.C.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 1979
- Clueh, Kenneth C.**, (F.S.A.), *Senior Vice President & Chief Actuary*, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4525 Ext. 4525 Fax: 301/347-8666 1967
- Knable, Karl J.**, (A.S.A.), Beckley & Associates Inc, 11495 North Pennsylvania, Suite 202, Carmel IN 46032 317/575-3390 1989
- Knapp, Darrell D.**, (F.S.A.), Ernst & Young, 1225 Connecticut Avenue NW, Washington DC 20036 212/830-6000 Fax: 202/862-6200 1985
- Knapp, Harry E., Jr.**, (F.S.A.), *President*, Prudential Affiliated Investors, 20 Prudential Plaza, Newark NJ 07102-3777 201/802-8161 1980
- Knarr, Shirley A.**, (F.S.A.), *Senior Vice President & Chief Actuary*, The Capitol Life Insurance Co, PO Box 1200, Denver CO 80201-1200 303/866-9563 Fax: 303/866-9530 1980
- Knauss, John C.**, (A.S.A.), *Actuarial Assistant*, Penn Mutual Life Insurance Co, 600 Dresher Road, #C2N, Horsham PA 19044 215/956-8339 1989
- Kneale, Jack R.**, (E.A.), *Vice President & Actuary*, Kissel & Kneale Inc, Sachem Hill Professional Center, 157 Goose Lane, Guilford CT 06437 203/453-1881 1980
- Kneuer, Paul J.**, (F.C.A.S.), *Assistant Vice President & Associate Actuary*, Continental Insurance, 180 Maiden Lane, 39th Floor, New York NY 10038 212/440-7082 1986
- Knies, Paul H.**, (F.S.A.), 650 Westbrook Road, Ridgewood NJ 07450 201/445-4794 1965
- Knight, James P A.**, (F.S.A.), *Senior Vice President & Chief Actuary*, United Olympic Life Insurance Co, PO Box 90055, Bellevue WA 98009 206/451-1285 1972
- Knight, Janice J.**, (A.S.A.), *Senior Actuarial Assistant*, Metropolitan Life Insurance Co, PO Box 9042, North Suburban IL 60197 708/391-1866 1990
- Knilians, Kyleen**, (F.C.A.S.), *Associate Vice President*, Nationwide Insurance Co, One Nationwide Plaza, 18T, Columbus OH 43216 614/249-6122 1984
- Knorr, Frank E.**, (A.S.A.), *Senior Actuarial Associate*, Duncanson & Holt Inc, 50 Avon Meadow Lane, Avon CT 06001 203/677-7300 Fax: 203/677-7300 1987
- Knowles, Robert L.**, (F.S.A.), *Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1972
- Knowling, Douglas J.**, (A.S.A.), *Assistant Actuary*, Modern Woodmen of America, 1701 First Avenue, Rock Island IL 61201 309/786-6481 Ext. 421 Fax: 309/786-7084 1989
- Knowlton, Henry K.**, (F.C.A., F.S.A.), *Tillinghast/Towers Perrin*, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1649 Fax: 404/365-1663 1965
- Knox, Frederick**, (F.S.A.), *Senior Vice President*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7064 1965

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- Knutson, James J.**, (A.S.A.), *Vice President-Actuarial Product & Service*, CAPSCO PALLM SYSTEMS INC, 4040 Vincennes Circle, Indianapolis IN 46268 317/871-4709 Fax: 317/876-3458 1979
- Kobrine, David P.**, (A.S.A., E.A.), *Vice President*, National Associates, 3961 MacArthur Boulevard, Suite 200, Newport Beach CA 92660 714/752-0155 1987
- Kobrine, Ronald**, (F.S.A., E.A.), *President*, Applied Analysis Inc, 800 Pepperdine University Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/397-2171 1966
- Koch, Judy A.**, (F.S.A., E.A.), *Manager*, Deloitte & Touche, 4300 Norwest Center, Minneapolis MN 55402-1483 612/344-0352 Fax: 612/339-6202 1986
- Koch, Kenneth E.**, (F.C.A., E.A.), *Assistant Actuary*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON M4W 1E5 301/625-0768 1970
- Koch, Leon W.**, (F.C.A.S.), *Assistant Vice President & Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6172 1980
- Koch, Robert B.**, (F.S.A.), 818 Oveja Court SE, Albuquerque NM 87123 1965
- Kocher, Carol E.**, (A.S.A., E.A.), *Senior Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-1619 1985
- Kochhar, Anil Pal**, (A.S.A.), Blue Cross of California, Actuarial Department, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-3710 1987
- Kocken, William Norbert**, (F.S.A.), *Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3107 1982
- Kodis, Robert L.**, (E.A.), *Associate Pension Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50392-0610 515/247-5270 1976
- Koegel, David**, (A.C.A.S.), *Vice President*, Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880 1986
- Koehler, Daniel J.**, (A.S.A.), *Consultant*, Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100 1990
- Kochne, Mark T.**, (E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6890 1986
- Koenig, William C.**, (F.S.A.), *Vice President & Chief Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7102 Fax: 414/299-2021 1979
- Koger, Gerald T.**, (F.C.A.), *Consulting Actuary*, Gerald T Koger & Associates Inc, 301 West Indian School Road, Suite C-152, Phoenix AZ 85013 602/230-7752 1966
- Koh, Kyung J.**, (A.S.A., E.A.), *Associate*, William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606 312/902-7588 1990
- Kohan, James T.**, (F.S.A.), *Associate Actuary*, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-5630 Fax: 203/726-3183 1988
- Kohl, Timothy A.**, (A.S.A.), *Associate Actuary*, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1988
- Kohlhepp, Edward John**, (E.A.), *President*, Van Buren & Kohlhepp Ltd, 140 Terry Drive, Suite 102, Newtown PA 18940 215/860-9999 1983
- Kohli, Anil K.**, (F.S.A., E.A.), *Director-Benefits Systems*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/903-3278 Fax: 212/903-8921 1979
- Kohlmann, Milton N.**, (E.A.), *Pension Actuary*, Paramus Pension Actuaries, 463 Nevada Street, Paramus NJ 07652 201/265-7242 1976
- Kohn, Peter**, (E.A.), Howard Johnson & Co, 20 North Wacker Drive, Suite 1475, Chicago IL 60606 312/368-5123 1987

	Admitted		Admitted
Kok, Willem , 6330 West Lincoln Avenue, Morton Grove IL 60053 708/965-6375	1976	Koppikar, Dinkar B. (A.S.A.), <i>Associate Actuary</i> , Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/939-0821	1980
Kole, Morris B. (F.C.A.S.), 90 Hillturn Lane, Roslyn Heights NY 11577 516/621-6522	1965	Kornhauser, Marvin L. (F.S.A., E.A.), PO Box 629, Franklin MI 48025-0629	1965
Kolkman, Paul F. (F.S.A.), <i>Vice President/Finance</i> , IDS Life Insurance Company, IDS Tower T8/234, Minneapolis MN 55474 612/372-2895	1980	Kornwittz, David N. (E.A.), <i>Actuarial Consultant</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1988
Kollar, John J. (F.C.A.S.), <i>Vice President and Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5081	1975	Kornya, Peter Stephen (F.S.A.), <i>Senior Associate Actuary</i> , Indianapolis Life Insurance Co, PO Box 1230 B, Indianapolis IN 46206 317/927-6642	1983
Kollman, Barbara Ann (E.A.), <i>Vice President</i> , Scott Teller & Company Inc, 3302 East Indian School Road, Phoenix AZ 85018 602/954-8933 Fax: 602/954-9365	1989	Korper, Leslie E. II (F.S.A.), <i>Vice President & Chief Actuary</i> , Connecticut National Life Insurance, PO Box 1169, Hartford CT 06143-1169 203/651-0931 Ext 226	1971
Kollmar, Richard (A.C.A.S.), <i>Actuarial Manager</i> , Continental Insurance, 180 Maiden Lane, Actuarial- Special Risks, 8th Floor, New York NY 10038 212/440-7297	1982	Koscielny, Gary M. (A.S.A.), <i>Assistant Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1989
Kolojay, Timothy M. (A.C.A.S., A.C.A.), <i>Director</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/574-5267	1979	Koski, Mikhael I. (F.C.A.S.), <i>Associate Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Actuarial Department, Wausau WI 54401 715/842-6644	1980
Koloms, Leonard (F.S.A.), <i>Senior Vice President & Corporate Actuary</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 Ext: 4400 Fax: 708/615-3909	1976	Kosloff, Herbert I. (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3511	1974
Kolsrud, Douglas C. (F.S.A.), <i>Vice President & Actuary</i> , Aegon USA Inc, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8536	1983	Koslowski, Mark A. (E.A.), <i>Associate</i> , William M Mercer Incorporated, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1976
Komaroff, C David (A.S.A.), 28 South 341st Place, Apt C, Federal Way WA 98003 206/874-5121	1979	Kossman, Stephen L. (F.S.A.), <i>Second Vice President & Actuary</i> , Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4523 Fax 301/347-8666	1979
Konecny, Robert R. (F.S.A.), <i>Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, West Plaza N3B, Northbrook IL 60062 708/402-5395	1982	Kot, Nancy E. (A.C.A.S.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-0476	1989
Konen, Mark E. (F.S.A.), <i>Vice President & Actuary</i> , Southwestern Life Insurance Co, 500 North Akard, Dallas TX 75201 214/954-7637	1984	Kotsonis, James N. (F.S.A.), <i>Senior, Vice President & Chief Actuary</i> , Manhattan Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2394	1975
Kong, Loong (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 2029 Century Park East, Los Angeles CA 90067 213/552-8839	1979	Koufacos, Constantine G. (A.C.A.S.), <i>Assistant Vice President & Senior Actuarial Pricing Officer</i> , St Paul Reinsurance Management Corp, Actuarial Department, 195 Broadway, New York NY 10007 212/238-9223	1989
Konicki, John P. (E.A.), The Travelers Insurance Cos, Asset Management And Pension Services, 1PB, Hartford CT 06183-6035 203/277-2557	1977	Koupf, Gary Irwin (F.C.A.S.), <i>Vice President-Actuarial</i> , Prudential Reinsurance Co, Three Gateway Center, Newark NJ 07102-4077 201/802-6578 Fax: 201/802-8492	1982
Konopa, Milan E. (A.C.A.S.), <i>Associate Director</i> , Travelers Insurance Company, AMG CP Accounting-11CR, One Tower Square, Hartford CT 06183 203/277-0748	1988	Koutsopoulos, Constantine (F.S.A.), Ethniki Insurance Co, Karageorghis Servias 8, Athens Greece 102 10 324- 2823	1977
Kooker, Michael W. (F.C.A.S., A.S.A.), <i>Divisional Controller</i> , CNA Insurance Companies, CNA Plaza, 40th Floor, Chicago IL 60685 312/822-7696	1986	Kovacs, Frank (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 737 Bishop Street, #2075, Honolulu HI 96813 808/528-3434 Fax: 808/531-1853	1980
Koons, Edmond E. (F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Higgins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	1978	Kowalchuk, Theodore J. (F.C.A., F.S.A., E.A.), <i>President</i> , T J Kowalchuk Associates Inc, 17 Battery Place, New York NY 10004 212/344-1400 Fax: 212/785-3975	1965
Koopersmith, Michael B. (F.S.A.), <i>Executive Vice President, Marketing & Sales</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 288-01, Worcester MA 01608 508/793-5801 Fax 508/831-3474	1975	Kozik, Thomas J. (F.C.A.S.), <i>Director of Corporate Planning/ Actuary</i> , Allstate Insurance Co, Allstate Plaza, Department F-5, Northbrook IL 60062 708/402-7711	1979
Kopel, Gerald (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, New York NY 10019 212/554-2698	1975	Kra, Ethan E. (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7125	1979
Kopenski, Frank R. Jr. (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 Ext: 215	1986	Kraabel, Stephen E. (F.C.A., F.S.A., E.A.), <i>President</i> , United Actuarial Services Inc, 3901 North Meridian Street, Suite 500, Indianapolis IN 46208 317/924-0495	1970
Kopp, Ralph B. (F.S.A.), <i>Consulting Actuary</i> , 603 Adams, Rapid City SD 57701 605/348-8527	1980	Kraegel, Wilfred A. (F.S.A.), <i>Futurist & Speaker</i> , Wilfred A Kraegel, 405 East MacArthur Road, Milwaukee WI 53217 414/352-6508	1965
Koppel, Ellen L. (A.S.A.), QED Consulting Group, 125 Mary Street, Winnetka IL 60093 708/835-8866	1979	Kraft, Raymond J. , 419 Mansfield Avenue, Haddonfield NJ 08033 609/429-5899	1976
Koppel, Spencer (F.S.A.), <i>President</i> , QED Consulting Group, 630 Vernon Avenue, #9, Glencoe IL 60022 708/835-3311 Fax: 708/835-3339	1970		
Koppen, Michael F. (A.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7654	1985		

Admitted		Admitted	
Krahulec, Richard C. , (F.S.A., E.A.), <i>Senior Consultant</i> , Deloitte & Touche, 4300 Northwest Center, 90 South Seventh Street, Minneapolis MN 55402-4150 612/344-0456 Fax: 612/339-6202	1979	Krinsky, Robert D. , (F.C.A., A.S.A., E.A.), <i>President</i> , Martin E. Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5011 Fax: 212/251-5490	1966
Krakowski, Israel , (F.C.A.S.), <i>Manager, Specialty Pricing</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4789	1986	Kripke, Albert E. , 3200 Sixth Avenue, Apt 2K, San Diego CA 92103	i 1969
Kramer, Charles M. , (F.S.A., E.A.), <i>Actuary</i> , Williams Thacher & Rand Inc, 7979 Old Georgetown Road, Bethesda MD 20814 301/654-0505	1980	Krisner, William K. , (F.S.A.), 53 Wolcott Hill Road (#C-6), Wethersfield CT 06109 203/257-7461	i 1965
Kramer, Michael L. , (F.S.A.), <i>Associate</i> , William M Mercer Incorporated, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5792	1984	Krishnamurthy, S. , (A.S.A., E.A.), <i>President</i> , Krish Actuarial Consultants Inc, 9811 Mallard Drive, Suite 203, Laurel MD 20708 301/953-3865	1986
Kranke, Eric L. , (E.A.), <i>President</i> , Pension Actuaries Inc, 1355 Remington Road, Suite West, Schaumburg IL 60173-4813 708/885-1145 Fax: 708/885-2840	1980	Krissinger, Kenneth R. , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0536 Fax: 203/273-7480	1988
Krantz, Kerry A. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1979	Krist, Karen , (A.S.A., E.A.), <i>Actuary</i> , Internal Revenue Service, 245 Kenmore Avenue, Elmhurst IL 60126 708/833-6577	1978
Krasner, Stanley , (F.S.A., E.A.), <i>Deputy Assistant Chief Actuary</i> , New York City Retirement Systems, 40 Worth Street, New York NY 10013 212/566-0688	1988	Kriston, Francis J., Jr. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345	1987
Krause, Gustave A. , (F.C.A.S., F.C.A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1641	1977	Kriz, David G. , (A.S.A.), <i>Assistant Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-5960	1979
Kraushaar, Charles W., Jr. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1301 Avenue of the Americas, New York NY 10019-6013 212/259-3389 Fax: 212/536-3500	1965	Krogh, Elden C. , (F.S.A.), 145 Gilmer Circle, Anderson SC 29624	i 1965
Krauss, Russell H. , (A.S.A.), 14 Southwood Drive, Morris Plains NJ 07950 201/267-5547	1971	Krogstad, Craig A. , (F.S.A.), <i>Actuary</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3417 Fax: 612/372-1818	1986
Kravitz, Louis , (E.A.), <i>President</i> , Louis Kravitz & Associates Inc, 15760 Ventura Boulevard, Suite 910, Encino CA 91436-3017 818/995-6100	1976	Kroll, Alice , (F.S.A.), <i>Senior Vice President-Life Co</i> , United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46206 317/263-7714	1976
Kraysler, Stephen F. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Hudson Life Reassurance Corp, One Corporate Drive, PO Box 853, Shelton CT 06484 203/925-3703 Fax: 203/929-6759	1970	Kroll, Brian A. , (F.S.A.), <i>Sun Life Assurance of Canada</i> , One Sun Life Executive Park, Sun Code 3311, Wellesley Hills MA 02181 617/237-6030 Ext: 6509	1988
Kreamer, James R. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606 312/902-7500	1973	Kroll, Cedric W. , (F.C.A., A.S.A.), 3117 Maries Drive, Falls Church VA 22041 703/671-1091	i 1965
Kreider, Donald E. , (F.S.A.), <i>Vice President & General Manager</i> , AMEX Life Assurance Company, 1650 Los Garos Drive, San Rafael CA 94903-1899 415/492-7170	1973	Krosky, David , (F.S.A.), <i>Metropolitan Life Insurance Co</i> , One Madison Avenue, New York NY 10010 212/578-2211	1977
Kreidler, James S. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9350	1978	Krosky, Michael , (F.S.A., A.C.A., E.A.), <i>President</i> , Quality Pension Service Inc, 519 Morris Avenue, Rockville Center NY 11570 516/766-2183	1968
Kremer, Jacalyn A. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1990	Krueger, Cheryl A. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 200 West Madison Street, Chicago IL 60606-3414 312/609-9000 Fax: 312/609-9393	1988
Krenz, Joseph A. , (A.S.A.), <i>Consulting Actuary</i> , 910 University Tower Building, 12th & University Street, Little Rock AR 72204 501/664-6238	1967	Krueger, David W. , (F.S.A.), <i>Vice President & Actuary</i> , Group Insurance, Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045-2581 708/615-1500	1973
Kreps, Rodney E. , (F.C.A.S.), <i>Vice President & Chief Actuary</i> , Sullivan Payne Company, Century Square, 1501 Fourth Avenue, Suite 1400, Seattle WA 98101 206/223-1200	1986	Krueger, Irwin C. , (A.S.A.), <i>Supervising Examiner</i> , Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis IN 46204-2787 317/232-2390	1989
Kretschmer, Albert H., Jr. , (F.S.A.), 2143 Culver Drive, Wilmington DE 19810 302/475-9307	i 1965	Krugel, Michael J. , (A.S.A.), <i>Assistant Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/277-4669	1983
Kreuter, Peter S. , (F.S.A., E.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0288	1984	Kruse, Brian W. , (E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2700 Fax: 201/902-2450	1982
Kreuzer, James H. , (F.C.A.S.), <i>Vice President & Actuary</i> , Gulf Insurance Group, 65 East 55th Street, 36th Floor, New York NY 10022 212/891-8861 Fax: 212/891-8910	1976	Kryvicky, Robert C. , (M.C.A., A.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700	1978
Krieger, Raymond B. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Ray Krieger Consultants Inc, 60 Cutter Mill Road, Great Neck NY 11021 516/482-5565	1965	Kuba, Robert J. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8941	1984
		Kucera, Jeffrey L. , (F.C.A.S.), <i>Assistant Vice President-Property Marketing</i> , Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 708/402-4725	1980
		Kudera, Andrew E. , (F.C.A.S., A.S.A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1637 Fax: 404/365-1663	1984

	Admitted		Admitted
Kuechle, Gerrit C. , (E.A.), <i>President & Actuary</i> , National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222	1980	Kunzman, Michelle L. , (F S A), <i>Assistant Vice President & Actuary</i> , CIGNA Re Corp, A CIGNA Company, R-26 A, Hartford CT 06152 203/726-6763	1982
Kuehlhorn, Karen W. , (E.A.), Dennis & Gartland PC, 415 Munson, Traverse City MI 49684 616/946-1722	1976	Kuo, Chung-Kuo , (A C A S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1636 Fax: 404/365-1663	1986
Kuehn, Gary N. , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1986	Kuo, Shumei R. , (A S A), <i>Manager</i> , Partners National Health Plans, 5215 North O'Connor Boulevard, Irving TX 75039 214/401-7556	1989
Kuehn, Ronald L. , (F S A), <i>Assistant Vice President & Actuary</i> , Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7197 Fax: 402/390-7577	1985	Kuo, Warren W. , (A S A , E A), <i>Associate</i> , A Foster Higgins & Co Inc, 25 Park Place NE, Atlanta GA 30303 404/586-8315	1989
Kuehn, Ronald T. , (F C A S , F C A), <i>Partner</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-3399	1977	Kupferman, E Perry , (F S A), <i>Vice President & Deputy Chief Actuary</i> , ITT Lyndon Insurance Group, 700 Community Federal Center, 12555 Manchester Road, St Louis MO 63131 314/821-6060 Ext 251 Fax: 314/821-6164	1979
Kuendig, William N, II , (F S A , E A), <i>Vice President</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1973	Kurak, Robert J. , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1988
Kuester, Sharon B. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94109 415/957-3260	1990	Kurash, Stephen P. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1617 JFK Boulevard, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393	1979
Kufera, Kay E. , (F C A S), <i>Senior Actuarial Assistant</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21203 301/625-5633	1989	Kurtz, Jeffrey Norman , (A S A , E A), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600 Ext: 322	1989
Kuhlman, Thomas J. , (F S A , E A), <i>Vice President</i> , I PF&C/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/833-4700	1979	Kurtz, Lori A. , (A S A), <i>Actuarial Associate</i> , Business Men's Assurance Co, PO Box 419076, Kansas City MO 64141 913/894-2424	1989
Kuhlmann, George H, Jr. , (A S A), <i>Vice President</i> , Gulf Atlantic Life Insurance Co, Life Sales & Admin Office, PO Box 1054, Dallas TX 75221 214/630-3860	1970	Kuss, Marcia S. , (A S A), <i>Assistant Actuary</i> , Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43216 614/221-5875	1989
Kuhn, Jeffrey P. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1578	1975	Kuster, Bruce C. , (A S A), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1985
Kuipers, Philip , (F S A , E A), <i>Actuary</i> , The Wyatt Company, 8400 Normandale Lake Boulevard, 15th Floor, Minneapolis MN 55437 612/921-8713	1980	Kuttler, Michal Bauer , (F S A), <i>Consulting Actuary</i> , 467 St Nicholas Avenue, Haworth NJ 07641-1627 201/385-6492	1981
Kuklinski, James A. , (A S A), <i>Actuarial Officer</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7169	1980	Kwan, Chac B. , (A S A), <i>Principal Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0224	1986
Kulig, Alan Walter , (A.S.A.), <i>Director of Investment Research</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1990	Kwan, Leonora , (A S A), <i>Associate</i> , A Foster Higgins & Co Inc, One Dallas Centre, Suite 2200, Dallas TX 75201 214/855-5222	1990
Kulik, John M. , (A C A S), <i>Senior Assistant Actuary</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3042	1986	Kwasha, H Charles , (F C A , A S A), <i>Founder & Special Partner</i> , Kwasha Lipton, 10800 Biscayne Boulevard, Suite 735, Miami FL 33161 305/893-0208 Fax: 305/895-4748	i 1965
Kumar, Becky Hutto , (F S A), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8381	1988	Kwassman, Stuart , (F S A), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 Ext 6504 Fax: 203/275-5221	1984
Kummer, Cheryl S. , (A S A , E A), Milliman & Robertson Inc, 333 Clay, Suite 4330, Houston TX 77002 713/658-8451 Fax: 713/658-9656	1987	Kyle, George B. , (F.S.A.), 25, avenue du Soleil d'Or, Villefranche-sur-Mer France 06230 09/376-6480	i 1965
Kunesh, Daniel J. , (F S A), Tillinghast/Towers Perrin, 200 West Madison Street, Seventh Floor, Chicago IL 60606-3414 312/609-9000	1973		
Kung, Minnie Cmenn , (A S A , E A), <i>Senior Actuarial Analyst</i> , TPF&C/Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000	1985		
Kuni, Joel D. , (F.S.A.), <i>Associate Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Southeast, Mercer Island WA 98040 206/232-8400	1986		
Kunis, A Maxwell , (F C A , F S A , E A), <i>President</i> , A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995	1965		
Kunis, Manuel , (E.A.), <i>Vice President</i> , A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995	i 1976		
Kunkemueller, A Henry , (F S A), <i>Senior Vice President</i> , American Life Insurance Co, One Allico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2995 Fax: 302/427-2094	1965		
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		L'Abbate, Salvatore A. , (F.S.A., E.A.), <i>Actuary Pensions</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8080	1965
		LaBombarde, A Richard , (A S A , E A), <i>Research Actuary</i> , Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037-1435 202/429-9760 Fax: 202/331-3387	1986
		Labute, Ronald , (F C A , A S A , E A), <i>Vice President & Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1966
		Laccetti, Nicholas J. , (E A), <i>Senior Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1976

		Admitted			Admitted
Lacefield, David W. , (A.C.A.S.), <i>Vice President & Chief Actuary</i> , Keystone Insurance Co, 2040 Market Street, Philadelphia PA 19103 215/864-5570 Fax: 215/568-1153		1989	Lamb, Dean K. , (F.C.A.S.), <i>Associate Actuary</i> , Allstate Insurance Co, Allstate Plaza, D7, Northbrook IL 60062 708/402-7558		1989
Lacek, Mary Lou , (A.C.A.S.), <i>Assistant Director</i> , Travelers Insurance Company, One Tower Square, 11GS, Hartford CT 06183 203/277-3490		1987	Lamb, James D. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111		1972
Lachance, Michael D. , (F.S.A.), <i>Vice President-Reinsurance Marketing & Finance</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9481		1984	Lamb, John A. , (A.C.A.S.), <i>Assistant Vice President-Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2429		1979
Lachter, Jack , (E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8843		1968	Lamb, Kathleen P. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 120 East Avenue, Rochester NY 14604 716/325-2870 Fax: 716/325-2870		1980
Ladley, John D. , (F.S.A.), <i>Executive Vice President & Practice Director</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2793		1978	Lamb, R Michael , (F.C.A.S.), <i>Casualty Actuary</i> , Oregon State Insurance Division, Dept of Insurance & Finance, 440 Labor & Ind Building, Salem OR 97310 503/378-4271 Fax: 503/378-4351		1976
Laeyendecker, Ron John , (A.S.A.), <i>Senior Actuarial Assistant</i> , Great-West Life Assurance Co, 8515 East Orchard Road, 10T2, Englewood CO 80111 303/889-3569		1990	Lambert, Bill G. , (E.A.), <i>Enrolled Actuary</i> , Lambert Massey & Berman Inc, 423 South Hull Street, PO Box 140, Montgomery AL 36101 205/264-6679		1977
Laffan, John M. , (A.S.A.), <i>Senior Actuarial Consultant</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411		1989	Lambert, Lee R. , (F.S.A.), <i>Assistant Vice President-Actuarial</i> , CIGNA International Financial Services, 1880 JFK Boulevard, 9th Floor, Philadelphia PA 19192 215/523-6867 Fax: 215/523-1577		1979
Laffin, Louis A. , (A.S.A., E.A.), <i>Assistant Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485		1990	Lambert, Michael J. , (A.S.A., E.A.), <i>Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, PO Box 2975 M-50, Hartford CT 06104 203/725-2139		1976
Lafond, Andre , (F.S.A.), <i>Senior Vice President, Marketing & Administration</i> , Cooperants Group Inc, 600 West De Maisonneuve Boulevard, 34th Floor, Montreal PQ Canada H3A 3J9 514/287-6618		1981	Lambert, Richard F. , (F.S.A.), <i>Vice President</i> , Prudential Insurance Company of America, 213 Washington Street, 18th Floor, Newark NJ 07102-2992 201/802-7940 Fax: 201/802-7535		1981
Lai, Eugenia , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/572-9007		1986	Lamenza, James R. , (A.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, One Boston Place, Boston MA 02108 617/723-7700		1987
Laing, I Gordon M. , (A.S.A.), <i>Corporate Actuary</i> , Blue Cross of Washington & Alaska, 15700 Dayton Avenue North, Seattle WA 98133 201/361-3000		1984	LaMonica, Michael A. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Allstate Insurance Co, Allstate Plaza North, D7, Northbrook IL 60062 708/402-6307		1979
Lake, Daniel J. , (A.S.A.), <i>Project Manager</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2794		1986	Lamontagne, Robert J. , (F.S.A., E.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7310		1976
Lake, Gary D. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600		1977	Lampron, Ernest J. , <i>Assistant Vice President</i> , Blue Cross/Blue Shield of MA, 100 Summer Street, 9th Floor, Boston MA 02110 617/956-2569 Fax: 617/956-2588		1984
Lake, Jay Robert , (E.A.), <i>Enrolled Actuary</i> , Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500		1990	Lamps, Dale , (F.S.A., E.A.), <i>Deloitte & Touche</i> , 800 Frey Building, 300 Ottawa Avenue, Grand Rapids MI 49503 616/459-9421 Fax: 616/459-0646		1971
Lake, Meno T. , (F.S.A.), 41685 Calle Pino, Murrieta CA 92362 714/677-1049		1965	Lamson, James W. , (F.S.A.), <i>Managing Principal</i> , Actuarial Resources Corp, 11755 West 112th Street, Suite 102, Overland Park KS 66210 913/451-0044 Fax: 913/451-1562		1979
Lake, Richard A. , (F.S.A.), <i>Vice President & Actuary</i> , National Casualty Company, One City Center, 18th Floor, St Louis MO 63101-1877 314/421-4626 Ext 223		1976	Lancaster, Edwin B. , (F.S.A., E.A.), 33 Meadow Brook Lane, Mount Kisco NY 10549 914/666-8601		1965
Lakenbach, Cary O. , (F.S.A.), <i>Vice President & Actuary</i> , American Financial Systems Inc, 9 Riverside Office Park, Weston MA 02193-2224 617/893-3393		1979	Landin, Teri Elizabeth , (A.S.A., E.A.), <i>Retirement System Actuary</i> , New York State Employees Retirement System, A E Smith Building, Albany NY 12244 518/474-4537		1988
Laketek, Maryann , (E.A.), <i>Consultant</i> , Hewitt Associates, 10 South Wacker Drive, Chicago IL 60606 312/454-1400		1978	Landry, Douglas M. , (F.S.A.), <i>Vice President</i> , North American Life & Casualty, 1750 South Hennepin Avenue, Minneapolis MN 55403 612/347-6527 Fax: 612/337-6203		1976
Laline, Daniel G, Jr. , (F.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , Financial Center, Suite 600, 695 East Main Street, Stamford CT 06904 203/326-5400		1979	Landry, Patrick , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2972 Fax: 416/868-0322		1980
LaLonde, Robert J. , (F.S.A.), <i>Vice President Marketing</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670 Fax: 312/332-2391		1980	Landstrom, Beverly G. , (F.S.A.), <i>Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6936		1985
Lamale, Ellen , (F.S.A.), <i>Senior Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0640 515/247-6337		1980	Lane, Douglas S. , (E.A.), <i>Assistant Pension Actuary</i> , Principal Mutual, 711 High Street, Des Moines IA 50392-0610 515/246-7098		1989
LaMar, Jack L. , (F.S.A.), <i>Actuary</i> , American Progressive Benefits, 6442 Harrison Pike, Chattanooga TN 37416 615/344-5611 Fax: 615/344-5605		1981	Lane, Edward C. , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3428		1976

	Admitted		Admitted
Lane, Raymond D. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2329	1983	Larew, John R. , (A.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5655	1969
Lane, William R. , (F.S.A.), <i>Vice President & Group Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2130	1980	Largent, Steve M. , (F.S.A.), <i>Corporate Actuary</i> , Security Life of Denver, 1290 Broadway, Denver CO 80203 303/860-1290 Fax: 303/860-2260	1980
Lang, Andrew C. , (F.S.A., E.A.), <i>President</i> , Tackl Software, 20 Long Lane, Malvern PA 19355 215/644-5309 Fax: 215/644-8439	1971	Larimer, Charles F. , (F.S.A.), <i>Actuarial Consultant</i> , Bob Gold & Associates Inc, 203 North LaSalle, Suite 1335, Chicago IL 60601 312/332-3081 Fax: 312/332-1568	1979
Lang, Larry , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800 Ext: 2040	1979	Larimore, Stuart B. , (E.A.), <i>Manager, Benefits Planning & Executive Compensation</i> , Boise Cascade Corporation, One Jefferson Square, Boise ID 83728 208/384-6475 Fax: 208/384-4931	1976
Lange, Clifford A. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6786	1983	Larkin, James P. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, RE2D, Hartford CT 06156 203/273-7730	1971
Lange, Dale E. , (F.S.A.), <i>Assistant Actuary</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7169	1989	LaRose, J. Gary , (F.C.A.S., F.C.A.), <i>Senior Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2340 Fax: 312/606-2321	1980
Lange, Dennis L. , (F.C.A.S.), <i>Assistant Actuary</i> , Kemper National Insurance Companies, Route 22, Long Grove IL 60049 708/540-4385	1982	Larsen, Kevin P. , (A.S.A.), <i>Reinsurance Financial Actuary</i> , Security Life of Denver, Security Life Center-14W, 1290 Broadway, Denver CO 80203 303/860-1290 Ext: 7722	1990
Lange, Gary S. , (F.S.A.), <i>Assistant Vice President-Product Actuary</i> , Capitol Bankers Life Insurance Co, 205 East Wisconsin Avenue, Milwaukee WI 53202 414/277-9449 Ext: 211	1980	Larsen, Michael R. , (F.C.A.S.), <i>Loss Reserve Officer</i> , St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/221-7816	1988
Lange, Jeffrey T. , (F.C.A.S.), 112-45 Hannibal Street, Saint Albans NY 11412 718/454-4044	1965	Larson, Alan S. , (A.S.A.), <i>Associate Actuary-Research & Development</i> , Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-3720	1990
Langer, Barry F. , (F.S.A.), <i>Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3519	1976	Larson, Charles M. , (A.S.A.), 11513 Havenwood Drive, Whittier CA 90606 213/692-5855	1966
Langer, David , (F.C.A., A.S.A., E.A.), <i>President</i> , David Langer Company Inc, 60 East 42nd Street, Suite 1834, New York NY 10165 212/986-2942	1966	Larson, Eric P. , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary/Office Manager</i> , The Wyatt Company, 1401 17th Street, Suite 900, Denver CO 80202 303/298-7878 Fax: 303/298-7712	1977
Langerman, Robert N. , (E.A.), <i>Chartered Finance Consultant & CLU</i> , Robert N Langerman Associates, 47 College Street, New Haven CT 06510 203/777-7663 Fax: 203/785-0537	1979	Larson, Graham J. , (F.S.A.), <i>Second Vice President/Corporate Actuary</i> , Pioneer Mutual Life Insurance Co, 203 North Tenth Street, Fargo ND 58102 701/293-3300 Ext: 287	1981
Langhans, John F. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Pension Consultants Inc, 11 Talcott Notch Road, Farmington CT 06032 203/676-8000 Fax: 203/678-8000	1974	Larson, Pat M. , (A.S.A.), <i>Actuarial Analyst</i> , C & B Consulting Group, 231 South Bemiston Avenue, #400, St Louis MO 63105 314/725-0114	1990
Langhans, Meier F. , 6A Cooper Lane, Whiting NJ 08759	1966	Larson, Robert E. , (F.S.A.), 272-D Avenida Sevilla, Laguna Hills CA 92653 714/454-8320	1965
Langlitz, Leon L. , (F.S.A.), <i>Actuary</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 Ext: 7374 Fax: 816/531-8979	1985	Larson, Ryan R. , (F.S.A.), <i>Vice President-Annuity Product Development</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3766	1979
Langston, Esse D. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143	1965	Larson, William E. , (E.A.), <i>Consulting Actuarial Officer</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5757	1982
Laning, Kurt J. , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1987	Lash, Pamela E. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1990
Lankford, Brad R. , (E.A.), <i>Managing Principal</i> , Niles Lankford & White Inc, PO Box 329, 119 North Michigan Avenue, Plymouth IN 46563 219/936-6200	1988	Lash, Steven D. , (A.S.A.), <i>Actuarial Associate</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-8933	1990
Lannen, James R. , (F.S.A., M.C.A.), 2755 Ember Way, Ann Arbor MI 48104	1975	LaSorella, Kenneth A. , (F.S.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5361	1981
Lanskey, Stanley M. , (A.S.A., E.A.), <i>Assistant Director, Employee Benefits-Pension Act'l Service</i> , American Home Products Corp, Employee Benefits Department, 685 Third Avenue, New York NY 10017 212/878-6614	1981	Lassow, Richard B. , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Insurance Co, Mail Station 145, 140 Garden Street, Hartford CT 06154 203/727-6760	1980
Laohakul, Chongkit , (A.S.A.), <i>Assistant Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21G, New York NY 10121 212/714-5285	1990	Lastinger, James C. , (A.S.A., E.A.), The Wyatt Company, 4170 Ashford Dunwoody NE, Atlanta GA 30319 404/252-4030	1976
Lapehn, Kristine , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3400	1989	Laszewski, Todd L. , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 Ext: 4710 Fax: 414/299-2021	1989
Lapierre, Denis , (F.S.A.), <i>Senior Vice President, Actuarial & Control</i> , Canadian Reassurance Co, 1010 Sherbrooke Street West, Suite 1707, Montreal PQ Canada H3A 2R7 514/288-3134 Fax: 514/288-8808	1982		

	Admitted		Admitted
Latta, Judith E. , (F.C.A., F.S.A., E.A.), <i>Principal-Actuarial Benefits & Compensation Consulting</i> , Coopers & Lybrand, 1301 Avenue of the Americas, New York NY 10019-6013 212/259-1000 Fax: 212/259-1301	1980	Law, Bennett E. , (F.S.A.), <i>Policy Forms Director</i> , National Life Insurance Co. National Life Drive, Montpelier VT 05604 802/229-3675 Fax: 802/229-9281	1989
Latta, Raymond A. , (F.C.A.), <i>Consulting Actuary</i> , Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143	1965	Law, Kevin M. , (F.S.A.), <i>Second Vice President</i> , Pan-American Life Insurance Co. Pan-American Life Center, New Orleans LA 70130 504/566-3302 Fax: 504/522-5393	1981
Lattanzio, Francis J. , (F.C.A.S.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/276-7602	1979	Lawin, Paul , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Century Life of America, Heritage Way, Waverly 1A 50677 319/352-4090	1981
Lattanzio, Steven P. , (F.C.A.S.), <i>President</i> , Actuarial & Technical Solutions Inc, 450 Waverly Avenue, Suite 8, Patchogue NY 11772 516/654-0215 Fax: 516/654-1335	1980	Lawley, Carl David, Jr. , (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1700 One Penn Center Plaza, 1617 JFK Boulevard, Philadelphia PA 19103 215/569-4393	1980
Lau, Brian R. , (F.S.A.), <i>Manager, Individual Products</i> , Great-West Life Assurance Co, 8515 East Orchard Road, Tower II, 10th Floor, Englewood CO 80111 303/889-4018	1980	Lawlor, Rita Manning , (F.C.A., F.S.A., E.A.), <i>Manager of Research Department</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3706 Fax: 201/966-3665	1985
Lau, Kenneth K. , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 3700 Georgia Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 Fax: 404/523-1458	1980	Lawrence, John W., Jr. , (F.S.A., E.A.), <i>Chief Actuary</i> , Actuarial & Admin Services, 4500 North 32nd Street, Phoenix AZ 85018 602/955-0299	1974
Lau, Mei K. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Insurance Cos, 135 West 50th Street, Area 10A, New York NY 10020 212/641-7885	1990	Lawrence, Stewart D. , (F.S.A., E.A.), <i>Senior Vice President</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1977
Lauer, J. Alan , (F.S.A.), <i>Senior Consulting Actuary</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2795 Fax: 215/561-1708	1965	Lawrey, Richard A C. , (A.S.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 Ext: 3857	1986
Lauerman, Thomas E. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000	1979	Laws, James , (F.S.A., E.A.), <i>Senior Vice President</i> , Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550	1979
Laugharn, Gary L. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 Fax: 708/295-7634	1981	Lawson, Barbara V K. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 Ext: 379	1981
Laughlin, Robert L. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 NCBN Center, Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1976	Lawson, Harold R. , (F.S.A.), 40 North Road, Glens Falls NY 12801	1967
Launer, Lee Eric , (F.S.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2406	1975	Lawson, Joseph E. , (A.S.A.), <i>Director</i> , McCormack & Dodge, 13902 North Dale Mabry, Suite 251, Tampa FL 33618 813/962-2554	1976
Laur, Charles F. , (E.A.), <i>Vice President</i> , Alan N Kanter & Associates, 31 Walker Avenue, Suite 200, Baltimore MD 21208-4004 301/486-4900	1976	Layman, Lisa M. , (A.S.A.), <i>Assistant Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2467	1989
Laurion, Andre J. , (A.S.A.), <i>Assistant Actuary</i> , Liberty Life Assurance Co, Cocheco Mill, 100 Main Street, Dover NH 03820 603/749-2600	1989	Leach, Richard V. , (A.S.A.), <i>Actuarial Assistant</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1987
Lautzenheiser, Barbara J. , (F.S.A.), <i>Principal</i> , Lautzenheiser & Associates, City Place II, 11th Floor, 185 Asylum Street, Hartford CT 06103 203/246-0893	1968	Leach, Robert K. , (F.S.A.), <i>Group Pension Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 Ext: 6593	1980
Laux, Robert J. , (F.S.A.), <i>Second Vice President & Associate Corporate Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-2580	1981	Learson, Richard J. , (A.S.A., E.A.), <i>Consulting Actuary</i> , 301 West Lyon Farm Drive, Greenwich CT 06831 203/531-4084 Fax: 203/531-4084	1966
Lauzon, Dennis P. , (F.S.A.), <i>Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 2677	1984	Leary, Thomas J. , (F.S.A.), <i>Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1970
Lavarack, Patricia A. , (E.A.), <i>Spear Actuarial Services Inc.</i> , 2368 Shallowford Terrace, Chamblee GA 30341 404/457-4111	1979	Leavitt, Gordon H. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Savings Banks Life Insurance Fund, 460 West 34th Street, New York NY 10001 212/356-0363	1965
Laverdiere, Michel , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5562	1970	Lebens, Joseph R. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7400	1987
Laverty, James E. , (A.S.A.), <i>Staff Actuary</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4965	1990	Lebenson, Robert D. , (E.A.), <i>President</i> , Lebenson Actuarial Services Inc, 2820 West Charleston Boulevard, Suite B-17, Las Vegas NV 89102 702/877-0040 Fax: 702/877-0980	1976
LaVigne, Joseph A. , (F.S.A.), 120 Garfield Street, Massapequa Park NY 11762	1965	LeBlanc, Sidney A. , (F.S.A., E.A.), <i>Senior Vice President, Financial Planning & Control</i> , Pan-American Life Insurance Co, 601 Poydras, Pan American Center, New Orleans LA 70130 504/566-3653	1972
Lavonas, Mary G. , (A.S.A., E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932	1986	Leblond, Richard M. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , PRASA-Hewitt International, 35 route de St-Cergue, Nyon Switzerland 412/262-2850 Fax: 412/261-5362	1971

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LeBoeuf, Michael J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741		1989	Lee, Steven G. , (F.S.A., E.A.), <i>Hewitt Associates</i> , 100 Half Day Road, Lincolnshire IL 60069 708/295-5000		1986
Leboffe, Cosmo A. , (E.A.), <i>President</i> , Plan Advisors Inc, PO Box 302, Bala Cynwyd PA 19004		1978	Lee, Steven H C. , (A.S.A.), <i>Actuarial Associate</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8194		1990
Lebos, Leo, Jr. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1410 Fax 615/749-1610		1974	Lee, Susan E. , (A.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5184 Fax: 212/251-5490		1976
LeBow, Kenneth D. , (F.S.A.), <i>Second Vice President</i> , 100 Plus Division, Guardian Life Insurance Co, Bethlehem Business Park, 3900 Burgess Place, Bethlehem PA 18017 215/861-6305 Fax 215/861-8630		1975	Lee, Thomas J. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Insurance, Regional Services C-7, PO Box 111, Boston MA 02117 617/572-5951 Fax: 617/572-5760		1980
Leccese, Nicholas M, Jr. , (A.C.A.S.), <i>Manager & Assistant Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5025		1990	Lee, Timothy D. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 333 Clay, Suite 4330, Houston TX 77002 713/658-8451		1981
Leckenby, Jean R. , (E.A.), <i>Director-Retirement Plan Consulting</i> , Deloitte & Touche, One Financial Center, Actuarial Benefits & Comp Consulting, Boston MA 02110 617/348-4000		1978	Leen, John R. , (E.A.), <i>Consulting Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-1617		1976
LeClair, Peter T. , (F.S.A., A.C.A.S.), <i>Senior Vice President & Chief Financial Officer</i> , CIGNA Corp, Direct Marketing Division, One Logan Square, Philadelphia PA 19192 215/523-7216		1970	LeFevre, Paul H. , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3519		1976
Ledbetter, Alan R. , (F.C.A.S.), <i>Assistant Vice President-Underwriting</i> , Government Employees Insurance Co, Regional Underwriting, 750 Woodbury Road, Woodbury NY 11797 516/496-5500		1979	Leff, Harold , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, 25 Madison Avenue, New York NY 10159 212/578-0392		1975
Ledbetter, Kim W. , (F.S.A.), <i>Associate Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2747		1980	Lefkowitz, Regina Lisa , (A.S.A.), <i>Great American Life Insurance Co</i> , 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000		1988
Leder, Philip A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 400 - 108th Avenue NE, Suite 414, Bellevue WA 98004 206/455-9272 Fax: 206/455-4991		1981	Leggett, Richard A. , (F.S.A.), 81 Spring Lane, West Hartford CT 06107		1965
Lederman, Charles M. , (F.C.A.S.), <i>Insurance Financial Services</i> , 2070 Butler Pike, Plymouth Meeting PA 19462 215/834-1099		1980	Leggette, Charles W. , (E.A.), <i>President</i> , Leggette & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850		1980
Ledwos, Kenneth T. , (F.S.A.), <i>Actuarial Vice President</i> , Canada Life Assurance Co, 6201 Powers Ferry Road NW, Suite 600, Atlanta GA 30339 404/953-1959		1982	Lehman, James H. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411		1979
Lee, Antony Y. , (F.A.), <i>Senior Vice President</i> , National Associates, Box 34080, 3415 Sepulveda, Suite 800, Los Angeles CA 90034 213/390-8801		1976	Lehman, Merlin R. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2769		1977
Lee, Curtis H. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494		1973	Lehman, Stephen H. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3425		1971
Lee, David S. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, 4-Life/Special Markets Actuarial, Omaha NE 68175 402/978-2269		1979	Lehman, W Douglas , (F.S.A.), <i>Vice President</i> , Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4265		1977
Lee, H Douglas , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C, a Towers Perrin company, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2747		1975	Lehman, Walter , (F.S.A., E.A.), <i>Actuary</i> , Noble Lowndes, 785 Market Street, 10th Floor, San Francisco CA 94103-2003 415/495-5151		1986
Lee, J Tyler , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037-2165 313/746-6344		1979	Lehmann, Earl R. , PO Box 770542, Steamboat Spring CO 80477 303/879-2408		1970
Lee, Lucian R. , 217 Elaine Avenue, Taylors SC 19687		1969	Lehmann, Steven G. , (F.C.A.S., F.S.A.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-6033		1977
Lee, Robert H. , (F.C.A.S.), <i>Vice President-Casualty Financial Operations</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500		1985	Lehpamer, Philip J. , (F.S.A.), <i>Assistant Actuary, Group Pricing</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 21V, New York NY 10010 212/578-2546		1980
Lee, Simon Sun Kwok , (A.S.A.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-7201		1988	Lehrer, Marcy F. , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3922		1988
Lee, Sing W. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017 212/725-7550		1990	Leif, Elizabeth J. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1401 17th Street, Suite 900, Denver CO 80202 303/298-7878 Fax: 303/298-7712		1981
			Leight, Arthur S. , (F.S.A., A.C.A.S., E.A.), <i>Actuary</i> , Hallman & Lorber Associates Inc, Room 411, 70 East Sunrise Highway, Valley Stream NY 11581-1263 516/872-1000		1965
			Leight, Douglas L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Douglas L Leight Ltd, 555 Fifth Avenue, New York NY 10017 212/682-9859		1977
			Leight, Grace , (A.S.A.), 71-40 112 Street, Forest Hills NY 11375 212/263-2941		1966

		Admitted			Admitted
Leighty, William G, Jr. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300		1975	Leo, Carl J. , (A.C.A.S.), <i>Senior Vice President of Finance & Actuary</i> , Superior Insurance Co, 280 Interstate North Circle NW, Suite 500, Atlanta GA 30339 404/952-4885 Ext: 302		1981
Leimkuhler, Urban E, Jr. , (F.C.A.S.), <i>Senior Vice President</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3186		1978	Leonard, Bradley D. , (F.S.A., E.A.), <i>Senior Vice President & Chief Actuary</i> , American Heritage Life Insurance Co, 76 South Laura Street, Jacksonville FL 32202 904/359-2560		1974
Leinbach, Kenneth E. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250		1990	Leonard, Gregory E. , (F.C.A.S., M.C.A.), <i>President & Chief Executive Officer</i> , Pegasus Advisors Inc, Tower Business Park, 86 Hopmeadow Street, Simsbury CT 06070 203/651-6081		1976
Leiner, William W, Jr. , (A.C.A.S.), <i>Actuary & Vice President</i> , Victor O Schinnerer & Co Inc, Suite 1324, 303 East Wacker Drive, Chicago IL 60601 312/565-2424		1987	Leonard, Joseph R. , (E.A.), <i>Consulting Actuary</i> , J R Leonard & Associates Inc, 11021 SW 12th Court, Pembroke Pines FL 33025 305/436-0461		1978
Leiser, Richard Walter , (A.S.A.), <i>Senior Actuary</i> , Raleigh Consulting Group, 8601 Six Forks Road, Suite 700, Raleigh NC 27615 919/846-4809 Fax: 919/846-4820		1984	Leonard, Marilyn R. , (A.S.A.), <i>McInally Associates Inc</i> , Radnor Station, Building Two, Radnor PA 19087 215/687-2088		1981
Leisinger, Warren , (F.S.A.), <i>Allstate Life Insurance Co</i> , 3100 Sanders Road, Northbrook IL 60062 708/402-4247		1978	Leonard, Wilford A. , (F.S.A., E.A.), <i>Executive Vice President & Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3439 Fax: 919/691-3938		1969
Leister, Harry M, Jr. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633		1965	Leone, Robert J. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000		1983
Leister, Kellen G. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100		1985	Leong, Kenneth K. , (A.S.A.), <i>Actuary</i> , Health Care Financing Administration, 6325 Security Boulevard, Baltimore MD 21207 301/966-7908		1980
Leitermann, John H. , (A.S.A.), <i>Vice President, Life Actuarial & Management Control</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500 Ext: 5607		1979	Leong, Leonard P J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400		1967
Leland, Alan C, Jr. , (F.S.A.), <i>Senior Vice President</i> , Boylston Capital Advisors, 501 Boylston Street, Boston MA 02117 617/578-2289 Fax: 617/578-4473		1980	Leonhardt, Brian K. , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext: 2465 Fax: 414/730-4757		1988
LeLaurin, Suzanne , (F.S.A.), <i>Individual Pension & Annuity Vice President</i> , General American Life Insurance Co, 13045 Tesson Ferry Road, St Louis MO 63128 314/525-3500		1979	Lepage, Paul A. , (F.S.A.), <i>Executive Vice President</i> , Vision Financial Corp, 55 West Street, Keene NH 03431 603/357-1450		1979
Lem, Kenneth , (F.S.A.), <i>Chief Actuary</i> , Knights of Columbus, Columbus Plaza, New Haven CT 06507 203/772-2130		1979	LePere, Cecilia M. , (A.C.A.S.), <i>Vice President & Associate Actuary-Research & Dev Division</i> , Corroon & Black Corp, Research & Development Division, One Commerce Place, Suite 1500, Nashville TN 37239 615/271-1600		1988
Lemery, Francis P. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 Ext: 207		1969	Leppert, Edward W. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Fidelity & Guaranty Life, 6225 Smith Avenue, Baltimore MD 21209 301/205-0116 Fax: 301/205-0130		1990
Lemieux, Richard G. , (F.S.A.), <i>Principal</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400 Ext: 6460		1975	Lerner, Gary G. , (E.A.), 20613 Lemarsh Street, Chatsworth CA 91311		1969
Lemkau, Portia Lynn , (A.S.A.), <i>Consultant</i> , 18015 NE 146th Way, Woodinville WA 98072 206/788-3603		1981	Lerner, Peter , (A.S.A.), <i>President</i> , Reinsurance Risk Management Inc, 2025 Sheppard Avenue East, Suite 2401, Toronto ON Canada M2J 1V7 416/495-7310 Fax: 416/495-0362		1980
Lenaburg, David Scott , (F.S.A.), <i>President & Chief Executive Officer</i> , Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4865		1984	LeRoux, David , (F.S.A.), <i>Vice President, Director of Guar Product</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3805 Fax: 201/966-3758		1985
Lenaburg, Jean Pollard , (F.S.A.), <i>Vice President & Actuary</i> , GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7303		1983	Leroux, Jean-Francois , (F.S.A.), <i>Assistant Vice President, Valuation Actuary</i> , Canadian Reassurance Co, 1010 Sherbrooke Street West, Suite 1707, Montreal PQ Canada H3A 2R7 514/288-3134 Fax: 514/288-8808		1987
Lenar, Richard Eugene , (A.S.A., E.A.), <i>Associate Actuary</i> , McCready & Keene Inc, PO Box 50460, Indianapolis IN 46250-0460 317/576-1507		1989	Lerwick, Stuart N. , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2255		1981
Lenart, Michael J. , (E.A.), <i>Enrolled Actuary</i> , Preferred Pension Planning, 1084 Route 22 West, Mountainside NJ 07092 201/789-3090		1990	Leslie, William H. , (F.S.A., E.A.), <i>Associate Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000 Ext: 3687 Fax: 212/916-6375		1969
Leno, Steven C. , <i>Director-Actuarial & Statistic Services</i> , Blue Cross/Blue Shield of ND, 4510 13th Avenue SW, Fargo ND 58121 701/282-1129		1984	Leslie, William Henry , (A.S.A.), <i>Actuarial Analyst</i> , Sun Financial Group, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030		1990
Lenser, John M. , (F.S.A.), 741 East Ridgewood Avenue, Ridgewood NJ 07450 201/445-9076		1973			
Lent, David R. , (F.S.A., E.A.), <i>Senior Associate Group</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-9498		1980			
Lenz, Mark A. , (A.S.A., E.A.), <i>Actuary</i> , MMC&P Inc, One Gateway Center, 11th Floor, Pittsburgh PA 15222 412/394-9386		1988			

	Admitted		Admitted
Lessing, Brian R. , (F.S.A.), <i>Associate Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21G, New York NY 10001 212/714-5277	1984	Levine, Kenneth , (F.S.A., E.A.), <i>Executive Vice President</i> , <i>Pensions</i> , Mutual of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8710	1977
Lessl, John A. , (A.S.A., E.A.), <i>Director of Actuarial Department</i> , Ogle & Waters Inc. Feather Sound Corp Center, One Corporate Drive, Suite 600, Clearwater FL 34622 813/573-2884	1980	Levine, Steven J. , (E.A.), <i>Executive Vice President</i> , The G & L Group, 777 West Putnam Avenue, Greenwich CT 06830 203/531-1700	1984
Lester, David , (A.S.A., E.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 2777 Summer Street, Stamford CT 06905 203/359-0010	1980	Levinrad, Norman , (E.A.), <i>Actuary</i> , Manhattan National Pension Services Inc, 1925 Century Park East, 4th Floor, Los Angeles CA 90034 213/551-3125	1990
LeSueur, David C. , (F.S.A., E.A.), <i>Principal</i> , [PF&C]/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1978	Levit, Alan D. , (F.S.A., M.C.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5751	1980
Letskiewicz, George F. , (F.S.A.), <i>Reliance Standard Life Insurance Co</i> , 2501 Parkway, Philadelphia PA 19130 215/787-4223	1981	Levitas, Robert M. , (A.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117-5559 301/998-5708	1979
Letourneau, H Louis , (E.A.), <i>President</i> , Pension Concepts Inc, 3636 Kraft Avenue SE, Grand Rapids MI 49512-2036 616/942-5050	1976	Levitsky, Charles A. , (A.S.A.), 11680 Sunshine Terrace, Studio City CA 91604	i 1970
Letourneau, Roland D. , (A.C.A.S.), <i>Senior Actuarial Analyst</i> , Amica Mutual Insurance Co, 10 Weybosset Street, Providence RI 02940-6008 401/521-9100	1989	Levitt, Leonard R. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 Williams Street, Wellesley Hills MA 02181 617/237-3222 Ext. 376	1980
Letson, Edward W. , PO Box 412, Glen Ellen CA 95442	i 1966	Levy, Gerald A. , (F.S.A.), <i>Senior Vice President</i> , Group, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/880-9377	1965
Letts, G Rodney J. , (F.S.A.), <i>Senior Vice President</i> , Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2500 Fax: 213/478-4237	1987	Levy, Harris S. , (E.A.), <i>President/Chief Actuary</i> , Certified Actuarial Consultants Inc, Ridgewood Commons, 947 Linwood Avenue, Suite 1 East, Ridgewood NJ 07450 201/447-5500 Fax 201/447-5980	1978
Letwin, Fred G. , (F.S.A.), 4514 Staughton Drive, Indianapolis IN 46226	i 1965	Levy, Jeffrey A. , (E.A.), <i>Principal</i> , Williams Thacher & Rand Inc, 708 Third Avenue, New York NY 10017 212/949-1344 Fax: 212/682-9147	1984
Leube, Joseph J. , (E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, Public Ledger Building, Philadelphia PA 19106 215/923-5300	1976	Levy, Jerrold M. , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7613	1980
Leung, Cheung W. , (A.S.A.), <i>North American Co-Life/Health</i> , 222 South Riverside Plaza, Chicago IL 60606 312/648-7600	1990	Levy, Leslie , (A.S.A., E.A.), <i>President</i> , Artificial Intelligence for Medicine Inc, PO Box 428, Farmington CT 06034 203/678-9038 Fax: 203/677-6931	1979
Leung, Kung Lup , (A.C.A.S., A.S.A.), <i>Manager, Retirement Benefits</i> , National Mutual Insurance Co Ltd, 8/F Sun Hung Kai Centre, 30 Harbour Road, Wanchai, Hong Kong Hong Kong 05/833-2265	1982	Levy, Thomas D. , (F.C.A., F.S.A., E.A.), <i>[Treasurer]</i> , <i>Senior Vice President & Chief Actuary</i> , Martin E Segal Co, 1920 'N' Street NW, Suite 500, Washington DC 20036 202/872-1870 Fax: 202/785-8068	1970
Leung, Yee-Chong C. , (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000	1990	Lew, Allen , (A.C.A.S.), <i>Assistant Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5537	1990
Levene, David , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2031	1971	Lew, Edward A. , (F.S.A.), <i>Consulting Actuary</i> , 1750 Jamaica Way, Unit 213, Punta Gorda FL 33950 813/639-0191	i 1965
Levenson, Martin , (A.S.A., E.A.), <i>Senior Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5341	1966	Lewandowski, Chester T. , (F.S.A.), <i>Vice President & Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-3204	1978
Leventhal, Gary D. , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1979	Lewandowski, John J. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 Ext. 349 Fax 714/553-1213	1987
Levering, Cynthia J. , (A.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2893	1979	Lewellen, Jay T. , (A.S.A.), <i>Actuarial Assistant</i> , Penn Mutual Life Insurance Co, Independence Square, C3C, Philadelphia PA 19172 215/956-8088	1990
Levihn, Kent E. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 600 Grant Street, Suite 3800, Pittsburgh PA 15219 412/497-3119	1987	Lewin, Janet L. , (F.S.A., E.A.), TPF&C/Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000	1986
Levin, Howard J. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 10 South Wacker Drive, Chicago IL 60606 312/454-1400	1975	Lewis, Clair A. , (F.S.A.), <i>Senior Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7104	1965
Levin, Joseph W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Reinsurance Corp, PO Box 2991, Overland Park KS 66201 913/676-5390	1969	Lewis, Craig W. , (F.S.A.), <i>Director-Regional Actuarial Services Center/Central Region</i> , Partners National Health Plans, 5215 North O'Connor Road, 22nd Floor, Irving TX 75039 214/401-8881	1988
Levine, George M. , (A.C.A.S.), <i>Manager-Casualty Actuarial Services</i> , United Technologies Corp, UTC Building, Hartford CT 06101 203/728-7552	1983	Lewis, Fielding , (F.S.A., E.A.), C & B Consulting Group, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	1978
Levine, Joel Ira , (F.S.A.), <i>Vice President</i> , Bankers Trust Co, Six West, 280 Park Avenue, New York NY 10015 212/850-3238	1980	Lewis, Herman , (F.S.A.), 364 Arkansas Drive, Valley Stream NY 11580 516/825-0377	i 1965

	Admitted		Admitted
Lewis, James Lee, Jr. , (F.S.A.), <i>Vice President & Senior Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-1717 Ext. 234 Fax: 215/568-1099	1965	Lie, Geoffrey Yuenfei , (A.S.A.), <i>Director of Product Development</i> , Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2191	1982
Lewis, Lucinda Manzi , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0560	1982	Lieberman, Henry S. , (A.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4382 Fax: 617/572-4334	1983
Lewis, Mark E. , (A.S.A.), <i>Actuarial Analyst, Reinsurance</i> , United Pacific Life Insurance Co, One Penn Center, Philadelphia PA 19103 215/864-5917 Fax: 215/864-5989	1990	Lieberman, Sherman B. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Rael & Letson, 635 Mariners Island Boulevard, Suite 203, San Mateo CA 94404 415/341-3311	1976
Lewis, Martin A. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 1200 17th Street, Suite 1200, Denver CO 80202-5812 303/592-1200	1985	Liebers, Elise C. , (A.C.A.S.), <i>Supervising Casualty Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0218	1987
Lewis, Michelle A. , (A.S.A.), <i>Assistant Actuary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/252-7035 Ext. 3063	1989	Liebeskind, Debra Sue , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Two Gateway Center, Newark NJ 07102-5096 201/802-2555	1982
Lewis, Randal J. , (A.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , United Olympic Life Insurance Co, 110-110th Avenue NE, PO Box 90055, Bellevue WA 98009 206/451-7441 Ext. 5480	1986	Liebeskind, Stuart L. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 14 Washington Street Building, Prudential Plaza, Newark NJ 07102-3777 201/877-6000	1980
Lewis, Stephen H. , (F.S.A.), <i>President</i> , First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 708/495-3336	1980	Liew, Y Kien , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, One Dallas Center, Suite 2200, Dallas TX 75201 214/855-5222 Ext. 58 Fax: 214/969-7305	1990
Lewis, Steven N. , (F.S.A., E.A.), <i>President</i> , Lewis & Associates Inc, 3 Bethesda Metro Center, Suite 750, Bethesda MD 20814 301/656-9191	1980	Liggett, John M. , (A.S.A.), <i>Management Consultant</i> , J Mark Liggett, 422 South Western Avenue, Suite 214, Los Angeles CA 90020 213/252-1562	1986
Lewis, Walter Lee, III , <i>Vice President</i> , Blue Cross/Blue Shield of MS, PO Box 1043, Actuarial & Statistic Service, Jackson MS 39205-1043 601/932-3704 Ext. 2456 Fax: 601/939-7035	1984	Light, George D, Jr. , (F.S.A.), <i>Second Vice President & Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1984
Lewis, William H. , (F.S.A.), 900 Gulf Boulevard, Apt 204, Indian Rocks Beach FL 34635 813/595-4442	1965	Likins, Robert B. , (F.S.A., E.A.), <i>Chief Financial Officer</i> , Pruco Life Insurance Company, 213 Washington Street, 7 Washington, Newark NJ 07102-2992 201/802-6654 Fax: 201/802-6579	1977
Lewis, William H, Jr. , (F.C.A., F.S.A., E.A.), <i>President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082-4390 214/699-2700	1969	Likkel, Craig F. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Family Life Insurance Co, Merrill Lynch Life Ins Co, Park Place, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000 Ext. 2221	1980
Lewis, Winthrop T. , (A.S.A.), 50 Ancient Way, Yarmouth Port MA 02675 617/362-2358	1966	Lillis, Terrance J. , (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0350 515/247-4885	1987
Lhamon, Frederic T. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 3800, 1901 Fifth Avenue, Seattle WA 98101 206/624 7940 Ext. 223 Fax: 206/340-1380	1975	Lilly, George P. , (F.C.A.), <i>Life Actuary</i> , The Beaven Companies, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9659	1966
Li, Robert T. , (A.S.A.), <i>Vice President & Associate Actuary</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3855	1982	Limm, John M. , (A.S.A.), <i>Transamerica Occidental Life</i> , Tower 3, 1150 South Olive, Los Angeles CA 90015-2211 213/742-2310	1989
Li, Yung-Tat Stephen , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-4168	1986	Limpert, John J. , (A.C.A.S.), <i>Assistant Actuary</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-3082	1984
Libbey, David W. , (F.S.A.), <i>Vice President & Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 090-01, Worcester MA 01608 508/793-1478	1978	Limsui, Eben , (A.S.A.), <i>United Insurance Co of America</i> , One East Wacker Drive, Chicago IL 60601 312/661-4584	1986
Libby, William B. , (A.S.A.), <i>Secretary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06117 203/273-0123	1971	Lin, Che , (F.S.A.), <i>Consulting Actuary</i> , 15926 East El Lago Boulevard, Fountain Hills AZ 85268	1970
Libera, John J, Jr. , (F.S.A.), <i>Senior Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979	Lin, Chin-Tung , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5255	1982
Libman, Michael L. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Hallett & Libman Inc, 5755 Granger Road, Suite 360, Independence OH 44131 216/398-3888	1971	Lin, Gary H. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, Group Insurance Actuarial, 14 Westport Avenue, 1st Floor, Norwalk CT 06851 203/845-2401	1982
Licht, Peter M. , (A.C.A.S.), <i>Manager & Associate Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-7760	1984	Lin, James C. , (A.S.A.), <i>Associate Actuary</i> , Boone & Company, 31 Inverness Center Parkway, Suite 110, Birmingham AL 35242 205/991-9723	1989
Licitra, Sam F. , (A.C.A.S.), <i>Assistant Vice President</i> , Aon Corporation, 123 North Wacker, Chicago IL 60606 312/701-3568	1987	Lin, Jer-San , (A.S.A.), <i>Senior Actuarial Assistant</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68131 402/342-7600	1984
Liddle, J Thomas , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 44-K, New York NY 10019 212/554-4196	1966	Lin, Shiu-Shiung , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Colonial Penn Group Inc, 11 Penn Center Plaza, 13th Floor, Philadelphia PA 19181 215/988-8637	1978

	Admitted		Admitted
Lin, Susan , (F S A), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9008	1982	Linneman, David K. , (A.S.A.), <i>Actuarial Assistant</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3655	1990
Linch, Jerry S. , (A S A), <i>Actuarial Associate</i> , American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/763-4661	1988	Linney, Steven R. , (F.S.A.), <i>Assistant Professor</i> , University of Nebraska-Lincoln, Actuarial Science Program, Room 312, Burnett Hall, Lincoln NE 68588-0307 402/472-5046	1979
Lincoln, Charles G. , (A S A.), <i>Consultant</i> , 1210 Casey Key Road, Nokomis FL 34275 813/184-6669	i 1966	Lino, Richard , (F C A S), 304 Fletcher Lake Avenue, Bradley Beach NJ 07720	i 1965
Lincoln, Mark H. , (A.S.A.), <i>President</i> , Lincoln-Cross Inc., Suite 301, 1900 Church Street, Nashville TN 37203 615/321-4455	1983	Lino, Richard A. , (F C A S), <i>Vice President & Chief Actuary</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570-0001 609/395-2274	1982
Lincoln, W Chandler, III , (A S A.), <i>Systems Consultant</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2943	1985	Linquanti, August J. , (A.C.A.S.), 4 North Loop, The Woods at Rhinebeck, Rhinebeck NY 12572 914/876-5965	i 1968
Lindahl, Richard M. , (F S A). <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6720	1979	Lippai, Steven E. , (F S A), <i>Senior Vice President & Actuary</i> , Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3571 Fax: 312/701-3100	1979
Linden, John R. , (F.C.A.S.), <i>Chief Casualty Actuarial Division</i> , Connecticut Insurance Department, 165 Capitol Avenue, Hartford CT 06106 203/297-3867	1965	Lipsky, Gerald I. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, C-2, Boston MA 02117 617/572-5619	1979
Linden, Orin M. , (F C A S , F C A), <i>Partner</i> , Coopers & Lybrand, 1301 Avenue of the Americas, 9th Floor, New York NY 10019-6013 212/536-3276	1980	Liptak, Walter T. , (A.C.A. A S A , E.A.), <i>President</i> , Florida Combined Life Insurance Co Inc, 8665 Baypine Road, Jacksonville FL 32256 904/730-7801 Fax: 904/730-7861	1969
Linder, Brad S. , (A.S.A.), <i>Actuarial Assistant</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-6113	1989	Lipton, Barry C. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2914 Fax: 416/899-3600	1985
Lindgren, Robert E. , (E A), William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500	1976	Lirios, Maria Irene P. , (A S A), <i>Senior Actuarial Associate</i> , Time Insurance Company, 501 West Michigan Street, PO Box 3050, Milwaukee WI 53201-3050 414/299-8652	1988
Lindley, Gary , (F.S.A.), <i>Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza 39S, Chicago IL 60685 312/822-2936	1979	Lis, Raymond S, Jr. , (A.C.A.S.), <i>Director</i> , Travelers Insurance Company, One Tower Square, 13CR, Hartford CT 06183-6013 203/277-2285	1977
Lindquist, Peter L. , (F C A S), Amistics Inc, 220 East 42nd Street, New York NY 10017 212/972-9600 Ext. 466 Fax: 212/972-9612	1988	Liscord, Paul S. , (F.C.A.S.), <i>Consulting Actuary</i> , Liscord Ward & Roy Inc, 6B Hill's Court, Hills Avenue, Concord NH 03301 603/228-1391	1965
Lindquist, Robert J. , (A.C.A.S.), <i>Partner</i> , Professional Insurance Consulting Services, 812 St Michael Street, Tallahassee FL 32301 904/224-9789	1989	Lisle, Lottie , (F C A , A S A , E A), <i>Consulting Actuary</i> , Automated Retirement Plans, 307 Yoakum Parkway, Suite 219, Alexandria VA 22304 703/370-1339	i 1966
Lindsay, Bruce G. , (A S A), <i>Actuary</i> , Florida Insurance Department, Larson Building, Room 371, Tallahassee FL 32399-0300 904/488-4434	1966	Lista, Robert , (E A), <i>Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6830	1990
Lindsay, Robert L. , (F.S.A.), 2 Huguenot Court, Tenafly NJ 07670 201/567-8725	i 1965	Lister, David H. , (F S A), <i>Assistant Vice President & Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road Madison WI 53705 608/231-7555	1980
Lindstrom, Lawrence A. , (F.S.A.), <i>President</i> , Germantown Insurance Company, 210 South Fourth Street, Philadelphia PA 19106 215/925-0800	1974	Lister, John J. , (E A), <i>Consultant</i> , 640 Spruce Lane, Villanova PA 19085 215/525-0496	1976
Line, Russell A. , (F.S.A.), <i>Vice President & Actuary</i> , Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 Ext 337 Fax: 614/228-2001	1968	Liston, Fiona E. , (F.S.A., E A), <i>Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Fax: 206/340-1380	1987
Ling, George S. , (F C A , A S A , E A), <i>President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888	1966	L'Italien, Paul J. , (F.S.A.), <i>Financial Officer</i> , John Hancock Mutual Life Insurance, John Hancock Place T-56, PO Box 111, Boston MA 02117 617/572-4383	1985
Lingo, F Jay , (F.S.A., E A), <i>Principal</i> , Deloitte & Touche, 1300 Norwest Center, Minneapolis MN 55402 612/344-0436	1979	Litcheburg, Alfred L. , (F S A.), <i>Senior Vice President & Chief Actuary</i> , American Fidelity Group, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5069 Fax: 405/523-5411	1978
Link, James E. , <i>Vice President-Finance</i> , Community Mutual Insurance Co, 6740 North High Street, Worthington OH 43085 614/433-8584	1984	Litow, Mark E. , (F S A), <i>Consulting Actuary</i> , Millman & Robertson Inc, 15700 West Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250	1979
Link, Margaret A. , (A S A , E A), <i>Actuary</i> , Halliwell & Associates Inc, 1800 Two Gateway Center, Pittsburgh PA 15222 412/288-0822	1987	Little, D Alan , (F C A., F.S.A.), <i>Consulting Actuary</i> , Coopers & Lybrand, 1000 West Sixth Street, PO Box 17919, Los Angeles CA 90017-0919 213/482-6199 Fax: 213/482-6363	1966
Link, Robert F. , (F.S.A.), 309 Ferry Road, Old Lyme CT 06371 203/434-5505	i 1965	Little, Roger E. , (F S A), <i>Director</i> , Financial Valuations, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7159	1980
Link, William P. , (F S A), <i>President</i> , Group Operations, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/716-8100	1979	Littmann, Mark W. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1421	1986
Linn, Eldon R. , (A S A.), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1966		

	Admitted		Admitted
Liu, Bang-Leang , (A.S.A.), <i>Senior Actuarial Associate</i> , Time Insurance Company, 501 West Michigan Street, Milwaukee WI 53203 414/299-8633 Fax: 414/224-0472	1988	Locey, James M. , (E A), <i>Consultant</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1987
Liu, C Robert , (E A), <i>Senior Actuarial Assistant</i> , Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/741-7176	1989	Lo Cicero, Joseph A. , (E A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1050	1976
Liu, Hsiu-Jung , (A.S.A.), <i>Actuarial Associate</i> , A Foster Higgins & Co Inc, 2029 Century Park East, Suite 1400, Los Angeles CA 90067 213/551-3898	1990	Lockwood, Donald A. , (F.C.A., A S A , E.A.), <i>President</i> , Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100	1965
Liu, James H C , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 213 Washington Street, 18th Floor, Newark NJ 07102-2992 201/802-3425 Fax: 201/802-9762	1989	Lockwood, Gerald A. , (F S A), <i>Vice President & Corporate Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2933	1979
Liu, Jing Cheng , (A.S.A., E.A.), <i>Vice President</i> , Spencer Organization Inc, 24 Wampum Road, Park Ridge NJ 07656 201/307-9099 Fax: 201/307-9404	1982	Lockwood, Janet Graves , (F.C.A S , F.C A), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 10979 Reed Hartman Highway, Suite 204, Cincinnati OH 45242 513/984-0044	1976
Liu, Shu-Yen , (A S A), <i>Manager</i> , Ernst & Young, 200 Clarendon Street, Boston MA 02116 617/266-2000 Ext 505 Fax: 617/266-5843	1987	Lockwood, M Scott , (A.S.A.), <i>Associate Actuary</i> , Humana Inc, 500 West Main Street, 22nd Floor, PO Box 1438, Louisville KY 40201-1438 502/580-2022	1987
Liuzzi, Joseph R. , (A C A S.), <i>Assistant Vice President-Corporate Finance & Actuarial</i> , CIGNA Corp, 1650 Market Street, Corp Financial, PO Box 7716, Philadelphia PA 19192-1560 215/523-5244	1982	Lodermeier, James Richard , (A S A), <i>Senior Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1989
Liuzzo, Joseph , (F S A.), <i>President</i> , Support Systems, PO Box 617, Mohegan Lake NY 10547 914/528-1456	1980	Loeb, Harold A. , (A S.A., E A.), <i>Senior Vice President</i> , Hay/ Huggins Co Inc, 700 South Flower Street, Los Angeles CA 90017 213/629-3921	1976
Lively, David L. , (F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenview Drive, Richardson TX 75082 214/699-2754	1966	Loeffel, Carl L. , (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, PO Box 2493, New York NY 10016 212/641-7118	1968
Livingston, Arlene E. , (F S A , E A), <i>Senior Manager</i> , Deloitte & Touche, 1000 Wilshire Boulevard, 11th Floor, Los Angeles CA 90017 213/688-5261	1982	Loether, Amy L. , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Building 2, Floor 1, Enfield CT 06082-1989 203/253-2196	1982
Livingston, James A, Jr. , (F S A), 12 New Country Club Road, Birmingham AL 35213	1965	Loewy, Hershey , (A.S.A., E.A.), <i>Assistant Actuary</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7134	1989
Livingston, James L, Jr. , (F S A), <i>Senior Vice President & Chief Actuary</i> , Fidelity Union Life Insurance Co, One Alliance Financial Center, 2323 Bryan Street, Dallas TX 75201 214/978-7060	1980	Loffree, James A. , (F S.A.), <i>Assistant Vice President</i> , Sedgwick James Consulting Group, Toronto-Dominion Center, PO Box 439, Toronto ON Canada M5K 1M3 416/361-6810 Fax: 416/361-6946	1976
Livingston, Roy P. , (F.C.A.S.), <i>Vice President & Senior Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, 3rd Floor, Philadelphia PA 19192 215/523-4267	1979	Lofgren, Eric P. , (F C A , F S.A., E A), The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5501	1979
Livorsi, Thomas J. , (F C A , F S A , E A.), <i>Senior Manager</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5259	1978	Lofley, Jeffrey Lee , (F S A), <i>Assistant Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut, Philadelphia PA 19103 215/568-1717 Ext 375	1981
Livsey, Frank , (A S A), <i>Partner</i> , Hewitt Associates, 4110 Yonge Street, North York ON Canada M2P 2B7 416/225-5001 Fax: 416/225-5121	1974	Loftis, John M. , (F S A), 670 Quarterstaff Road, Winston-Salem NC 27104	1965
Llewellyn, Barry I. , (A.C.A.S.), <i>Assistant Vice President & Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19103 215/523-2281	1989	Loftis, Warren T. , (F S.A.), <i>Assistant Actuary</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5354	1986
Llewellyn, David , (F S A), <i>Actuary</i> , Blue Cross/Blue Shield of FL, PO Box 1798, 532 Riverside Avenue, Jacksonville FL 32231-0014 904/791-6963	1970	Logan, Della J. , (A.S.A.), <i>Senior Analyst</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7408	1988
Lloyd, John C. , (F S.A.), <i>Vice President, Actuarial Services</i> , Associated Insurance Companies, 120 West Market Street, 16C, Indianapolis IN 46204 317/263-4827	1981	Logan, Thomas J. , (F.S.A.), <i>Division Director</i> , Allstate Insurance Co, Allstate Plaza North, A6, Northbrook IL 60062 708/402-4770 Fax 708/402-0588	1979
Lo, Richard W. , (F.C.A S , A.C.A.), <i>Consulting Actuary</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-3385	1980	LoGuercio, Stuart E. , (A.S.A.), <i>Assistant Vice President & Corporate Actuary</i> , North Atlantic Life Insurance Co, Two Robbins Lane, Jericho NY 11753 516/934-8782	1981
Lo, Won How , (F.S.A.), <i>Senior Vice President & Actuary</i> , China Life Insurance Co Ltd, 122-1 Tung Hwa North Road, Taipei Taiwan Republic of China 02/713-4511 Ext. 705 Fax 02/712-5966	1985	Lohmann, Leslie John , (F S A , M.C.A., E.A.), <i>Senior Actuary</i> , TPF&C/Towers Perrin, Imperial Tower, 6F, 1-1-1 Uchisaiwaicho, Chiyoda-ku, Tokyo 100 Japan 813/581-5731 Fax: 813/581-5719	1979
Loadman, Arthur E. , (F.S.A.), 126 Kingsway Avenue, Winnipeg MB Canada R3M 0H1	1966	Lohse, Rudolph M. , (F S.A., E.A.), <i>International Consulting Coordinator</i> , Noble Lowndes, 171 Island Creek Drive, Vero Beach FL 32963 407/231-9442	1965
Locatelli, Robert , (F S A), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place C-3, PO Box 111, Boston MA 02117 617/572-6960	1979	Loken, Alan V. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 3500 First National Tower, Louisville KY 40202 502/589-6100	1984

	Admitted		Admitted
Lombardi, Louis J. (F.S.A.), <i>Senior Manager & Actuary</i> , Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/240-2056	1982	Longo, Frank J. (F.S.A.), <i>Vice President, Portfolio Management</i> , Home Life Insurance Co. 75 Wall Street, New York NY 10005 212/428-2055	1983
Lombardi, Lynne-Anne (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 225 Broad Hollow Road, Melville NY 11747 516/753-2719	1983	Longoria, Ricardo A. (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Broadway, 9th Floor, St Louis MO 63102 314/982-0200	1979
Lombardi, Robert J. (F.S.A.), <i>Vice President & Actuary</i> , Home Life Insurance Co. 75 Wall Street, 31st Floor, New York NY 10005 212/428-2235	1985	Longyear, George Y. (A.S.A.), <i>Corporate Tax Director</i> , Pacific Mutual Life Insurance Co. 700 Newport Center Drive, Newport Beach CA 92660 714/640-3116	1971
Lombardo, John Scott (F.C.A.S.), <i>Vice President & Actuary</i> , Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Box 350, Warwick RI 02887 401/827-2356	1981	Lonsdale, Frederick (A.S.A.), <i>Actuary</i> , Massachusetts Division of Insurance, State Rating Bureau, 280 Friend Street, Boston MA 02114 617/727-7189 Ext. 418	1980
Lome, Elinor (E.A.), 322 East 38th Street, Paterson NJ 07504-1312 201/881-9191	1976	Loo, Jay Tsu-Yi (F.S.A., E.A.), <i>Consulting Actuary</i> , J.L. Pension Actuarial & Consulting Services Inc, 400 East Main Street, Lansdale PA 19446 215/362-2248 Fax: 215/361-2707	1969
Lomicky, Robert A. (F.S.A., E.A.), <i>Assistant Chief, Life Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0288	1980	Loomis, G Herbert (F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 388, Allison Park PA 15101 412/443-9188	1979
Lommele, Jan Alan (F.C.A.S.), <i>Principal</i> , Deloitte & Touche, One State Street, Hartford CT 06103-3195 203/521-6525 Ext: 228 Fax: 203/278-5212	1979	Looney, Jane L. (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1990
Loneragan, Kevin F. (F.C.A.S.), <i>Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/277-7928	1984	Loop, Susan Lynn (A.C.A., E.A.), <i>Senior Vice President/Consulting Actuary</i> , McCready & Keene Inc, 7941 Castleway Drive, Box 50460, Indianapolis IN 46250-0460 317/849-4333	1981
Loneragan, Thomas T. (F.S.A., E.A.), <i>Director of Information Technology</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9595	1977	Loper, Dennis James (F.C.A.S.), <i>Loss Reserve Director</i> , American Family Insurance Group, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783 608/249-2111 Ext. 3200	1984
Loneragan, Thomas Xavier (F.S.A., A.C.A.S.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, S-130, Hartford CT 06152 203/726-6617	1981	Lord, Brent Allen (F.S.A.), <i>President</i> , Lord & Ware Inc, 9245 North Meridian, Suite 206, Indianapolis IN 46260 317/575-3388	1979
Loneragan, William P. (A.S.A.), <i>Senior Actuarial Associate</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1988	Lord, Frank C. (E.A.), <i>Assistant Vice President, Asset Management Services</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8004	1979
Lones, William R. (F.S.A.), 3401 Willis Avenue, Perry IA 50220	1965	Lord, Graham (A.S.A.), <i>Manager, Financial Services</i> , Mathtech Inc, 210 Carnegie Center, Suite 200, Princeton NJ 08540 609/520-3874 Fax: 609/520-3849	1988
Loney, David A. (A.S.A.), <i>Vice President & Director, US Division</i> , Canada Life Assurance Co. 6201 Powers Ferry Road, Atlanta GA 30339 404/953-1959	1986	Lord, Samuel H. (F.S.A., E.A.), <i>Second Vice President, Reinsurance</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1989 203/253-2363	1970
Long, Brian (A.S.A.), <i>Associate Actuary</i> , United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4586	1990	Lorenz, Alois J. <i>Employee Benefit Plan Consultant</i> , 12400 Olive Boulevard, Suite 102, St Louis MO 63141 314/434-2656	1971
Long, Leon L. (A.S.A.), 3714 Cornell Street, Des Moines IA 50313	1966	Lorenz, George (E.A.), <i>Senior Consultant</i> , KPMG Peat Marwick Stevenson & Kellogg, Commerce Court Post Station, Box 31, Toronto ON Canada M5L 1B2 416/777-3606	1987
Long, Maureen A. (E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	Loring, Denis W. (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Location TW/43-N, New York NY 10019 212/554-3316 Fax: 212/554-2320	1977
Long, Robert A. (A.C.A.), <i>Actuary, Regulated Lines</i> , Texas State Board of Insurance, 1110 San Jacinto, Austin TX 78701-1998 512/322-3415	1966	Loring, Melinda K. (F.S.A.), <i>Vice President</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-7332	1980
Long, Terry M. (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 Fax: 913/491-6718	1982	Lorisz, Steven Joseph (F.S.A., M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7515	1980
Long, V Kay (F.S.A.), <i>Actuary</i> , Woodmen of the World Life Insurance, 9777 South Yosemite, PO Box 8005, Littleton CO 80161-8005 303/792-9777 Ext: 211	1980	Losk, Norman S. (F.S.A., A.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1972
Longaker, Leslie W. (E.A.), <i>President</i> , Longaker Rimkus & Associates Inc, 3300 Monroe Avenue, Rochester NY 14618 716/248-3920	1978	Lotkowski, Edward P. (F.C.A.S.), <i>Vice President, Prop & Cas Marketing</i> , North Central Region, Prudential Property & Casualty, 13001 County Road 10, Plymouth MN 55442 612/553-5920	1982
Longerman, Kenneth John (F.S.A.), <i>Vice President & Actuary</i> , Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60522-9006 708/990-1000 Ext: 371 Fax: 708/990-7083	1978	Lotter, Johan L. (A.S.A.), <i>Consulting Actuary</i> , 424 East 52nd Street, New York NY 10022 212/692-8629	1985
Longiotti, Charles Alan (F.S.A., E.A.), Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400	1985		
Longley-Cook, Alastair G. (F.S.A.), <i>Vice President, Investor Relations</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/275-3282	1980		
Longmoore, John T. (F.S.A., E.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-8600 Fax: 617/572-4585	1965		

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Loucks, William D, Jr. , (F C A S), <i>Vice President & Actuary</i> , AIG Marketing Inc, 505 Carr Road, PO Box 9495, Wilmington DE 19809 302/761-3480	1983
Lough, C Allen , (F S A), <i>Vice President & Actuary</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6493	1980
Loughlin, Martin J , (F.S.A.), <i>Vice President & Actuary</i> , GroupAmerica Insurance Co, 140 Garden Street, Hartford CT 06154 203/289-4726	1969
Loughran, David K , (E A), <i>Consulting Actuary</i> , Deloitte & Touche, 900 Pillsbury Center, Minneapolis MN 55402 612/375-5449	1990
Lourens, Douglas J , (F S A), <i>Actuary</i> , Equitable Life Insurance of Iowa, 604 Locust, PO Box 1635, Des Moines IA 50306 515/245-6918	1986
Lovaglio, George M , (A.S.A., E A), <i>Associate Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1284	1985
Lovato, John Lee , (E A), <i>Actuary</i> , Pension Dynamics Corporation, Suite 150, 89 Davis Road, Orinda CA 94563 415/254-5990	1983
Lovkamp, Glen H , (A.S.A., E A), 1018 Porter Lane, Normal IL 61761 309/452-0119	1966
Lovett, Bruce E , (F S A), <i>Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8249	1986
Lowden, Beverly S , (F S A), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0360	1968
Lowden, Robert D , (F S A), <i>Senior Vice President & Actuary</i> , John Hancock Financial Services, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5560 Fax: 617/572-4334	1965
Lowe, Richard Lee , (F S A , M C A , E A), <i>Associate</i> , William M Mercer Incorporated, Two First Union Center, Suite 2200, Charlotte NC 28282 704/372-9910	1986
Lowe, Robert F , (F C A S , F C A), <i>President</i> , Casualty Actuaries Inc, 77 West Port Plaza, Suite 550, St Louis MO 63146 314/878-5002	1970
Lowe, Stephen P , (F.C.A.S., F C A), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761	1979
Lowell, John H , (A S A , E A), <i>Associate</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1843 Fax: 404/365-1662	1989
Lowery, P Randall , (F.S.A.), <i>Vice President, Product Management</i> , Southland Life Insurance Co, PO Box 105006, Atlanta GA 30348-5006 404/850-7616 Fax: 404/980-5800	1979
Lowman, Thomas B , (F S A , E A), <i>Actuary</i> , William M Mercer Incorporated, Suite 400, 1001 22nd Street, Washington DC 20037 202/293-9422 Fax: 202/296-0909	1982
Lowrie, Walter B , (F S A , A C A), <i>Associate Professor</i> , University of Connecticut, Department of Mathematics, U-9, Storrs CT 06269-3009 203/486-4236	1966
Lowry, Gretchen A , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-6731	1990
Lozowski, Chester M , (A S A), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 Ext: 6093	1979
Lubarsky, Leonard S , (A.S.A.), <i>Actuarial Assistant</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, 6/485, New York NY 10017 212/490-9000	1984
Lubin, Lawrence , (F S A), 384 Audubon Road, Englewood NJ 07631 201/568-3145	1966
Lublin, Leon , (A.C.A.), 9529 Kuhn Road, Jacksonville FL 32257	1966

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Lucas, Edy H , (A S A), <i>Actuarial Litigation Consultant</i> , PO Box 3324, Margate NJ 08402 609/487-1074	1987
Lucas, Kevin M , (A S A), <i>Actuarial Associate</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8355	1985
Lucas, Oscar M , (A S A), <i>Vice President & Treasurer</i> , Pacific Heritage Assurance Co, 111 SW Columbia Street, Portland OR 97201 503/221-6721 Fax: 503/228-1433	1982
Lucca, Carolyn A , (A S A), <i>Senior Actuarial Assistant</i> , Mutual of New York, Glenpointe Centre West, Teaneck NJ 07666 201/907-6275	1990
Luchesi, Scott K , (F S A), <i>President</i> , GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7310	1980
Lucht, Linda Vilcins , (F S A), <i>Director of Actuarial Services</i> , Aetna Life & Casualty, 151 Farmington Avenue, MR4A, Hartford CT 06156 203/273-0123	1990
Lucker, Arthur Mark , (A S A), <i>Actuarial Associate</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935	1980
Luckner, Warren R , (F S A), <i>Research Actuary</i> , Society of Actuaries, 475 North Martingale Road, Suite 800, Schaumburg IL 60173-2226 708/706-3572 Fax: 708/706-3599	1977
Luddy, Barbara L , (F S A), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, C-2, Boston MA 02117 617/572-5614	1980
Ludke, David R , (A S A), <i>Vice President</i> , American General Corp, PO Box 3247, Houston TX 77253 713/831-1147	1979
Ludwig, George S , (F S A , M.C.A., E A), <i>Senior Manager</i> , Ernst & Young, One Indiana Square, Suite 3400, Indianapolis IN 46204 317/236-1100 Ext: 1164	1983
Ludwig, Stephen J , (F.C.A.S.), <i>Assistant Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5646	1984
Luedtke, Diane S , (F.S.A.), <i>Vice President & Consulting Actuary</i> , CIGNA Corp, Route M-50, Hartford CT 06152 203/725-2492	1982
Luedtke, Timothy J , (F S A), <i>Assistant Vice President, Investment Division</i> , CIGNA Corp, Hartford CT 06152 203/726-1612	1988
Luk, Peter K Y , (F S A), <i>Financial Vice President & Chief Financial Officer</i> , Manufacturers Life Insurance Co, 2301 Great Eagle Centre, 23 Harbour Road, Wanchai Hong Kong 831-9507	1977
Lukan, Edelbert , (E.A.), Laventhol & Horwath/REBC Associates, 605 Third Avenue, 36th Floor, New York NY 10158 212/297-4400	1976
Lukens, Jaywood , (F S A), 5545 Riviera Drive, Coral Gables FL 33146	1965
Lukis, Edward R , (A.S.A., E A), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1986
Lum, Jennifer S J , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Bishop Square, Pauahi Tower, 1001 Bishop Street, Suite 1313, Honolulu HI 96813 808/533-6002	1986
Lum, Kevin S , (A S A), <i>Actuarial Associate</i> , Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-4328	1989
Lumsden, William F , (F C A , F S A , E A), 1405 Indianwood Drive, Brookfield WI 53005 414/782-5995	1965
Lunbeck, Robert A , (F C A , F S A), 695 Trowill Lane, Wayne PA 19087 215/688-1759	1965
Lund, Allan C , (F C A , A S A , E A), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1966

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Lund, H Neil , (F S A.), <i>Senior Vice President & Chief Actuary</i> , Monumental General Insurance Co. 1111 North Charles Street, Baltimore MD 21201 301/576-4514 Fax: 301/385-5947	1979	Lyle, Ted A. , (F S A.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/897-3433 Fax: 612/835-1437	1979
Lund, Lynn Ramsey , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Indemnity & Life, 3120 Breckenridge Boulevard, Atlanta GA 30199 404/381-1000	1986	Lyn, Shau H. , (A S A), <i>Actuary & Chief Financial Officer</i> , Hemisphere Group Inc. 4083 Main Street, Bridgeport CT 06606 203/374-0501	1980
Lundberg, James J. , (A.S.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield of WI, 401 West Michigan Street, Milwaukee WI 53201 414/226-5512	1969	Lynas, Robert H. , (M C A), 7809 Saddle Creek Trail, Sarasota FL 34241 813/924-9775	1969
Lunde, Orlen E. , (F S A.), <i>Consulting Actuary</i> , 24 Haskel Drive, Lawrenceville NJ 08648 609/275-9430	1970	Lynch, Charles E. , (F.S.A., E.A.), <i>Vice President</i> , Benefit Actuaries Inc. PO Box 70109, Louisville KY 40270 502/587-9501	1980
Lundeen, Bruce A. , (F S A), <i>Allstate Life Insurance Co.</i> , 3100 Sanders Road, K4B, Northbrook IL 60062 708/402-6922	1990	Lynch, James M. , (F.S.A.), <i>Executive Vice President</i> , Security Administrators Inc. PO Box 1625, Binghamton NY 13902 607/723-3551 Ext 377	1983
Lundquist, Donna M. , (A.S.A.), <i>Actuary</i> , The Wyatt Company, 1211 SW Fifth Avenue, Portland OR 97204 503/241-8307	1990	Lynch, John T. , (F.S.A., M C A , E A.), <i>President</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3540	1976
Lundquist, Franklin L. , (F.S.A.), <i>Actuarial Vice President-Individual</i> , Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/242-4504	1974	Lynch, Josiah , (F C A., A S A., E A.), <i>President</i> , Lynchval Systems Inc. 6842 Elm Street, PO Box 957, McLean VA 22101 703/893-3170 Fax: 703/356-0675	1966
Lunemann, Gerard J. , (A S A), <i>Vice President</i> , Beneficial Insurance Group, 400 Beneficial Center, Peapack NJ 07977 201/781-4219	1985	Lynch, Mark L. , (E A), <i>Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc. PO Box 2975, Hartford CT 06104 203/725-2186	1977
Lunman, Gene L. , (F S A). <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, 15NB, Hartford CT 06183-5041 203/277-5826	1988	Lynch, Matthew C. , (A S A), <i>Associate Actuary</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3222	1990
Luo, Jessica , (A S A.), <i>Senior Analyst</i> , TPF&C/Towers Perrin, Suite 1200, 1200 Seventeenth Street, Denver CO 80202-5812 303/592-1200 Ext. 357 Fax: 303/592-1429	1990	Lynch, Robert R. , (A S A., E A), <i>Assistant Vice President</i> , <i>Pensions-National Accounts</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 2H, New York NY 10010 212/578-8645	1979
Lusk, Jerry E. , <i>Senior Consultant</i> , Millman & Robertson Inc. Atlanta Financial Center, Suite 1250, 3343 Peachtree NE, Atlanta GA 30326-1052 404/237-7060 Fax 404/237-6984	1984	Lynch, Timothy J. , (F.S.A., E A), <i>Southern Region Head</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1972
Lusk, Patrick D. , (A S A), <i>Assistant Actuary</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1990	Lynde, Harold W. , 236 C Marblehead Lane, Jamesburg NJ 08831	i 1966
Lutek, Ben Walter , (F.S.A.), <i>Vice President & Associate Actuary/Valuation</i> , Fidelity Union Life Insurance Co, One Allianz Financial Center, 2323 Bryan Street, Dallas TX 75201 214/978-7410	1986	Lynn, Donald R. , <i>Vice President, Finance</i> , Blue Cross/Blue Shield of KS, PO Box 239, 1133 Topeka Boulevard, Topeka KS 66629 913/291-8697	1984
Luther, J Wade , (A S A), <i>Senior Actuarial Associate</i> , Munich American Reassurance Co, PO Box 3210, Atlanta GA 30302 404/394-5665 Ext 421 Fax: 404/394-7744	1985	Lynn, Randall K. , (F.S.A., E A), <i>Principal</i> , TPF&C/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1980
Luttrell, Nancy K. , (A S A , E A), <i>Halliwel & Associates Inc.</i> , Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822	1985	Lyon, Dorothy M. , 8140 Township Line Road, Indianapolis IN 46260	i 1966
Lutz, Carl J. , (F S A), <i>Senior Vice President & Actuary</i> , Life Insurance Co of the Southwest, PO Box 569080, Dallas TX 75356-9080 214/638-9178 Fax: 214/638-9162	1979	Lyons, Daniel J. , (F C A S , F S A), <i>Actuary</i> , Associated Actuaries, 86 East Broad Street, PO Box 92, Hopewell NJ 08525 609/466-0380	i 1965
Lutz, Harry S. , (F.C.A., F S A , E A), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1974	Lyons, Daniel K. , (F.C.A.S.), <i>Second Vice President</i> , General Reinsurance Corp, Financial Centre, 695 East Main Street, Stamford CT 06904-2350 203/328-6151	1984
Luzader, Randall M. , (F C A , A S A , E A), <i>President & Chief Actuary</i> , Luzader & Associates, 4055 Plaza Drive, Erie PA 16506 814/833-5931	1970	Lyons, Frank J. , (F.C.A.), 2400 South Ocean Drive, Apt 7641, Fort Pierce FL 34949	1967
Luzzi, Kathryn S. , (F S A), <i>Assistant Actuary-Financial Operations</i> , Aetna Life & Casualty, 151 Farmington Avenue, MD4H, Hartford CT 06156 203/636-1891	1989	Lyons, Harold V. , (F S A). 70 Hudson Road, Bellerose NY 11001 516/328-3324	i 1965
Lyle, Aileen Conlon , (F C A S), <i>Senior Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8002	1982	Lyons, Harold V, Jr. , (F S A), <i>Vice President & Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1581 Fax 513/629-1044	1976
Lyle, Robert A. , (F S A), <i>Vice President & Corporate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977	Lyons, Samuel J, Jr. , (A S A , E.A.), <i>Manager, Retirement Plans</i> , Weyerhaeuser Company, Tacoma WA 98477 206/924-7343 Fax: 206/924-3221	1971
Lyle, Robert V. , (F S A). <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, MR2A, Hartford CT 06156 203/636-6805	1968		
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		Mabry, Frederick C. , (F C A , F S A., E A), <i>Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road, Suite 432, Atlanta GA 30319 404/252-4030	1969
		Mabry, Judith A. , (E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1989
		Macarchuk, John , (F S A), 160 A Gulf Street, Shrewsbury MA 01545	i 1965

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Macaulay, Joseph P. (F.S.A., E.A.), George Beram & Company Inc, Paragon Towers, 233 Needham Street, Newton MA 02164 617/965-1200 Fax: 617/244-5569	1971	Macklem, Christopher A. (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000	1990
MacBain, John A. (F.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 Fax: 813/581-0578	1979	Macklin, Donald F. (F.S.A.), <i>Senior Actuary</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4534	1976
MacBain, Kenneth D. (F.S.A., E.A.), 1609 Countryside Lane, Jeffersonville PA 19403	1982	Macky, Louise E. (F.S.A.), Milwaukee Insurance, PO Box 621, 803 West Michigan Street, Milwaukee WI 53201 414/271-0525	1980
MacDonald, A Howard. (F.S.A.), <i>Vice President, Financial Reporting Actuary</i> , United Presidential Life Insurance, PO Box 9006, Kokomo IN 46902-9006 317/453-8784	1979	MacLaughlin, Betty K. , <i>Actuary</i> , Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg PA 17120 717/787-4253	1976
MacDonald, A Ross. (F.S.A.), 53 Belgrave Avenue, Toronto ON Canada M5M 3S9 416/489-1822	1967	MacLean, George A. (F.S.A.), 16029 Farr Hill Drive, Westfield IN 46074 317/896-5769	1965
MacDonald, Andrew M. (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Royal Bank Center, Suite 306, 255 Ponce De Leon, Hato Rey Puerto Rico 00917 809/753-8520	1980	MacLean, James F. (F.C.A., F.S.A., E.A.), <i>Actuarial Consultant</i> , John M Bragg & Associates Inc, 1643 Dakota Circle, Lincoln NE 68502 402/421-1182	1965
MacDonald, Colin D. (F.S.A.), <i>Assistant Vice President & Actuary</i> , CalFarm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4010	1970	Macleish, Bruce G. (F.S.A.), <i>Director-Actuarial Research</i> , Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-6186	1980
MacDonald, David D. (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 McKay Tower, Grand Rapids MI 49503 616/458-2131	1966	MacLennan, Alan D. (F.S.A.), <i>Senior Vice President-Group</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3450	1976
MacDonald, Donald G. (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000 Ext 5639	1985	MacLennan, Robert D. (F.S.A.), <i>Consulting Actuary</i> , Walker and Associates, 7622 SW Hood Avenue, Portland OR 97219-2934 503/244-9460	1965
MacDonald, J Bruce. (F.C.A., F.S.A.), <i>Principal</i> , William M Mercer Ltd, Suite 200, 1770 Market Street, Halifax NS Canada B3J 3M3 902/429-7050	1966	MacMichael, Joseph W, Jr. (E.A.), <i>President</i> , Colonial Pension Services Inc, 950 North Kings Highway, Suite 100, Cherry Hill NJ 08034 609/667-8555	1981
Macdonald, Jean M. (E.A.), <i>Principal</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/742-3218 Fax: 914/742-3220	1983	Macomber, William A. (F.S.A.), 660 Wicklow Lane, Deerfield IL 60015 708/948-0309	1965
MacDonald, Karen Olsen. (F.S.A.), <i>Vice President</i> , Transamerica Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3737 Fax: 213/741-5969	1980	MacPhail, Jack D. (F.S.A.), 1918 McNicoll Avenue, Vancouver BC Canada V6J 1A6 604/738-3905	1965
MacDougall, John A, Jr. (F.C.A., F.S.A., E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080	1966	Macphee, Malcolm T. (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309-3630 404/870-1100 Ext 1388 Fax 404/870-1310	1971
Mace, Vincent G, Jr. (F.S.A.), <i>Vice President & Group Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/226-5712 Fax 603/226-0891	1980	Mactas, Edward Scott. (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3602	1980
MacGinnitie, W James. (F.C.A.S., F.C.A., F.S.A.), [Past President], Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1602 Fax: 404/365-1663	1965	Mactas, Leonard. (F.C.A., F.S.A., E.A.), 757 Wearimus Road, Westwood NJ 07675 201/447-2444	1965
Mack, Merrill J. (F.S.A.), <i>Vice President & Actuary</i> , Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1966	Mactas, Mark V. (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000	1979
Mackay, Graham W G. (F.S.A.), <i>Assistant Actuary</i> , Mercantile & General Reinsurance Co plc, 56 Pitt Street, Sydney 2000 Australia 612/211-8000 Fax: 612/221-7023	1989	MacVeigh, Patrick J. (A.S.A., E.A.), <i>Actuarial Advisor</i> , TPF&C/Towers Perrin, Columbia Plaza, Suite 1810, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111	1984
MacKeen, W Duncan. (F.S.A.), <i>President</i> , MacKeen & Bailey Inc, 1068 West Fourth Street, Winston-Salem NC 27101 919/761-0951	1979	Madar, Paul Joseph. (A.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1594	1980
Macken, Daniel D. (F.C.A.), <i>Consulting Actuary</i> , 4748 Calle Camarada, Santa Barbara CA 93110 805/967-3033	1965	Madou, Roland Georges. , <i>Senior Vice President & Actuary</i> , St Lawrence Reassurance Co, 425 de Maisonneuve Boulevard West, Suite 1200, Montreal PQ Canada H3A 3G5 514/288-1900 Fax: 514/288-8099	1984
Mackenzie, T Scott. (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Atlanta Financial Center, 3343 Peachtree NE, #1250, Atlanta GA 30326-1052 404/237-7060 Fax: 404/237-6984	1989	Madrecki, Karl. (A.S.A.), <i>Consultant</i> , The Wyatt Company, Suite 2400, 303 West Madison, Chicago IL 60606 312/704-0600	1979
MacKillop, Donald K. (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3997	1965	Magalska, James. (F.S.A., E.A.), <i>Executive Vice President & Chief Operating Officer</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/845-5211	1973
MacKinnon, Malcolm D. (F.S.A., E.A.), <i>Senior Vice President</i> , Prudential Insurance Company, Information Systems Office, 55 North Livingston Avenue, Roseland NJ 07068 201/716-6810	1965	Magalska, Jon K. (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-1608 Fax: 414/299-2021	1984
		Magaro, William D. (A.S.A., E.A.), <i>Vice President</i> , Malcolm Thompson & Associates Inc, 15600 San Pedro, Suite 107, San Antonio TX 78232-3738 512/491-9530	1980

	Admitted		Admitted
Magee, Ken , (F S A.), <i>Company Actuary</i> , FAI Metropolitan Life, 46 Parnell Road, Parnell, Auckland 1 New Zealand 064/939-9377 Fax 064/937-0911	1982	Maier, Donald B. , (F S A.), <i>Vice President & Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4905 Fax: 212/689-3552	1965
Magic, Michael F. , (F.S.A., M.C.A.), <i>President</i> , Scott Douglas Inc, 488 Buena Road, Suite 101, Lake Forest IL 60045 708/295-7755 Fax: 708/234-5595	1980	Mailander, Edward M. , (F.S.A.), <i>Assistant Vice President-Group Insurance</i> , Great-West Life Assurance Co, 8505 East Orchard Road, 8T1, Englewood CO 80111 303/889-3340 Fax: 303/889-5122	1990
Maglathlin, Ralph H. , (F S A), 44 Treeborough Drive, West Hartford CT 06117	i 1965	Maine, James S. , 10211 Ohio Drive, Omaha NE 68134 402/393-4085	i 1965
Magnarelli, Elsbeth T. , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1970	Maine, Leslie D. , (F S A.), 13132 Caminito Pointe Del Mar, Del Mar CA 92014 619/268-3888	1981
Magness, Herbert L. , (A.S.A.), <i>Assistant Actuary</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/345-6711	1982	Mair, Janet E. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000	1987
Magnus, Harold , (A.S.A.), <i>Insurance Product Specialist</i> , Electronic Data Systems, 5400 Legacy Drive, C3-1C-01, Ins Prod Group, Plano TX 75024 214/604-1649	1990	Makgill, Stephen S. , (F.C.A.S.), 395 Tarpon Boulevard, Fripp Island SC 29920 803/838-4763	1965
Magnus, Mark B. , (A.S.A., E.A.), Angell Disend & Quesnel Inc of RI, 225 Newman Avenue, Box 4710, Rumford RI 02916-0710 401/438-9250	1981	Makin, James R. , (F.S.A.), <i>Reinsurance Actuarial Vice President</i> , Business Men's Assurance Co, PO Box 419076, Kansas City MO 64141 913/894-2424	1985
Magnuson, Earl S. , (F.S.A., A.C.A.), <i>Vice President & Actuary</i> , Equity National Life Insurance Co, 1020 West Fourth Street, Little Rock AR 72203 501/371-3147	1966	Makuck, Brian D. , (F S A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1988
Magnusson, D S. , (F.S.A.), <i>Vice President, Taxation</i> , Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7745 Fax: 204/946-7838	1984	Malamet, Daniel , (A.S.A.), 75 Henry Street, Brooklyn NY 11201	i 1966
Magnusson, Lynn A. , (F.S.A., E.A.), <i>Actuary</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 Ext 3189 Fax: 708/615-3910	1976	Malasky, Arnold M. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/977-6201 Fax: 203/348-3696	1969
Magrady, Elaine , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 15700 West Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250	1989	Malerich, Steven Floyd , (F.S.A.), <i>Vice President Actuary & Treasurer</i> , Early American Life Insurance Co, 2600 Eagan Woods Drive, Eagan MN 55121 612/452-1000 Fax: 612/452-5143	1982
Maguire, Brian P. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-7205	1987	Malik, Sudershan K. , (A.C.A.S.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, 13th Floor, New York NY 10013 212/602-0360 Fax: 212/602-8825	1989
Maguire, Robert C. , (A.S.A.), <i>Assistant Actuary</i> , Farm Bureau Life of Michigan, 7373 West Saginaw Highway, Lansing MI 48909 517/323-6770	1989	Malizia, Anthony M. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 100 California Street, San Francisco CA 94111 415/392-0616	1981
Magyar, Joel C. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Integrity Life Insurance Co, 1325 Avenue of the Americas, New York NY 10019 212/373-6068 Fax: 212/262-9089	1973	Malkiewich, Lindsay J. , (F.S.A., E.A.), <i>Actuarial Director</i> , Prudential Asset Management Co, 71 Hanover Road, 2-FPPA, Florham Park NJ 07932 201/593-4807	1980
Mahan, Steven H. , (F.S.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000	1984	Malkin, Debra K. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, 20th Floor, New York NY 10167 212/309-3527	1984
Maharajh, Shakuntala A. , (A.S.A., E.A.), <i>Assistant Vice President & Associate Actuary</i> , Booke & Company, 310 West Fourth Street, PO Box 66, Winston-Salem NC 27102 919/748-1120	1990	Malkin, Moses M. , (E.A.), <i>President & Actuary</i> , Professional Pensions Inc, 444 Foxon Road, East Haven CT 06513 203/468-7339	1979
Mahder, John , (F.S.A.), 424 Wolcott Hill Road, Wethersfield CT 06109	1965	Malkind, Lance , (A.S.A.), <i>Consulting Actuary</i> , Lavenhol & Horwath/REBC Associates, 1710 East Indian School Road, Suite 201, Phoenix AZ 85016 602/277-2371	1980
Maher, Christopher P. , (F.C.A.S.), <i>President</i> , Maher Associates Inc, 512 Wilde Avenue, Drexel Hill PA 19026 215/284-9036	1988	Malles, Walter L. , (A.S.A.), Berends-Moore & Company, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613	1990
Maher, Stephen M. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8298	1984	Mallett, Richard B. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1979
Mahler, Howard C. , (F.C.A.S.), <i>Vice President & Actuary</i> , Workers' Compensation Rating & Inspection Bureau of MA, 101 Arch Street, Boston MA 02110 617/439-9030	1980	Mallin, Mitchell , (E.A.), <i>Pension Consultant</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1976
Mahoney, Michael J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 Fax: 212/629-5657	1971	Mallison, Robert G, Jr. , (A.S.A.), <i>Assistant Actuary</i> , Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-5744	1989
Maidanick, Charles , (F.C.A., A.S.A., E.A.), <i>IRS Agent</i> , Internal Revenue Service, 230 South Dearborn Street, Chicago IL 60604 312/886-1096	i 1966	Mallory, Robert L. , (F.S.A.), 13 Scotland Road, Bloomfield CT 06002 203/242-4065	i 1965
Maidelis, Martins O. , (A.S.A.), <i>Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1983	Malloy, Grace L. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, RLTC-T30, Corp Actuarial-T49, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5082	1986

	Admitted		Admitted
Malloy, Thomas M. , (F.C.A., F.S.A., E.A.), <i>Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc., PO Box 2975, Hartford CT 06104 203/725-2423	1968	Manning, Clark P., Jr. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc., 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677	1985
Maloney, John T. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co., 501 Boylston Street, Boston MA 02117 617/578-3082	1979	Manning, James H. , <i>Chief, Division of Actuarial Services</i> , US Department of Labor, Unemployment Ins Services, Room S4519, 200 Constitution Avenue NW, Washington DC 20210 202/535-0640	1971
Maloney, Timothy B. , (A.S.A.), <i>Senior Actuarial Associate</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/850-7718	1987	Manning, Kathleen E. , (F.S.A., E.A.), <i>Vice President</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60601 312/701-4815	1979
Maloney, William F. , (E.A.), <i>Consulting Actuary</i> , 700 East Taft, #4, Orange CA 92665 714/974-0474	1976	Manning, Michael F. , (F.S.A.), <i>Vice President & Actuary</i> , Mystic Insurance Intermediaries, 122 Dante Court, Woodbridge ON Canada L4L 7X4 416/850-9550	1989
Maltz, Allen P. , (F.S.A.), <i>Vice President & Actuary</i> , Aetna Life & Casualty, 1000 Middle Street, MB52, Middletown CT 06457 203/273-0123	1978	Manning, Nancy A. , (A.S.A.), <i>Assistant Actuary</i> , J C Penney Life Insurance Co., 2700 West Plano Parkway, Plano TX 75075 214/881-6004	1985
Maltzan, David A. , (F.S.A.), <i>Director, Insurance Operations International</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4988 Fax: 617/572-4961	1987	Mannlein, Sharon K. , (A.S.A., E.A.), S K Mannlein & Associates, 5120 Belmont Road, Suite D, Downers Grove IL 60515 708/963-2447	1980
Mamakos, Emmanuel S. , (E.A.), <i>Associate Actuary</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Lake Cook Office Center, Deerfield IL 60015 708/317-7400	1976	Manousoff, James , (E.A.), <i>Vice President</i> , Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019 201/677-4376	1976
Mamuscia, David P. , <i>Director</i> , Blue Cross/Blue Shield of MI, 600 Lafayette East, Suite J707, Detroit MI 48226 313/225-9590 Fax: 313/982-2387	1984	Manson, Clair S. , (F.C.A., F.S.A.), <i>Vice President & Chief Actuary</i> , Investors Heritage Life Insurance Co., 200 Capital Avenue, Frankfort KY 40601 502/223-2361 Fax: 502/227-7205	1966
Manafi, Sally Ann , (A.S.A.), <i>Actuarial Associate</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-2250	1990	Mansur, John K. , (E.A.), <i>President & Chief Actuary</i> , Connecticut Pension Services Inc., PO Box 111, 43 Field Street, Waterbury CT 06720 203/573-8300	1989
Manchester, Karl L. , (F.S.A.), <i>President & Chief Operating Officer</i> , Columbia Universal Life Insurance Co., PO Box 200225, Austin TX 78720-0225 512/345-3200 Fax: 512/343-7599	1966	Manzar, Salim , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co., One Madison Avenue, New York NY 10010 212/578-6662	1982
Mandat, Roland A. , <i>Consulting Actuary</i> , 143 Union Boulevard, Suite 900, Lakewood CO 80228 303/987-1521 Fax: 303/980-5589	1966	Marakas, John L. , <i>President</i> , Nationwide Life Insurance Co., One Nationwide Plaza, Columbus OH 43216 614/249-7604	1966
Mandel, Harry W. , (E.A.), William M Mercer Incorporated, 500 Fourth Street, Suite 402, Albuquerque NM 87102 505/243-1377	1977	Marash, Randy J. , (A.S.A.), <i>Vice President & Actuary</i> , United States Life Insurance Co., 3600 Route 66, Neptune NJ 07754 201/922-7400	1986
Mandel, Howard Michael , (A.S.A.), <i>Financial Specialist</i> , Metropolitan Life Insurance Co., One Madison Avenue, Area 311, New York NY 10010-3690 212/578-8132	1988	Marchel, Richard J. , (A.S.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield of WI, 401 West Michigan, Milwaukee WI 53201 414/226-5503	1989
Mandeville, Grace A. , (F.C.A.), 63 East Ninth Street, Apt 15F, New York NY 10003 212/475-4849	1966	Marco, Stephen L. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Academy Insurance Group, 600 Embassy Row, 6600 Peachtree-Dunwoody Road, Atlanta GA 30328 404/698-7158	1984
Mandrich, Elaine , (F.S.A.), <i>Consultant</i> , Robert H Schaffer & Associates, 67 Yonge Street, Suite #1400, Toronto ON Canada M5E 1J8 416/864-9488	1983	Marcus, John J. , (F.S.A.), 96 Fernwood, Summit NJ 07901 201/965	1965
Manfield, Michael , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21-C, New York NY 10121 212/714-5189	1986	Marder, Allan A. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 818/377-4205	1987
Mangan, Annette Z. , (E.A.), 626 William Street, River Forest IL 60305 708/771-2019	1976	Marder, Barbara S. , (A.S.A.), <i>Actuary</i> , William M Mercer Incorporated, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345	1990
Mange, John I. , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-8159	1984	Marek, Mary Lou , (E.A.), <i>Assistant Vice President-Health Operations, Actuarial</i> , Aetna Life & Casualty, Personal Financial Security Div, 151 Farmington Avenue PPB4, Hartford CT 06156 203/273-3782	1976
Mange, Kathryn D. , (A.S.A.), 50 Brookfield Street, South Windsor CT 06074	1984	Margel, Lawrence N. , (F.C.A., F.S.A.), <i>Chief Financial Officer</i> , TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-6101	1965
Manghirmalani, Daniel J. , (A.S.A.), <i>Associate Actuary</i> , Benefit Capital Management Corp, 39 Old Ridgebury Road, C-4, Danbury CT 06817 203/794-7340	1989	Margolies, Stephen , (E.A.), <i>President & Chief Actuary</i> , Pension Actuarial Associates Inc., 166 Fairview Avenue, PO Box 649, Westwood NJ 07675 201/664-6400	1978
Mangum, G Douglas, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5302	1983	Margolin, Valerie L. , (A.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty of NY, 1399 Franklin Avenue, Garden City NY 11530 516/742-7800	1985
Mankin, James A. , (F.S.A.), <i>Assistant Vice President-Product Development</i> , Liberty Life Insurance Co., PO Box 789, Greenville SC 29602 803/292-4287	1981	Margolis, Donald R. , <i>President</i> , International Co for Life and Health Insurance, 3370 Southridge, Las Vegas NV 89121 214/717-5099	1967
Manley, Laura , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Commercial Union Insurance Co., One Beacon Street, Boston MA 02108 617/725-7342	1990	Margulies, Simche , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7026	1985
Mannik, Silvana T. , (F.S.A.), <i>Associate Actuary</i> , Manufacturers Life Ins Co., 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6944	1990		

	Admitted		Admitted
Margus, Evelyn Y. , (F S A , E A), <i>President</i> , EYMcorp, 54 Crane Road, Mountain Lakes NJ 07046-1604 201/263-1891	1978	Marles, Blaine C. , (A C.A.S.), <i>Assistant Secretary & Associate Actuary</i> , Harleysville Insurance Cos, 355 Maple Avenue, Harleysville PA 19438 215/256-5219	1988
Margus, Paul , (F.S.A.), <i>Vice President & Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6514 Fax 212/709-6161	1979	Marlowe, Burton F. , (A C.A.S.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-3147	1990
Mariano, Rocco A., Jr. , (F S A), <i>Assistant Actuary</i> , Mutual Of New York, Glenpointe Centre West, Teaneck NJ 07666 201/907-6452	1982	Marlowe, Paul R. , (F S A), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7222	1981
Marietti, Roger N. , (F C.A., E A.), SEI Corporation, Benefit Services Division, Suite 700, 2777 Stemmons Freeway, Dallas TX 75207 214/689-3292	1969	Marnell, Timothy J. , (A S.A., E A), <i>Principal</i> , TPF&C/ Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5668	1986
Marino, Charles A. , (F.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5280	1985	Maron, Bernie , William M Mercer Incorporated, 1001 22nd Street NW, Washington DC 20037 202/293-9422	1984
Marino, James Francis , (A.C.A.S.), <i>Chairman/Chief Executive Officer</i> , Merchants Insurance Company, 250 Main Street, Buffalo NY 14202 716/849-3344	1979	Marosek, Sharon J. , (E A), CIGNA Employee Benefits Services, PO Box 2975, Hartford CT 06104 203/725-2101	1976
Marion, Peter A. , (F S A), <i>Second Vice President & Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 313-05, Worcester MA 01608-1528 508/831-3494 Fax: 508/793-1415	1979	Marotta, Bruce A. , (F S A , E A). Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 Fax 206/682-8562	1982
Markel, Frank L. , (F.S.A., E.A.), 2225 Forestview Road, Evanston IL 60201 708/328-9088	1972	Marple, James A. , (A S A , E A.), <i>Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5596	1990
Markell, Andrew S. , (F S A., A.C.A.S.), <i>Vice President-Individual P & C Lines</i> , CUNA Mutual Insurance Group, 28333 Telegraph Road, Southfield MI 48034 313/557-3210 Ext 326	1965	Marquis, Lisa L. , (F S A), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7348	1989
Marker, Joseph O. , (F.C.A.S.), <i>Manager/Actuarial Operations Research</i> , Citizens Insurance Co of America, 645 West Grand River, Howell MI 48843 517/546-2160	1980	Marquiss, Henry E., III , (F S A). The Wyatt Company, 1850 'M' Street NW, Washington DC 20005 202/887-4650	1980
Marker, Richard L. , (F S A), Delphi Solutions, 11519 133rd Avenue NE, Redmond WA 98052-2405 206/822-6960	1977	Marr, Bonnie J. , (F S A , E A), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7523	1986
Markley, John R. , (A S A., E A), <i>President</i> , Markley Actuarial Services Inc, 29 East King Street, Suite 220, Lancaster PA 17602 717/295-3178	1984	Marra, Mario J. , (A S A , E A), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000	1976
Markley, Milton L. , (F S A), <i>Associate Actuary</i> , American Mutual Life Insurance Co, 1100 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331	1969	Marra, Raymond J. , (F S A), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104 203/843-3163 Fax: 203/843-3085	1985
Marks, Alene M. , <i>Assistant Actuary</i> , Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561	1970	Marra, Thomas M. , (F.S.A.), <i>Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8964 Fax: 203/843-3417	1983
Marks, James J. , (F S A , E A), <i>Principal</i> , TPF&C/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102-2183 215/246-6029 Fax: 215/246-6251	1979	Marron, Catherine R. , (A S A , E A), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5903	1988
Marks, Jeffrey S. , (F S A), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/223-2518	1987	Marsh, Geoffrey , (A S A), <i>Consultant</i> , Treacy & Rhodes Consultants, 462 Stevens Avenue, Suite 308, Solana Beach CA 92075 619/481-1191	1990
Marks, Robert A. , (F S A), <i>Associate Actuary & Associate Vice President</i> , American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5504	1985	Marsh, Susan Daly , (F S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1555	1981
Marks, Robert P. , (E A), <i>Actuary</i> , Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1983	Marsh, Walter C. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, 5300 High Point Road, Greensboro NC 27407 919/691-4313 Fax: 919/691-4488	1980
Marks, Steven D. , (F C A S), <i>Assistant Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8356 Fax 203/273-1717	1985	Marshall, Benjamin L. , (A S A), <i>Actuarial Assistant</i> , Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/859-3703	1989
Marks-Samuelson, Rosemary , (A.C.A.S.), <i>Assistant Actuary</i> , Harleysville Insurance Cos, 355 Maple Avenue, Harleysville PA 19438 215/256-5104	1979	Marshall, Jack A. , (F S A), <i>President</i> , Marshall Actuarial Consulting, 34 Oak Street, Weston MA 02193 617/893-7485	1968
Markusfeld, Hersh , (F S A), <i>Chairman</i> , Senior Health Management Corp, 100 Smith Ranch Road, Suite 107, San Rafael CA 94903 415/488-0190	1976	Marshall, John D. , (F S A , E A), <i>Consultant</i> , TPF&C/ Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/575-0377 Fax: 216/696-5023	1980
Marler, Carol A. , (F S A , E A.), <i>Pricing Director-Reinsurance</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-2781	1979	Marshall, Lynne L. , (E A), <i>Senior Consultant</i> , KPMG Peat Marwick, One Boston Place, Boston MA 02108 617/723-7700 Ext 2896 Fax 617/973-2954	1989
		Marshall, W Lysle , (F C A), 39 Soundview Drive, Huntington Bay NY 11743 516/423-5613	1970

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Marshall, Wayne P. , (E.A.), <i>Associate Actuary</i> , Mutual of America Life Insurance Co, 666 5th Avenue, New York NY 10103 212/399-0779 Fax 212/399-0259	1980	Martin, Marjorie R. , (E.A.), <i>Vice President</i> , Noble Lowndes, 33 Evergreen Place, PO Box 835, East Orange NJ 07019 201/677-4390 Fax 201/675-5959	1988
Marszalek, Guy William , (A.S.A.), <i>Vice President Risk Management & Chief Actuary</i> , Blue Cross/Blue Shield of CT, 370 Bassett Road, North Haven CT 06473 203/239-8562	1982	Martin, Naomi K. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400	1989
Marti, Kevin A. , (F.S.A.), <i>Assistant Vice President & Chief Life Actuary</i> , Westfield Life Insurance Co, One Park Circle, Westfield Center OH 44251 216/887-0415	1982	Martin, Norman K. , (F.S.A.), <i>Vice President-Actuarial Services</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2787	1965
Marticello, Daniel N. , (A.S.A.), Food and Drug Administration, Div of Biometrics, 18B-45, 5600 Fishers Lane, Rockville MD 20857 301/443-4594	1979	Martin, Paul C. , (F.C.A.S.), <i>Associate Actuary</i> , US Fidelity & Guaranty Co, PO Box 1138, Baltimore MD 21203 301/547-3595	1987
Marticello, Kathryn G. , (F.S.A., E.A.), PBGC Actuarial Service, 2020 'K' Street NW, Washington DC 20004 202/778-8838	1980	Martin, Paul E. , (F.S.A.), 7146 North Finger Rock Place, Tucson AZ 85718 602/299-6910	1965
Martin, Daniel, Jr. , (A.S.A.), <i>Chief Actuary</i> , Arkansas Blue Cross & Blue Shield, Sixth and Gaines, Little Rock AR 72203 501/378-2389	1979	Martin, Raymond , (F.S.A.), <i>Vice President, Group Insurance & Pensions</i> , Assumption Mutual Life Insurance Co, 770 Main Street, PO Box 160, Moncton NB Canada E1C 8L1 506/853-5416	1985
Martin, Daniel P. , (F.S.A.), <i>Vice President-Group Actuary</i> , Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7387	1986	Martin, Richard E. , (A.S.A., E.A.), <i>Actuary</i> , J T Comer & Associates Inc, 3507 Frontage Road, Tampa FL 33607 704/392-1610	1976
Martin, David A. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-3383	1976	Martin, Robert C. , (F.S.A.), <i>Principal Consultant</i> , Cybertek Solutions Inc, 7800 Stemmons Freeway, Suite 600, Dallas TX 75247 214/637-1540 Ext: 242	1965
Martin, David C. , (F.S.A.), <i>Associate Actuary</i> , The Paul Revere Insurance Group, 18 Chestnut Street, 122-03, Worcester MA 01608 508/799-4441	1988	Martin, Roger L. , (F.S.A.), <i>Assistant Actuary II</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 090-06, Worcester MA 01608 508/799-4441	1990
Martin, Earl Francis , (F.S.A.), <i>Senior Assistant Actuary</i> , John Hancock Mutual Life Insurance Co, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9668	1981	Martin, Ronald J. , (A.S.A.), 4762 Underwood Drive, Redding CA 96003 916/241-5009	1966
Martin, Edward B. , (F.S.A.), <i>President</i> , Corp Benefit Systems Services Corp, One Signature Place, Suite 200, 14755 Preston Road, Dallas TX 75240-7861 214/386-6565 Ext 203	1979	Martin, Samuel G. , (A.S.A.), <i>Actuarial Analyst</i> , Wilham M Mercer Incorporated, One Union Square, Suite 3200, 600 University Street, Seattle WA 98101-3137 206/292-7619	1988
Martin, Floyd R. , (F.S.A.), Tillinghast/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611 Ext: 4915 Fax: 314/854-4953	1982	Martin, Steven M. , (F.S.A.), <i>Vice President & Business Division Manager</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7487	1980
Martin, Henry J. , (F.S.A.), 82 Alfred Road East, Merrick NY 11566	i 1965	Martin, Terence B. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6339	1987
Martin, Irma , (F.S.A.), <i>Manager/Valuation</i> , Southland Life Insurance Co, Life of Georgia Corp Center, 5780 Powers Ferry Road NW, Atlanta GA 30327-4390 404/980-5647	1984	Martineau, Claude J. , (F.S.A.), <i>Actuary</i> , Assumption Mutual Life Insurance Co, 770 Main Street, Moncton NB Canada E1C 8L1 506/853-5408	1974
Martin, Jeffrey Karl , (A.S.A., E.A.), <i>Consulting Actuary</i> , CIGNA Employee Benefits, PO Box 2975, Hartford CT 06104 203/725-2435	1987	Martineau, Donald J. , (F.S.A.), <i>Senior Manager</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048-0601 212/839-6369 Fax: 212/839-6389	1974
Martin, John C. , (A.S.A.), <i>Adjunct Faculty</i> , Triton College, 2500 Fifth Avenue, Lot 2500, River Grove IL 60171 708/246-7570	1989	Martineau, Jacques C. , (E.A.), <i>Senior Partner</i> , Martineau Provencher & Associates, 630 West Rene-Levesque Boulevard, Suite 1800, Montreal PQ Canada H3B 1S6 514/861-0526	1990
Martin, John J. , (F.S.A.), <i>Vice President and Actuary</i> , American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000	1970	Martinelli, Robert O. , (F.S.A.), <i>Executive Vice President</i> , Jefferson-Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/691-4466	1965
Martin, Joseph D. , (E.A.), <i>Consulting Actuary</i> , 2710 Timberview, Irving TX 75060 214/790-5762	1979	Marut, Andrew J. , (A.S.A., E.A.), The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1985
Martin, K Scot , (M.C.A., A.S.A., E.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 Fax: 202/321-3387	1987	Marwitz, Werner , <i>Senior Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-4279	1970
Martin, Katherine J. , (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, 9MS, Hartford CT 06183 203/954-6970	1990	Marx, Deborah J. , (A.S.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
Martin, Kristine Marie , (F.S.A.), <i>President, Chief Financial Officer</i> , Martin/Bastian, 1128 Harmon Place, Minneapolis MN 55403 612/375-0055	1982	Marzka, Cynthia A. , (A.S.A.), <i>Assistant Actuary</i> , Buck Consultants Inc, 4918 USX Tower, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1990
Martin, Leslie R, Jr. , (F.S.A., A.C.A.), 101 Brunswick Avenue, West Hartford CT 06107 203/521-9463	i 1965	Masai, Kazuo , (A.S.A.), Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1980
		Masciocchi, Alfred J. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5047	1985

	Admitted		Admitted
Masecar, Rolph W. , (A.S.A.), 4570 Kings Down Way, Dunwoody GA 30338 404/396-5952	i 1966	Mathewson, Stuart Bruce , (F.C.A.S.), <i>Vice President</i> , E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310	1982
Masek, John Stephen, Jr. , (A.S.A.), <i>Manager-Group Actuarial</i> , Blue Cross/Blue Shield of SC, 1-20 at Alpine Road, Columbia SC 29219 803/788-3860	1983	Mathiesen, Robert J, Jr. , (A.S.A.), <i>Commercial Bankers Life Insurance</i> , 2301 Dupont Drive, Irvine CA 92715 714/955-9560 Fax: 714/833-3639	1983
Mashitz, Isaac , (F.C.A.S.), <i>Vice President & Actuary</i> , Pricing, North American Reinsurance Corp, 237 Park Avenue, New York NY 10017 212/907-8209	1983	Mathis, Thomas A. , 1913 MacCumber Lane, Wilmington NC 28403 919/256-3619	i 1971
Masica, James G. , (F.S.A., E.A.), <i>Vice President & Chief Actuary</i> , ITT Life Insurance Corp, Waterford Park, 505 North Highway 169, Minneapolis MN 55441 612/545-2100 Ext 145 Fax: 612/591-9756	1974	Mathwick, Lloyd F. , (A.C.A.S.), <i>Consulting Actuary</i> , 2918 28th Avenue A, Moline IL 61265 309/764-6683	1966
Masiello, Adelaide , (E.A.), <i>Associate Benefit Consultant</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1305	1976	Matray, George Anthony , (A.S.A., E.A.), <i>Associate Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-1759	1983
Mason, Craig T. , (E.A.), <i>Principal</i> , William M Mercer Incorporated, 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1976	Matson, Peter G. , (F.S.A.), <i>Actuary & Assistant Vice President</i> , Blue Cross/Blue Shield of MA, 100 Summer Street, Boston MA 02110 617/956-2567 Fax: 617/956-2588	1981
Massa, Michael , (F.S.A., E.A.), <i>President</i> , Massa & Associates Inc, 371 Merrick Road, Rockville Centre NY 11570 516/678-8000	1980	Matthews, Peter Nelson , <i>President</i> , Matthews Consultants Limited, Suite F, The Priory, Franklynn Road, Sussex England RH16 4DG 444/444-1144	1987
Massey, John B. , (F.S.A.), 1144 Kingsdale Terrace, Columbus OH 43220-4947 614/451-4969	i 1965	Matthews, Robert W. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CalFarm Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4133	1990
Massidda, William R. , (E.A.), <i>President</i> , Pension Associates Inc, 1243 Main Street, Springfield MA 01103 413/781-1261	1976	Matthews, Steven R. , (A.S.A., E.A.), <i>Vice President</i> , Matthews Malone & Associates Ltd, 2845 East Camelback Road, Suite 740, Phoenix AZ 85016 602/381-1705 Fax: 602/381-1615	1980
Massingill, Gary W. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1981	Matthews, Thomas Dean , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 Ext. 305 Fax: 415/956-2629	1986
Mast, Boyd , (F.C.A., F.S.A.), 1984 Kenwood Parkway, Minneapolis MN 55405 612/374-5063	i 1966	Matthisen, James S. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/343-6000 Ext. 6025 Fax: 206/343-6056	1988
Mast, Robert P. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 100 Renaissance Center, Suite 2270, Detroit MI 48243 313/567-2120 Ext. 16	1977	Mattison, Richard S. , (F.S.A.), <i>Education Actuary</i> , Society of Actuaries, 475 North Martingale Road, Suite 800, Schaumburg IL 60173-2226 708/706-3576 Fax: 708/706-3599	1990
Masterson, Norton E. , (F.C.A.S.), <i>Consulting Actuary</i> , 1516 Clark Street, Stevens Point WI 54481 715/344-3831	1965	Mattson, Brian J. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Compensation & Capital Inc, 5400 Northwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/334-5656	1979
Masterson, Robert P. , (E.A.), <i>Assistant Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5186	1989	Matulich, Edward J. , (F.S.A.), <i>Vice President-Group Actuary</i> , Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-6878	1971
Masterson, William E, Jr. , (F.S.A.), <i>Assistant Vice President</i> , CIGNA Corp, Hartford CT 06152 203/726-4845	1968	Matz, Stacey A. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, USX Tower, Suite 3800, 600 Grant Street, Pittsburgh PA 15219-2702 412/497-3000	1990
Matczak, Robert J. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8437	1980	Matzen, Keith W. , (A.S.A.), <i>Associate Actuary</i> , John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531	1979
Mateja, Glenn A. , (F.S.A., E.A.), <i>Vice President</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7683	1973	Maughn, James D. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Employers Reassurance Corp, PO Box 2981, Overland Park KS 66201 913/676-5881 Ext. 5881 Fax: 913/676-5221	1976
Mateja, Gregory M. , (F.S.A.), <i>Consulting Actuary</i> , Chalke Incorporated, 14500 Avion Parkway, Chantilly VA 22021 703/378-1500	1986	Maule, Robert G. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 300 West Clarendon Avenue, Suite 225, Phoenix AZ 85013 602/248-8541	1972
Mateja, Michael E. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Actina Life & Casualty, 151 Farmington Avenue, RC2B, Hartford CT 06156 203/273-2151 Fax: 203/273-2664	1965	Maul, Robert W. , (F.S.A., E.A.), <i>Vice President and Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0394	1971
Mateja, Michele E. , (F.S.A.), <i>Assistant Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1989	Maurer, John A. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , United Insurance Cos Inc, 4001 McEwen Road, Suite 200, Dallas TX 75244 214/960-8497	1969
Math, Steven E. , (A.C.A.S.), <i>Actuarial Consultant</i> , The Wyatt Company, Wellesley Park, 80 Williams Street, Wellesley Hills MA 02181 617/237-3900 Ext. 396 Fax: 617/235-0311	1988	Maurer, Richard L. , (F.S.A.), <i>Director-Data Processing & Systems</i> , Bryan Pendleton Swats & McAllister, 1 Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1979
Mathena, Shayne E. , (A.S.A.), <i>Actuarial Associate</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-8915	1989	Maver, Robert W. , (F.S.A.), <i>Vice President & Director of Research</i> , Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/474-2510	1985
Mathes, Richard W. , (F.S.A.), <i>Actuary</i> , Family Life Insurance Co, Park Place Building, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000 Ext. 2672	1986		
Mathews, B Dale , (F.S.A.), <i>Assistant Vice President-US Financial</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, NT-5, Toronto ON Canada M4W 1E5 416/926-5466	1985		

	Admitted		Admitted
Maves, Donald P. (A.S.A.), <i>Associate Actuary</i> , Federal Kemper Life Assurance Co, Kemper Ins Building, D-3, Long Grove IL 60049 708/540-3911 Fax: 708/540-4314	1980	McAlpine, Scott A. (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/351-4114 Fax: 212/309-3857	1987
Mawdsley, Kelley O'Brien (F.S.A.), <i>Director & Assistant Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/855-2092 Ext 2092	1990	McArdle, Thomas P. (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7786	1982
Mawdsley, William H, III (F.S.A.), <i>Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2514 Ext 2514 Fax 508/853-6332	1979	McAulay, Archibald H. (F.S.A.), Hudson House, Ardsley-on-Hudson NY 10503	i 1965
Mawhinney, Terence M. (F.S.A.), <i>Assistant Vice President, Actuarial</i> , Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3176	1984	McAvoy, Sheryl Roberts (A.S.A.), <i>Second Vice President & Assistant Actuary</i> , United Fidelity Life Insurance Co, 1055 Broadway, Kansas City MO 64105 816/391-2110	1988
Maxon, Robert G. (F.S.A.), PO Box 1434, Medina TX 78055 512/589-7124	1969	McBrayer, Robert V, Jr. (A.S.A.), <i>Second Vice President-Special Health Products</i> , Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 Ext: 311	1979
Maxwell, Michael J. (F.S.A.), <i>Vice President, Product Actuary</i> , The Golden Financial Group, 909 Third Avenue, New York NY 10022 212/688-7070	1983	McBride, John F. (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, J-186, Springfield MA 01111 413/788-8841	1986
May, Robert M. (F.S.A., M.C.A., E.A.), <i>Principal</i> , Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590	1969	McBride, Karen Holmes (E.A.), <i>Vice President</i> , Pension Consultants Inc, 430 Marquette Avenue, Suite 407, Minneapolis MN 55401 612/339-1111	1980
May, Thomas L. (F.S.A.), <i>Vice President & Treasurer</i> , U.S.G. Annuity & Life Co, 700 Locust, Suite 201, Des Moines IA 50309 515/282-5350 Fax: 515/282-8110	1978	McBrierty, Harry J, Jr. (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1900 NCNB Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1976
Mayer, Chris L. (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0620 515/247-6868	1988	McCabe, Joan E. (A.S.A., E.A.), <i>Consulting Actuary</i> , Laventhol & Horwath/REBC Associates, Two Center Plaza, Boston MA 02108 617/742-6100	1985
Mayer, Duane L. (F.S.A., E.A.), <i>Consulting Actuary</i> , Alaska Pension Services Ltd, 429 'D' Street, Suite 300, Anchorage AK 99501-2346 907/276-3090 Fax 907/274-3854	1980	McCaffrey, Owen P. (F.C.A., F.S.A.), <i>Vice President & Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1966
Mayer, Howard E. (A.S.A., E.A.), De Fraun Mayer Inc, 8300 College Boulevard, Suite 330, Overland Park KS 66210 913/451-9119	1985	McCall, Carol J. (A.S.A.), <i>Actuarial Associate</i> , Central Life Assurance Co, 4626 Frey Street, Madison WI 53705 608/231-6430	1989
Mayer, Jeffrey H. (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 Fax 212/629-5657	1984	McCall, Thomas R. (F.C.A., E.A.), <i>President</i> , McCall & Associates, 2075 West Big Beaver, Suite 601, Troy MI 48084 313/649-0874	1966
Mayer, Malkie (A.C.A.S.), <i>Actuarial Consultant</i> , 532 Warwick Avenue, Teaneck NJ 07666 201/837-1680	1989	McCallen, J L. (F.S.A.), <i>Assistant Vice President-Taxation</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-5200 Fax: 303/889-4321	1982
Maynard, Edward W. (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, Social Security Division, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4724	1980	McCallum, William T. (F.S.A.), <i>President & Chief Executive Officer</i> , Great-West Life Assurance Co, 8515 East Orchard Road, Englewood CO 80111 303/889-3200	1975
Maynard, John C. (F.S.A.), 115 Glenayr Road, Toronto ON Canada M5P 3C1	i 1966	McCann, Douglas R. (A.S.A.), <i>Actuarial Manager-Eastern Region</i> , Pennsylvania Blue Shield, PO Box 890089, Camp Hill PA 17089-0089 717/731-2272	1990
Mayo, George F M. (A.S.A.), <i>Vice President</i> , Sedgwick James Consulting Group, Toronto-Dominion Centre, PO Box 439, Toronto ON Canada M5K 1M3 416/361-6857 Fax: 416/361-6946	1968	McCarthy, Daniel J. (F.S.A., E.A.), <i>[Vice-President], Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 Fax: 212/629-5657	1965
Mayo, Rick G. (F.S.A., E.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 1615 Murray Canyon Road, Suite 800, San Diego CA 92108 619/297-7111	1980	McCarthy, Denis J. (E.A.), <i>Principal</i> , PO Box 936, Mill Valley CA 94941 415/332-1313	1967
Mazanec, Donald R. (E.A.), <i>Consulting Principal</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100 Fax: 303/832-7350	1976	McCarthy, Francis C, Jr. (F.S.A.), <i>Tax Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, MS264, Hartford CT 06154 203/727-6500	1989
Mazyck, Reginald G. (A.S.A.), <i>Assistant Actuary</i> , Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506	1988	McCarthy, John T. (F.S.A.), 14 Villanova Court, Ridge NY 11961	i 1965
McAllister, Jerry R. (F.S.A., E.A.), <i>Second Vice President & Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2318	1966	McCarthy, Lawrence J. (A.S.A.), <i>Associate</i> , William M Mercer Incorporated, 6606 West Broad Street, Richmond VA 23230 804/285-7385	1990
McAllister, Joseph P. (F.S.A., E.A.), <i>Partner</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1965	McCarthy, Terrance M. (A.S.A., E.A.), <i>Actuary</i> , Millman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 Fax: 402/393-1037	1988
McAllister, Kevin C. (F.C.A.S.), <i>Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6530	1982	McCarthy, William J. (F.S.A., E.A.), <i>Assistant Vice President-Portfolio Management</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2040	1974
		McCarthy, Zoe M. (A.S.A.), <i>Senior Actuarial Associate</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, Richmond VA 23230 804/354-7745 Fax: 804/342-2073	1989

	Admitted
McCarty, Robert W. , (F S A , E A), 809 North 21st Street, Montebello CA 90640	1965
McCarville, Mark E. , (F S A), <i>Assistant Actuary</i> , Northwestern National Life Insurance, Route 6642, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3756	1985
McCaskey, Raymond F. , (F S A), <i>Executive Vice President-Planning & Finance</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6746	1979
McCaslin, Jacquelyn C. , (A S A), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1990
McCaul, J Christopher , (F S A), <i>Actuary</i> , Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive, #200, Austin TX 78731 512/346-1590	1983
McCaulay, P Martin , (A S A , E A), <i>Consulting Actuary</i> , William M Mercer Incorporated, Suite 1740, One Williams Center, Tulsa OK 74172 918/587-0181 Fax 918/583-8772	1987
McCauslan, George W. , (F S A , E A), <i>Consulting Actuary</i> , PO Box 460038, San Francisco CA 94146-0038 415/826-8058 Fax: 415/826-4758	1978
McCaw, Daniel L. , (F S A), <i>Director</i> , Wilham M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2923 Fax: 416/868-7587	1976
McCaw, John R. , (A S A , E A), <i>Consulting Actuary</i> , Carley & McCaw Inc, 1919 Oakwell Farms Parkway, Suite 240, San Antonio TX 78218 512/824-9473	1979
McCaw, Robert I. , (F.S.A., E.A.), 3200 NE 43rd Street, Seattle WA 98105	1981
McChane, Debra Snodgrass , (A S A), <i>Associate</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4574	1984
McClelland, John R. , (F.S.A. E.A.), <i>Executive Vice President & Chief Financial Officer</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5555 Fax: 215/636-5129	1970
McClenahan, Charles L. , (F.C.A.S. A S A), <i>Partner</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7800	1974
McClester, Robert S. , (F.S.A.), <i>Vice President & Actuary</i> , Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/802-8543	1978
McClure, John W, Jr. , (F.C.A.S.), <i>Branch Actuary</i> , Hanover Insurance Company, PO Box 9001, Valley Forge PA 19485-9001 215/666-8500	1986
McClusky, Carolyn T. , (A S A), <i>American National Insurance Co</i> , One Moody Plaza, PO Box 1780, Galveston TX 77550 409/768-4661	1987
McCollum, Gary J. , (A S A), <i>Actuary</i> , California Department of Health Services, 714 'P' Street, Room 1550, Sacramento CA 95814 916/324-8101	1984
McCollum, Harold , (A S A), 1248 43rd Street, Des Moines IA 50311	1966
McComb, Thomas M. , (F.C.A. E A), <i>Consulting Actuary</i> , 1501 Longs Peak Drive, Fort Collins CO 80524 303/482-1814	1970
McCombs, Allan B. , (F.S.A.), 15397 West Rockland Lane, Libertyville IL 60048 708/362-1663	1965
McConnell, Charles W, II , (F.C.A.S.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460	1981
McConnell, David B. , (E.A.), <i>Consultant</i> , The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 213/906-2631	1976
McConnell, Paul J. , (A S A , E A), <i>Consultant</i> , TPF&C/Towers Perrin, Charlotte Plaza, 201 South College Street, Charlotte NC 28244-0001 704/374-1330	1979
McConney, Gerald E. , (F.C.A. A S A), 470 Robinwood Drive, Los Angeles CA 90049	1966

	Admitted
McCord, David R. , (F.S.A.), 21056 NE 117th Street, Redmond WA 98053 206/885-6792	1966
McCorkle, Robert A. , (F S A), 8719 Cromwell Drive, Springfield VA 22151	1965
McCormick, W Glenn , (F.S.A.), <i>Actuarial Consultant</i> , Six Trowbridge Road, Morris Plains NJ 07950 201/538-9633	1965
McCourt, Ronald F. , (A S A), <i>Assistant Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5722	1988
McCoy, Glen E. , (A S A), <i>Assistant Vice President-Actuarial Administration</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1971
McCoy, John S. , (F S A , A C A), 30 Country Club Drive, Port Washington NY 11050	1965
McCoy, Mary E. , (F C A S), Lexington Insurance Company, 200 State Street, Boston MA 02109 617/330-8401	1986
McCracken, Lester R. , (A S A), <i>Actuary</i> , The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571	1970
McCready, James M. , (F S A), <i>Senior Consultant</i> , Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7272 Fax: 313/567-4160	1979
McCreesh, James B. , (A C A S), <i>Assistant Actuary</i> , The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-1935	1988
McCrory, Robert T. , (F S A , E A), <i>Executive Vice President</i> , Ed Friend Inc, 3131 Broadway East, Seattle WA 98102 206/328-8628 Fax 206/726-0224	1978
McCubbin, Horace W. , (F S A), <i>Vice President & Chief Actuary</i> , Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456 Ext 5213 Fax: 416/597-1940	1980
McCullough, Yvonne Rae , (F S A), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4463	1989
McCurley, Janet B. , (A S A , E A), <i>Associate Actuary</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/351-5024	1986
McDaniel, Gail Polly , (A C A S), <i>Vice President & Actuary</i> , Jefferson Insurance Group, 30 Vesey Street, New York NY 10007 201/438-7677	1981
McDaniel, Jeffrey D. , (F.S.A.), <i>Assistant Vice President-Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8345	1979
McDaniel, Margaret M. , (A.S.A., E.A.), <i>Principal</i> , Alexander & Alexander Consulting Group Inc, 350 North St Paul Street, Suite 2800, Dallas TX 75201 214/720-2800	1985
McDaniel, Mickey G. , (A S A , E A), <i>Principal/Head of Office</i> , William M Mercer Incorporated, One Williams Center, Suite 1740, Tulsa OK 74172-1740 918/587-0181	1986
McDermott, Michael , <i>Consulting Actuary</i> , 3340 Dundee Road, Suite 2-S-1, Northbrook IL 60062 708/498-9650	1980
McDermott, Sean P. , (F.C.A.S.), <i>Assistant Vice President</i> , American Re-Insurance Co, 555 College Road East, Princeton NJ 08543-5241 609/243-4971	1987
McDevitt, James F. , (F.S.A.), <i>Actuary, Investment Risk Management</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC5C, Hartford CT 06156 203/636-2901	1974
McDonald, Charles , (A.C.A.S.), <i>Vice President Actuarial</i> , Employers Insurance of Texas, PO Box 2759, Dallas TX 75221 214/760-6272	1969
McDonald, Gary P. , (F.C.A.S.), <i>Actuary</i> , E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310	1984
McDonald, Graham R. , (F S A , E A), <i>Vice President, Group Pension</i> , Great-West Life Assurance Co, 8505 East Orchard Road, 611, Englewood CO 80111-5012 303/889-3288 Fax 303/889-3073	1975

	Admitted		Admitted
McDonald, Harry G. , Owner, 5532 Azure Way, Long Beach CA 90803 213/498-5901	i 1980	McGinnis, Guy P. , (A.S.A.), Assistant Actuary, Star Marketing & Administration, 400 Field Drive, Lake Forest IL 60045-2500 708/615-1313	1989
McDonald, Margaret G. , (A.S.A.), Consultant, The Pension Service Inc, 205 Orange Street, PO Box 1915, New Haven CT 06473 203/248-7583	1990	McGivney, Stephen M. , (A.S.A., E.A.), Principal, Godwins Inc, 261 Madison Avenue, New York NY 10016 212/808-7423	1986
McDonald, William R. , (F.S.A., E.A.), Actuary, William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9507	1980	McGlynn, Kevin P. , (F.S.A.), Assistant Vice President & Actuary, National Liberty Corp, 20 Moores Road, Frazer PA 19355 215/648-5832	1986
McDonald, Woodrow H. , (F.S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 Fax 913/451-3256	1977	McGovern, Diane , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Group Credit Insurance Operations, Four Becker Farm Road, Roseland NJ 07068 201/740-8115	1980
McDonnell, William J. , (F.C.A., A.S.A., E.A.), Principal, William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1966	McGovern, Eugene , (A.C.A.S.), Assistant Vice President & Associate Actuary, North American Reinsurance Corp, 237 Park Avenue, New York NY 10017 212/907-8568	1988
McElhaney, Stephen T. , (F.C.A., F.S.A., E.A.), Principal, William M Mercer Incorporated, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385 Fax: 804/289-6428	1975	McGovern, William G. , (F.C.A.S.), Senior Vice President & Chief Actuary, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6930	1980
McEneaney, Raymond J. , (F.S.A.), Senior Vice President, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2400	1970	McGowan, MaryAnn , (M.C.A., A.S.A.), Associate Actuary, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9383	1988
McFall, Daniel F. , (A.S.A., E.A.), Consulting Actuary, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	McGrath, Franklyn J. , (M.C.A., A.S.A., E.A.), Principal, William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5307 Fax: 617/421-5384	1976
McFall, Melvin C. , (F.S.A.), Second Vice President & Director, Underwriting Research/Dev, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3057 Fax 219/455-2738	1978	McGrath, John J. , (F.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1060	1981
McFarland, Hugh J. , (F.S.A.), Senior Vice President, Book & Company, 310 West Fourth Street, PO Box 66, Winston-Salem NC 27102 919/748-1120	1971	McGrath, Michael A. , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Atlanta Financial Center, Suite 1250, 3333 Peachtree NE, East Tower, Atlanta GA 30326-1052 404/237-7060	1979
McFarlane, A David , (F.S.A.), Vice President & Consulting Actuary, The Alexander Consulting Group Ltd, 101 Sixth Avenue SW, Suite 900, Calgary AB Canada T2P 0P8 403/261-6056 Fax: 403/262-2446	1974	McGraw, Eileen C. , (A.S.A.), Assistant Professor of Economics & Mathematics, Villa Julie College, Stevenson MD 21157 301/486-7000	1988
McFarlane, J Donald , (F.S.A.), Assistant Vice President-Reinsurance Marketing, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3605 Fax 416/926-5793	1967	McGuinn, John J. , 1059 Kennett Way, West Chester PA 19380 215/696-1984	i 1980
McFarquhar, Kenneth A. , (F.S.A.), Actuary, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6242 Fax: 416/926-3003	1983	McGuinness, Michael B. , (F.S.A.), Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/696-3014 Fax: 416/429-3794	1976
McGarrity, Edward C. , (E.A.), Consulting Actuary, Curtis Mallet-Prevost Colt & Mosle, 101 Park Avenue, New York NY 10178-0061 212/696-6072	1976	McHolland, Gary F. , (A.S.A.), Chief Actuary, Foundation Health Plan, 3400 Data Drive, Rancho Cordova CA 95670 916/631-5000	1980
McGarry, James E. , (F.C.A., E.A.), Consulting Actuary, 3525 Turtle Creek, Apt 19A, Dallas TX 75219 214/521-1508 Fax: 214/521-1530	1967	McHugh, M Carolyn , (F.S.A.), Five Heather Lane, Southborough MA 01772	i 1986
McGarry, John F. , (F.S.A.), Vice President, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-7035	1985	McHugh, Robert C. , 2510 Garland, Sylvan Lake MI 48320 313/682-6489	i 1976
McGarvey, Kevin T. , (A.S.A.), Associate Actuary, The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606 312/704-0600	1988	McHugh, Ronald J. , (A.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1639	1981
McGee, Brian R. , (F.S.A., E.A.), Principal, William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7000	1980	McHugh, Ronald J. , (F.S.A.), Associate Group Actuary, John Hancock Mutual Life Insurance, John Hancock Place T-26, PO Box 111, Boston MA 02117 617/572-9492	1984
McGee, Robert R. , (F.S.A.), Group Actuary, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-3980	1979	McInally, Lois D. , (F.S.A., E.A.), President, McInally Associates Inc, Radnor Station Building Two, Suite 100, Radnor PA 19087 215/687-2088	1967
McGill, Patrick L. , (F.S.A., E.A.), Hewitt Associates, Galleria & Towers Erieview, 1301 East Ninth Street, Suite 1100, Cleveland OH 44114-1824 216/344-3800	1985	McInteer, Thomas A. , (F.S.A.), Senior Staff Actuary, Blue Cross/Blue Shield of NC, 5901 Chapel Hill Boulevard, PO Box 2291, Durham NC 27702 919/490-4200	1981
McGinn, Daniel F. , (F.C.A., F.S.A., E.A.), President & Chief Actuary, DM&C Consultants Inc, Penn Centre, Suite 200, 7250 South Painter Avenue, Whittier CA 90602 213/945-9744 Fax: 213/693-7501	1965	McIntosh, Kenneth L. , (A.C.A.S.), 5555 Roswell Road NE, #U12, Atlanta GA 30342 404/255-6550	i 1966
		McIntosh, Leslie A. , (A.S.A.), Consultant, William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4060	1990
		McInturff, Scott D. , (F.S.A.), Second Vice President & Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2164 Fax: 617/247-2824	1981
		McIntyre, Jane , (E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1280	1967

	Admitted		Admitted
McJohn, James F. (F.C.A., F.S.A.), <i>Regional Director</i> , Godwins Inc, Spear Street Tower, Suite 1906, One Market Plaza, San Francisco CA 94105 415/543-0612	1979	McLaughlin, Walter J. (F.C.A., F.S.A., E.A.), <i>Renewing Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2510 Fax: 201/902-2450	1966
McKay, Karen J. (A.S.A.), <i>Assistant Actuary</i> , Delta Life & Annuity, 530 Oak Court, Suite 200, Memphis TN 38117 901/683-1222	1990	McLean, Alastair G. (F.C.A., A.S.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 441/379-5374	1978
McKay, Kathleen M. (F.S.A.), <i>Associate Actuary</i> , CIGNA Corp, B-233, Hartford CT 06152 203/726-4052	1987	McLean, David P. (F.S.A., E.A.), <i>Vice President</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1966
McKay, Mary S. (F.S.A.), <i>Associate Actuary</i> , Fidelity & Guaranty Life, 6225 Smith Avenue, Baltimore MD 21209 301/205-0122 Fax: 301/205-0189	1980	McLean, George E. (F.C.A.S.), 400 Bay Crest Drive, Venice FL 34285-3419	1965
McKay, Robert J. (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 4110 Yonge Street, North York ON Canada M2P 2B7 416/225-5001 Ext: 553 Fax: 416/225-9790	1979	McLean, Michael R. (F.S.A.), <i>Executive Vice President & Chief Operating Officer</i> , Underwriters International Inc, 1170 Ellington Road, South Windsor CT 06074 203/289-8434 Fax: 203/282-7379	1984
McKearney, Lawrence J. (F.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1969	McLeish, David James Dow , (A.S.A.), <i>Chairman & Chief Executive Officer</i> , Godwins International Holdings Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1989
McKee, Donald R. , 3119 Milton, Dallas TX 75205	1966	McLellan, Louis D. (A.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, 750 'B' Street, San Diego CA 92101 619/233-8000	1983
McKee, John W. III , (F.S.A.), <i>Actuary</i> , Fort Dearborn Life Insurance Co, 233 North Michigan Avenue, Chicago IL 60601 312/938-5666	1973	McLeod, Charles C. (F.S.A.), <i>Tillinghast/Towers Perrin</i> , Level 14, MLC Centre, 19-29 Martin Place, Sydney NSW 2000 Australia 02/229-5555 Fax: 02/229-5566	1975
McKee, William W. (E.A.), <i>Vice President & Actuary</i> , Parsons McKee Sommers and Co, Gemini Tower I, Suite 350, 1991 Crocker Road, Westlake OH 44145 216/871-8611 Fax: 216/871-7485	1976	McLeod, Charles N. (E.A.), <i>President</i> , National Actuarial Pension Services, 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019	1977
McKenzie, Charles W. (A.S.A., E.A.), <i>Consultant</i> , Actuarial Associates Ltd, 1315 Elmwood, Wilmette IL 60091 708/256-0479	1976	McLeod, Donald E. (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108-2510 816/474-0666	1984
McKeogh, James J. (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393	1980	McLeod, Hugh , (F.S.A.), 176 Strathcona Drive, Town of Mount Royal, Montreal PQ Canada H3R 1E6	1968
McKeown, Barry J. (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Centre Square East, 1500 Market Street, Philadelphia PA 19102 215/246-6031	1984	McMahon, A Micheal , (F.S.A.), <i>Second Vice President & Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/247-5929	1979
McKeown, Dennis V. (A.S.A.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7033	1987	McMahon, Charles W. (F.S.A.), 2031 West Galbraith Road, Unit East, Cincinnati OH 45239	1965
McKernan, Edward F. (F.S.A.), <i>Marketing Actuary</i> , US Operations, Seaboard Life Insurance Co, 9150 SW Pioneer Court, Suite J, Wilsonville OR 97070 503/682-2078	1985	McMahon, Margaret , (M.C.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1285	1967
McKinnie, W David, III , (F.S.A., M.C.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1977	McMahon, Robert T. (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606-3308 312/704-2689	1980
McKinnon, Donald G. (F.S.A.), <i>Managing Director</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4023	1976	McManus, John F. (A.S.A.), <i>Executive Vice President</i> , All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6500	1966
McKinnon, Joseph Paul, Jr. , (A.C.A., A.S.A.), <i>Actuarial Assistant</i> , Confederation Life Insurance Co, PO Box 105103, 260 Interstate North Circle, Atlanta GA 30348 404/859-3160 Fax: 404/953-3410	1984	McManus, Michael F. (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Chubb Group of Insurance Companies, PO Box 1615, 15 Mountain View Road, Warren NJ 07061-1615 201/580-3419	1978
McKoskey, Jerome J. (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 8400 Normandale Lake Boulevard, 15th Floor, Minneapolis MN 55437 612/921-8708 Fax: 612/921-8701	1972	McMillen, Robert H. (F.S.A.), 268 Hollister Way West, Glastonbury CT 06033	1965
McKusick, David R. (F.S.A.), <i>Senior Actuary</i> , Actuarial Research Corp, 6928 Little River Turnpike, Suites E & F, Annandale VA 22003 703/941-7400	1976	McMorris, Jewell E. (F.S.A., E.A.), TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3649	1987
McLain, Anne B. (F.C.A., F.S.A., E.A.), William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 Fax: 404/523-1458	1980	McMurray, Michael A. (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144	1979
McLaughlin, John , (F.S.A., E.A.), <i>Consulting Actuary</i> , 15056 West Clover Lane, Libertyville IL 60048 708/362-4896	1965	McMurrich, Arthur R. (F.S.A.), Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1975
McLaughlin, S Michael , (A.S.A.), <i>Principal</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5067	1980	McNamara, Daniel J. (F.C.A.S.), [Past President], Hughes Hubbard & Reed, One Battery Park Plaza, New York NY 10004 212/837-6860	1965
McLaughlin, Stephen P. (F.S.A., E.A.), <i>Consulting Actuary</i> , New England Employer Plan Service, 100 Galleria Parkway NW, Suite 1050, Atlanta GA 30339 404/953-4877	1976	McNamara, George F. (F.S.A.), Quail Ridge, 3490 Royal Tern Lane, Boynton Beach FL 33436 407/732-5094	1965

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McNamara, Kevin J. , (A.S.A., E.A.), <i>Associate/Consultant</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0461	1981	Meier, Carl E. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Loyal American Life Insurance Co, PO Box 6408, Mobile AL 36660-0408 205/470-6429	1972
McNeil, Margaret , (F.S.A.), <i>Assistant Vice President, Individual Insurance Financial, Manulife Financial</i> , 500 King Street North, Waterloo ON Canada N2J 4C6 519/747-6761 Ext 6761	1985	Meier, Virgil L. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5519	1988
McNeill, Richard , (F.S.A.), <i>Vice President, Group Financial Division</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5341 Fax 612/342-7074	1976	Meilander, Robert G. , (F.S.A.), <i>Managing Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7105 Fax 414/299-2021	1979
McNicholas, James P. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3104	1979	Meiners, Cathy Louise , (A.S.A.), <i>Vice President</i> , Management Compensation Group, 205 SE Spokane Street, Portland OR 97202 503/238-1813	1990
McNichols, James P. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1989	Meintel, Charles H. , (F.S.A.), <i>LTD Finance Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-6461	1981
McPherson, Nancy C. , (A.S.A.), <i>Senior Actuarial Associate</i> , Provident Life & Accident Insurance, One Fountain Square, 6-S, Chattanooga TN 37402 615/755-8973	1990	Meisner, Gordon R. , (E.A.), <i>President</i> , Gordon Meisner & Co, Suite 206, 6960 Orchard Lake Road, West Bloomfield MI 48322 313/737-2770	1976
McPhillips, James , (A.S.A.), <i>Senior Actuarial Assistant</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4249	1989	Meixler, Paul G. , (E.A.), <i>Manager</i> , KPMG Peat Marwick, One Boston Place, Boston MA 02108 617/973-2855	1989
McQuade, John B. , (F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5355 Fax 617/421-5384	1979	Melek, Stephen P. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677	1980
McQueen, Robert C. , (F.S.A.), 12988 Bald Cypress Lane, Naples FL 33999	1965	Mellema, James S. , (F.S.A.), <i>Vice President</i> , Security Administrators Inc, Court House Square, PO Box 1625, Binghamton NY 13902 607/723-3551 Ext: 248 Fax 607/723-3551	1980
McQuillan, Susan J. , (F.S.A.), <i>Associate Manager</i> , Great-West Life Assurance Co, PO Box 1080, Denver CO 80201 303/889-3699	1987	Mellis, Tom , (A.S.A.), <i>Group Pricing Consultant</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4030	1990
McReynolds, D Karl , (F.S.A.), 2446 Rice Street, Columbus GA 31903 404/689-8419	1965	Mellman, Richard J. , (F.S.A.), 105 Farley Road, Short Hills NJ 07078 201/376-5273	1965
McSally, Michael J. , (F.C.A.S.), <i>President & Chief Operating Officer</i> , John Hancock Property & Casualty Ins Companies, Three Copley Plaza, Box 854, Boston MA 02117 617/375-3750	1984	Melnick, Michael , (A.S.A., E.A.), <i>The Epler Company</i> , 6320 Canoga Avenue, Suite 1550, Woodland Hills CA 91367 818/340-4341	1983
McVity, Leonard H. , (F.S.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0304	1965	Melnikoff, Meyer , (F.S.A.), <i>Actuary</i> , Goldman Sachs & Co, 85 Broad Street, New York NY 10004 212/902-0805 Ext 0805 Fax 212/357-1129	1965
McWhorter, Anthony L. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2758 Fax. 205/325-2502	1978	Mendelsohn, Mark C. , (F.S.A.), <i>Director of Settlement Annuity Sales</i> , Allstate Life Insurance Co, One Penn Square West, Suite 1504, Philadelphia PA 19102 609/751-5930	1975
Mealy, Dennis , (F.C.A.S.), <i>Vice President & Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54402 715/842-6263	1980	Menge, Carlton H. , <i>Consultant</i> , Atlas Life Insurance Co, PO Box 1919, Tulsa OK 74102 918/583-0111	1965
Mebes, Jennifer Mary , (A.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5819	1984	Menge, Walter O. , (F.S.A.), 4701 Covington Road, Covington Club, Apt 30, Fort Wayne IN 46804	1965
Mech, William T. , (A.C.A.S.), <i>Assistant Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8768	1989	Menkes, Douglas , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1977
Meck, Todd B. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, Financial Centre, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5400 Fax. 203/326-5499	1978	Menkes, George H. , (A.S.A., E.A.), <i>Assistant Vice President & Actuary</i> , Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433	1980
Meehan, Thomas Kevin , (A.S.A.), <i>Assistant Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21K, New York NY 10121 212/714-5159	1981	Menking, George D. , (F.S.A., A.C.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1999 Bryan, Suite 3000, Dallas TX 75201 214/754-5225	1965
Meeks, John M. , (F.C.A.S.), <i>Assistant Vice President and Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7691	1980	Menning, David L. , (F.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-3582	1986
Meenaghan, James J. , (F.C.A.S.), <i>Home Insurance Cos</i> , 59 Maiden Lane, New York NY 10038 212/530-7000	1965	Menze, Russell B. , (F.S.A.), <i>Assistant Actuary, Portfolio Management</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5750	1989
Megger, Andrea J. , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Research Center, Princeton NJ 08543 609/520-2578	1988	Meola, Ralph , (F.S.A.), <i>Second Vice President & Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07102-3184 201/481-8789	1979
Mehus, Carla Jo , <i>Vice President of Actuarial Services</i> , Blue Cross/Blue Shield of IA, STA 114, 636 Grand Avenue, Des Moines IA 50307 515/245-4599	1984	Meono, Randall C. , (F.S.A.), <i>Vice President & Actuary</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/489-4718 Fax. 313/553-2640	1979
		Mercier, Mark F. , (A.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Cos, 777 San Marin Drive, Novato CA 94998-0001 415/899-2658	1990

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Merdian, Craig A. , (F S A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1611	1984	Meyer, Frederick W. , (E.A.), FWM Consulting Services Inc, 960 Broadway, Hicksville NY 11801 516/822-8444	1981
Merdinger, Phillip A. , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1981	Meyer, Mark D. , (F S A , E A), <i>Principal</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1980
Meredith, Robert A. , (F S A), Two Stonehenge Drive, Simsbury CT 06070	i 1965	Meyer, Randall E. , (A.S.A.), <i>Actuarial Associate</i> , Business Men's Assurance Co, BMA Tower, PO Box 419458, Kansas City MO 64141 816/753-8000 Ext. 7390 Fax: 816/531-8979	1990
Merino, Edna C. , (F S A , E A), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Suite 1800, 2121 San Jacinto Street, Dallas TX 75201 214/969-1001 Fax: 214/754-0012	1986	Meyer, Robert E. , (F C A S.), Tillinghast/Towers Perrin, 333 Bush Street, Suite 1700, San Francisco CA 94104 415/362-7834	1979
Merkel, David J. , (A.S.A.), <i>Life Actuary I</i> , American Life Insurance Co 600 King Street, Wilmington DE 19801 302/594-2000	1989	Meyer, Robert J. , (A.C.A.S.), <i>Associate Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1988
Merlino, Matthew Paul , (F C A S., M.C.A.), <i>Consulting Actuary</i> , Merlino & Schofield Inc, 2840 NE Expressway, Suite 208, Atlanta GA 30345 404/248-9217 Fax 404/248-9218	1983	Meyer, Thomas G. , (A S A.), <i>Regional Vice President & Regional Principal</i> , AMEV Investors Inc, PO Box 64284, St Paul MN 55164 612/459-0755 Fax 612/738-5534	1982
Merlob, Michael T. , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4064	1980	Meyer, Timothy Lane , (A S A), <i>Group Actuary</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108-2510 816/556-9516	1990
Merriman, Patricia E. , (E A), <i>Partner</i> , Bacon & Woodrow, Albert House S Esplanade, St Peter Port Guernsey, Channel Islands United Kingdom 01/600-2747	1976	Meyer, William C, Jr. , <i>Second Vice President & Group Actuary</i> , Munich American Reassurance Co, 56 Perimeter Center East NE, Atlanta GA 30346 404/394-5665	1970
Merritt, Robert , (F S A), 55 Griswold Street, Glastonbury CT 06033 203/633-1777	i 1965	Meyerhoff, Robert J. , (A S A), <i>Staff Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3564	1989
Merritt, Robert G. , <i>Partner</i> , Actuarial & Management Services, PO Box 7072, Deerfield IL 60015 708/945-4408	1970	Meyerle, Gregory A. , (A S A), <i>Assistant Vice President & Director/Actuarial Services</i> , Woodmen Accident & Life, 1526 'K' Street, PO Box 82288, Lincoln NE 68501-2288 402/437-4449	1986
Merryman, Emory H. , (F S A), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Second Floor, Hartford CT 06115 203/275-5346 Fax. 203/275-5221	1979	Meyers, Adam E. , (M C A , A S A., F A), <i>Assistant Vice President</i> , Hav/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4964	1988
Merwald, James M, Jr. , (F S A), <i>Consulting Actuary</i> , Actuarial Resources Corp, 11755 West 112th Street, Suite 102, Overland Park KS 66210 913/451-0044	1979	Meyers, Glenn , (F C A S), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, Actuarial Development Division, 160 Water Street, New York NY 10038 212/487-7730	1981
Meshboun, Stuart , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1982	Meyers, Jamie Bruce , (A S A), <i>Rating Manager</i> , North East Regional Service Center, Partners National Health Plans, Midpoint Office Park, 1111 Country Club Road, Middletown CT 06457 203/638-6309	1988
Meskin, Stephen A. , (F.S.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, 1920 'N' Street NW, Suite 500, Washington DC 20036 202/872-1870	1982	Meyers, Ronald , (E.A.), <i>Owner</i> , 401 East 34th Street, 21B North, New York NY 10016 212/481-1320	1976
Messinger, Harlan , (A S A , E A), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9340	1990	Meyers, Steven D. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, 177 South Commons Drive, Aurora IL 60507 708/082-0732	1986
Metcalf, David M. , (A S A., E A.), <i>Actuary</i> , Business Actuaries Inc, 2200 Hillsboro Road, PO Box 121584 Suite 401, Nashville TN 37212-1584 615/292-6265	1979	Meyerson, Hyman , 390 First Avenue, New York NY 10010	i 1966
Methven, R James , 133 North Casey Road, Osprey FL 34229 813/966-5801	1976	Meylink, Daniel E, Sr. , (F.S.A.), <i>Senior Vice President & Chief Operating Officer</i> , Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-1000 Ext. 2454	1980
Metz, Frank C. , (F S A), <i>Associate Actuary</i> , Modern Woodmen of America, Mississippi River at 17th Street, Rock Island IL 61201 309/786-6481	1978	Miano, Thomas M. , (A.S.A., E.A.), TPF&C/Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/609-9250	1989
Metz, Stephen M. , (A S A , E A), <i>Senior Consultant</i> , Coopers & Lybrand, 101 East Kennedy Boulevard, Suite 1500, Tampa FL 33602 813/229-0221 Fax. 813/229-3646	1987	Mibus, Sidney A. , (A S A.), 7456 North Crossway Road, Milwaukee WI 53217	i 1968
Metzler, David L. , (A S A), <i>Actuarial Assistant</i> , Old American Insurance Company, PO Box 418573, Kansas City MO 64173-0121 816/753-4900	1989	Miccolis, Jerry A. , (F C A S), Tillinghast/Towers Perrin, 101 South Hanley, Suite 800, St Louis MO 63105 314/862-7611	1979
Metzner, Claus S. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, TN4B, Hartford CT 06156 203/273-2330	1977	Miccolis, Robert S. , (F.C.A.S.), Tillinghast/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6312 Fax: 215/246-6259	1979
Meyer, Beverly A. , (F S A), <i>Account Manager</i> , Hewitt Associates, Suite 2100, 45 South Seventh Street, Minneapolis MN 55402 612/339-7501 Fax. 612/339-3517	1986	Michael, Elizabeth , (F S A , E A), <i>Consulting Actuary</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1990
Meyer, Brenda Severson , (F S A , E A.), <i>Pension Actuary</i> , Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-4090	1990	Michael, John C. , (A.S.A.), <i>Assistant Vice President</i> , Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551	1985

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- Michail, Angelica B.** (F.S.A.), *Assistant Vice President*, Executive Life Insurance Co, 11444 West Olympia Boulevard, Los Angeles CA 90064 213/312-2579 1982
- Michalcik, Joseph** (F.S.A.), *Vice President & Actuary*, Blue Cross/Blue Shield of OK, 1215 South Boulder, Tulsa OK 74102 918/560-3023 1971
- Michel, Joseph W.** (F.S.A.), *Associate Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8225 1979
- Michelson, H Lee** (F.S.A.), *Actuary*, Home Life Insurance Co, Actuarial Dept, 31st Floor, 75 Wall Street, New York NY 10005 212/428-2219 1988
Fax: 212/428-2255
- Michelson, Jon W.** (F.C.A.S.), *Tillinghast/Towers Perrin*, 101 South Hanley, St Louis MO 63105 314/862-7611 1989
- Middleton, Raymond L.** (E.A.), *Consultant & Chief Actuary*, Benefit Research & Planning, Benson Building, Suite 127, Township Line Road & Washington, Jenkintown PA 19046 215/572-0990 1976
- Middleton, Richard A.** (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1130 1974
- Midgley, Keith** (F.S.A.), *Vice President & Actuary*, Surety Life Insurance Co, 515 East 100 South, Salt Lake City UT 84102 801/355-3000 1973
- Midura, Caroleen K.** (F.S.A.), *Associate Pension Actuary*, The New England, 501 Boylston Street, Boston MA 02117 617/578-3876 1986
- Mihalka, Kenneth Mark** (F.S.A.), *Senior Associate Actuary*, Federal Kemper Life Assurance Co, Kemper Insurance Building, Long Grove IL 60049 708/540-2915 1981
- Mikhail, Raouf G.** (A.S.A.), *Principal Actuary*, New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6043 1982
- Mikkalo, Steven J.** (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Capital Center, South Tower, 201 North Illinois Street, Suite 2000, Indianapolis IN 46204-1904 317/237-2888 1980
- Mikkelsen, Robert L.** (F.S.A.), *Valuation Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4309 1982
- Mikolajczyk, Michael A.** (F.S.A., M.C.A., E.A.), *Consulting Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1981
- Miksch, Margaret A.** (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5701 1990
- Mikula, Sharon B.** (A.S.A., E.A.), 921 Wilshire Drive, Libertyville IL 60048 708/362-4784 1976
- Milberg, John E.** (A.S.A.), *Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3552 1980
Fax: 714/760-4864
- Mildenhall, Helen I.** (A.S.A., E.A.), *William M Mercer Incorporated*, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500 1990
- Miles, Duke** (F.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1802 1976
Fax: 404/365-1662
- Miles, James A.** (F.S.A.), *Actuary*, American States Insurance Cos, Actuarial Life Department, 500 North Meridian Street, Indianapolis IN 46204-1275 1980
317/262-6673
- Milholland, James B.** (F.S.A.), *Partner*, Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 1979
Fax: 404/653-9395
- Mill, Ralph A.** (A.C.A.S.), *Personal Lines Actuary*, Unigard Insurance Group, PO Box 90701, Bellevue WA 98009 206/644-5236 Ext: 2890 Fax: 206/562-5256 1982

Admitted

- Millar, Stephen K.** (F.S.A.), *Vice President & Group Actuary*, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/231-6402 1983
- Miller, Barry E.** (F.S.A., E.A.), *The Wyatt Company*, 15303 Ventura Boulevard, Suite 700, Sherman Oaks CA 91403-3110 818/906-2631 Ext: 251 1979
- Miller, Brett E.** (A.C.A.S.), *Manager & Actuary*, Arthur Andersen & Co, 1345 Avenue of the Americas, New York NY 10105 212/708-4477 1989
- Miller, Bryan F.** (F.S.A.), *Director-Actuarial Services*, Blue Cross/Blue Shield of Kansas City, 2301 Main, Kansas City MO 64108 816/395-2869 1987
- Miller, Charles F.** (F.S.A., E.A.), *Partner*, KPMG Peat Marwick, 1600 Elm Street, Thanksgiving Tower, Suite 1400, Dallas TX 75201 214/754-2000 Ext: 2508 1981
Fax: 214/754-2297
- Miller, Charles Harvey** (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, South Paramus Road, PO Box 992, Paramus NJ 07653-0992 201/712-5410 1988
- Miller, Craig A.** (E.A.), *President*, Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200 1979
- Miller, Cynthia S.** (F.S.A.), *Director & Corporate Actuary*, Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-4457 1986
- Miller, Danny L.** (A.S.A.), *Assistant Actuary*, ITT Life Insurance Corp, Waterford Park, 505 North Highway 169, Minneapolis MN 55441 612/545-2100 1990
Fax: 612/591-9756
- Miller, David L.** (F.C.A.S.), *Senior Vice President & Chief Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-7476 1977
- Miller, David L.** (F.C.A.S.), *Associate Actuary*, Penn National Mutual Casualty Insurance, 1900 Derry Street, Harrisburg PA 17105 717/234-4941 1987
- Miller, David R.** (F.S.A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5332 1978
- Miller, David R.** (E.A.), *Principal Actuary*, Consolidated Pension Consultant, 43 Orland Square, #302, Orland Park IL 60462-3206 708/460-1900 1976
- Miller, Deborah A.** (A.S.A., E.A.), *Associate Actuary*, Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1987
- Miller, Debra A.** (A.S.A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, T8/441, Minneapolis MN 55440 612/342-8588 1990
- Miller, Dennis J.** (A.S.A., E.A.), *Actuary*, The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177 1983
- Miller, Gary** (F.S.A., E.A.), *Vice President*, The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 1978
- Miller, Harry R.** (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, M Corp Plaza, 333 Clay, Suite 4330, Houston TX 77002 713/658-8451 1984
- Miller, J J.** (F.S.A.), *Senior Vice President & Chief Marketing Officer*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1906 1975
- Miller, James I.** (F.S.A.), *Vice President, Life & Health Marketing*, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6277 1978
- Miller, James R.** (F.S.A.), *Vice President, Corporate Development*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55401 612/342-3258 1976
- Miller, Janet F.** (E.A.), *Senior Actuary*, Noble Lowndes, 525 West Monroe Street, Suite 2405, Chicago IL 60606 312/648-1010 Fax: 312/648-0870 1987

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Miller, Jeffrey D. (F S A), <i>President</i> , The Miller Group, 7300 College Boulevard, Suite 309, Overland Park KS 66210 913/338-1415	1979	Miller, Richard L. (F S A.), 1830 Sevilla Boulevard, Apt 206, Atlantic Beach FL 32233 904/246-7650	i 1965
Miller, John Hamilton , (F.S.A., E.A.), <i>Associate</i> , Wilham M Mercer Incorporated, PO Box 7440, San Francisco CA 94120 415/393-5222	1969	Miller, Richard S. (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2703 Fax: 214/701-2768	1965
Miller, John R. (F.S.A), <i>Consulting Actuary</i> , William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 Fax: 913/661-9336	1984	Miller, Robert A, III , (F.C A S., F.S.A), <i>Consulting Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1965
Miller, Jonathan E. (F.S.A.), <i>Assistant Actuary</i> , American United Life Insurance Co, One American Square 513N, PO Box 368, Indianapolis IN 46206-0368 317/263-1729	1988	Miller, Scott D. (E.A.), <i>Consulting Actuary</i> , Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200	i 1985
Miller, Judy A. (F.S.A., E.A.), <i>Vice President & Consulting Actuary</i> , Hendrickson Miller & Associates Inc, 101 North Last Chance Gulch, PO Box 823, Helena MT 59624 406/442-5222	1980	Miller, Steven P. (F.S.A.), <i>Second Vice President & Investment Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2524	1984
Miller, Lawrence A. (F S A), <i>Vice President & Actuary-Related Bus Division</i> , UNUM Life Insurance Co, RBD Actuarial C238, 2211 Congress Street, Portland ME 04122 207/770-9250 Fax: 207/770-9113	1971	Miller, Susan M. (F C.A.S.), <i>Vice President</i> , National Liberty Corp, 20 Moores Road, Frazer PA 19355 215/648-5881	1986
Miller, Lawrence D. (F S A), William M Mercer Ltd, 800 Princeton Tower, 123 Second Avenue South, Saskatoon SK Canada S7K 7E6 306/653-6200	1978	Miller, Thomas E. (A S A.), <i>Assistant Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3874	1987
Miller, Lee O. (A.S.A., E.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602 303/592-5500	1980	Miller, Thomas L. , <i>President & Chief Executive Officer</i> , Blue Cross/Blue Shield of KS, 1133 Topeka Boulevard, Topeka KS 66629-0001 913/291-8600	1984
Miller, Leonard S. (A S A), <i>President</i> , Protected Home Mutual Life Insurance, 30 East State Street, Sharon PA 16146 412/981-1520 Ext. 246 Fax: 412/981-7031	1979	Miller, Walter N. (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07102-2992 201/802-9507 Fax: 201/802-3186	1965
Miller, Lynn C. (F.S.A), <i>Senior Vice President, Actuarial & Finance</i> , Pacific Mutual Life Insurance Co, Product Research & Development, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3925	1972	Miller, William J. (F.C A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4394	1986
Miller, Mark R. (M C.A , E A), <i>Consulting Actuary</i> , Ropes & Gray, One International Place, Boston MA 02110-2624 617/951-7265	1989	Miller, William M. (E.A.), <i>Danziger & Markhoff</i> , 123 Main Street, White Plains NY 10601 914/948-5547 Fax: 914/948-1706	1976
Miller, Martin A. (F.S.A), TPF&C/Towers Perrin, 333 Bush Street, San Francisco CA 94104 415/773-3000	1978	Millerd, John N. (E.A.), <i>Pension Actuary</i> , Millerd Actuarial Services Inc, 601 North Parkcenter Drive, Suite 201, Santa Ana CA 92705 714/834-1149	1971
Miller, Mary F. (F.C A.S.), <i>Actuary</i> , American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6754 Fax: 317/262-6813	1988	Millering, William L. (F S A.), <i>Corporate Actuary</i> , Blue Cross/Blue Shield of NJ, 33 Washington Street, Newark NJ 07101 201/456-2388	1966
Miller, Michael J. (F C.A S), <i>Tillinghast/Towers Perrin</i> , 115 West Jefferson, Suite 302, Bloomington IL 61701 309/828-3736	1975	Milling, Jeffrey S. (E.A.), <i>Senior Financial Analyst</i> , Sears Roebuck & Company, Sears Tower, Department 971FA, Chicago IL 60684 312/875-2921	1990
Miller, Morton D. (F.S.A), [Past President], 35 Sutton Place, Apt 9E, New York NY 10022 212/867-5139	i 1965	Millman, Gerald M. (F.S.A., E.A), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3575	1976
Miller, Nicholas F, Jr. , (F C.A.S.), <i>Sr Vice Pres & Actuary, Act'l Industry Affairs & Fin Servs</i> , Aetna Life & Casualty, 151 Farmington Avenue, TSAM, Hartford CT 06156 203/273-0123 Fax: 203/273-7480	1965	Millman, Neil L. (A.C.A.S.), <i>Principal</i> , Actuarial Advisory Services Inc, 7605 Applecross Lane, Dallas TX 75248 214/991-4240 Fax: 214/991-4196	1981
Miller, Orville H. (F C.A., A S A), <i>Consulting Actuary</i> , Miller & Company, 2145 Skyway Tower, LB 215, 400 North Olive Street, Dallas TX 75201 214/922-9603	1969	Millman, Russell L. (A.S.A., E.A.), <i>Consulting Actuary</i> , Millman Strenk & Cuni Inc, 7815 Cooper Road, Suite D, Cincinnati OH 45242-7605 513/891-0270	1966
Miller, Paul V. , <i>President</i> , Paul V Miller Company, PO Box 861, Shawnee Mission KS 66201 913/262-1064	i 1966	Mills, Alan L. (F S.A., E A.), <i>National Director of Technology</i> , Deloitte & Touche, One World Trade Center, 93rd Floor, New York NY 10048-0601 212/839-6355	1980
Miller, Philip D. (F C.A.S.), <i>Senior Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-7733	1975	Mills, Gregory M. (A S A), <i>Actuarial Associate</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8228	1990
Miller, Phyllis R. (E.A), <i>Consulting Actuary</i> , Suite 300, 21550 Oxnard Street, Woodland Hills CA 91367 818/596-2126	1976	Mills, John A. (F.S.A.), <i>Director-Group Insurance</i> , The Citadel Assurance Co, 1075 Bay Street, 12th Floor, Toronto ON Canada M5S 2W5 416/928-8528 Fax: 416/928-1553	1984
Miller, Randolph David. (F.S.A.), <i>Vice President & Valuation Actuary</i> , Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3013	1980	Mills, Marjorie S. (F S A , E A), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30305 404/264-3280	1980
Miller, Reed P. (F.S.A), <i>Vice President</i> , Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-2472	1979	Mills, Richard J. (F.C A S), 9123 Menard Avenue, Morton Grove IL 60053	i 1969
		Mills, Robert P, Jr. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2251	1977

	Admitted		Admitted
Mills, William W. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606-3308 312/704-0600	1984	Miravite, Feliciano F. , (F.C.A., E.A.), <i>President & Actuary</i> , Feliciano F Miravite Inc, PO Box 656, MCPO, Makati, Metro Manila Philippines 817-1987	1970
Millward, David M W. , (F.S.A.), 23-4 Horseshoe Circle, Ossining NY 10562	1969	Mire, Eddie A. , (F.S.A.), <i>Second Vice President & Actuary</i> , Columbia Universal Life Insurance Co, PO Box 200225, Austin TX 78720 512/345-3200	1984
Millwood, Timothy Simon , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Atlanta Financial Center, Suite 1250, 3343 Peachtree NE, Atlanta GA 30326-1052 404/237-7060 Fax 404/237-6984	1985	Mire, Randall , (F.C.A., F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/351-4135	1972
Millyard, David M. , (F.S.A.), 35 Bannatyne Drive, Willowdale ON Canada M2L 2N8	1967	Mischke, Gerald Arden , (A.S.A.), PO Box 1091, Omaha NE 68101	1983
Milnes, Esther H. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-8590 Fax: 201/716-3159	1979	Mishler, Robert L. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1981
Milton, Mark A. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000	1985	Mislavsky, Hector H. , (A.S.A., E.A.), <i>Senior Manager</i> , Price Waterhouse, 1221 Avenue of the Americas, New York NY 10020 212/703-3882	1984
Milton, Thomas F. , (F.S.A., A.C.A., E.A.), <i>Vice President & Chief Actuary</i> , United Actuarial Services Inc, 3901 North Meridian Street, Suite 500, Indianapolis IN 46208 317/924-5310	1965	Misner, David T. , (A.S.A.), <i>Actuarial Consultant</i> , R & M Consulting Services, 273 Wingedfoot Place, Eagle ID 83616 208/939-6698	1987
Mims, Hornsby , (A.C.A.), <i>President</i> , Equitable Reserve Association, 116 South Commercial Street, Neenah WI 54956-3053 414/722-1574	1966	Mitchell, Anne Goodman , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8186	1985
Min, Joanne J. , (A.S.A.), PO Box 55-834, Taipei Taiwan Republic of China	1984	Mitchell, Ben H. , (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1621	1978
Minassian, Donald P. , (A.S.A.), <i>Professor & Associate Actuary</i> , Butler University, Department of Math Sciences, 4600 Sunset Avenue, Indianapolis IN 46208 317/283-9438	1983	Mitchell, Clifton M. , (F.S.A.), <i>Consulting Actuary</i> , C Mitchell Co Inc, 110 Wild Basin Road, Suite 378, Austin TX 78746 512/328-6390	1980
Minches, David , (A.S.A.), <i>Manager</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2796 Fax: 215/561-1708	1988	Mitchell, Dane C. , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Two Logan Square, Suite 2100, Philadelphia PA 19103-2796 215/246-1400 Ext 1416	1983
Minck, Richard V. , (F.S.A.), <i>Executive Vice President</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2100 Fax 202/624-2319	1966	Mitchell, David E. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5606	1982
Miner, Neil B. , (F.C.A.S.), <i>Assistant Actuary</i> , Kemper National Insurance Companies, Long Grove IL 60049 708/540-2448	1983	Mitchell, G Thomas , (F.S.A.), <i>President</i> , Charter National Life Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575	1969
Miner, William J. , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606-3308 312/704-0600 Fax: 312/704-8114	1980	Mitchell, H Elizabeth , (F.C.A.S.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/351-4118	1989
Mingione, Gerard C. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6027 Fax 215/246-6251	1980	Mitchell, James A. , (F.S.A.), <i>President & Chief Executive Officer</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2657	1969
Minnich, Kay M. , (A.S.A.), <i>Manager-Valuation & Forecasting</i> , ITT Life Insurance Corp, Waterford Park, 505 North Highway 169, Minneapolis MN 55441 612/545-2100 Ext 193 Fax: 612/591-9756	1986	Mitchell, Lawrence , (F.C.A., F.S.A., E.A.), <i>President</i> , Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800	1965
Minor, Kevin R. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7000	1985	Mitchell, Robert C. , (F.S.A.), <i>2nd Vice President & Associate Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9344	1987
Minor, Norman R. , (A.S.A., F.A.), <i>Managing Director</i> , Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900	1966	Mitchell, Robert R. , (A.S.A., E.A.), <i>Owner</i> , Consultants in the Valley, PO Box 1658, Downey CA 90240 213/869-8355	1979
Minwalla, Farhad K. , (F.S.A., E.A.), <i>Actuary</i> , Creative Retirement Systems, Platt Park Office Center, 30 Garfield Place, Cincinnati OH 45202 513/621-7585 Fax: 513/621-7596	1980	Mitchell, Thomas J. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020-0095 212/536-1685	1980
Mirabito, David M. , (A.S.A.), <i>Consulting Actuary</i> , Ropes & Gray, One International Place, Boston MA 02110-2624 617/951-7000	1990	Mitchell, Tracey N. , (A.S.A.), <i>Associate</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309-3630 404/870-1300 Ext 1387	1990
Miraski, Theodore J. , (E.A.), <i>Actuary</i> , Karel & Associates Ltd, 707 Skokie Boulevard, Northbrook IL 60062 708/564-5655 Fax 708/564-2120	1976	Mitchell, William H. , (F.C.A.S., F.S.A.), <i>Consulting Actuary</i> , Old Republic General Services Inc, 307 North Michigan Avenue, Chicago IL 60601 312/346-8100 Fax: 312/726-0309	1980
		Mitchem, Kenneth D. , (F.S.A.), 142 Wickham Road, Garden City NY 11530	1965
		Mitra, Dolly , (A.S.A.), <i>Senior Actuarial Assistant</i> , Western Life Insurance Co, 500 Bielenberg Drive, Woodbury MN 55125 612/738-5084	1989

	Admitted		Admitted
Mittal, Madan L. , (A.C.A.S.), <i>Vice President</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1458	1983	Mohler, Elena D. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326 404/365-1705	1988
Mittel, Carol Buchalter , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1200, Atlanta GA 30339 404/955-2488	1982	Mohnblatt, Arnold S. , (F.C.A.S.), <i>Consulting Actuary</i> , 1126 Sullman Avenue, Plainfield NJ 07060 201/668-8318	1966
Mitts, Karen , (A.S.A.), 1534 Haskin, San Antonio TX 78209	1989	Mohon, Beryl S. , <i>Manager, Retirement Benefits</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2737	1976
Miyao, Stanley K. , (A.C.A.S.), <i>Senior Vice President & Actuary</i> , CalFarm Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4458	1979	Mohoric, Edward P. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 Fax: 215/687-4236	1979
Mlot, Stuart J. , (A.S.A., E.A.), <i>Vice President</i> , Financial Data Planning Corp, 30 Washington Street, Wellesley Hills MA 02181 617/235-5844	1982	Mohrenweiser, Jeffrey A. , (A.S.A.), <i>Manager</i> , CNA Insurance Companies, CNA Plaza, Floor 28 South, Chicago IL 60685 312/822-3840	1989
Moan, John M. , (F.S.A., E.A.), <i>Valuation Actuary</i> , Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2513	1979	Mohrman, David F. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1986
Mockridge, Laura Monforte , (A.S.A.), <i>Actuary</i> , Management Compensation Group, 3490 Piedmont Road NE, Suite 1300, Atlanta GA 30305 404/261-7707	1990	Moilien, Tilmar A. , (F.S.A.), 8924 New York Avenue, Des Moines IA 50322	1965
Modaff, James C. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250 Fax: 414/784-4116	1983	Moisuk, William J. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 508/855-2717	1982
Modai, Jacques C. , (A.S.A., E.A.), <i>Consulting Actuary</i> , 27 Union Square West, Suite 403, New York NY 10003 212/627-3233	1971	Mojzak, Michael Lee , (E.A.), <i>Actuary</i> , Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	1989
Modeer, John C. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , AVCO Insurance Services, 3349 Michelson Drive, Irvine CA 92715 714/553-7953 Fax: 714/553-7780	1978	Mokros, Bertram F. , (A.C.A.S.), 1712 West Olive Street, Apt 54, Bozeman MT 59715-4098	1966
Model, George D. , (F.S.A.), <i>Principal</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3779 Fax: 617/638-3999	1976	Molen, Frederick K. , (F.S.A.), <i>Vice President & Chief Valuation Actuary</i> , Family Guardian Life Ins Co, 160 Greentree Drive, Suite 103, Dover DE 19901 302/677-1006	1979
Model, Jeremiah B. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0454	1979	Molinar, John L. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031 Fax: 314/231-0249	1976
Modugno, Victor , (F.S.A.), <i>Actuary</i> , Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-3339	1979	Moller, Karl G. , (F.C.A.S.), <i>Assistant Vice President</i> , Home Insurance Co, 59 Maiden Lane, New York NY 10038 212/530-6713	1979
Mochle, Michael , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 100 California Street, Suite 1300, San Francisco CA 94111 415/392-0616	1986	Molof, Robert W. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5532	1979
Moeller, Martha A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 2445 M Street NW, Suite 400, Washington DC 20037 202/429-9760	1982	Monaghan, Dennis M. , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 900 SW Fifth Avenue, Suite 1000, Portland OR 97204 503/273-8521	1980
Moeller, Peter H. , (F.S.A.), <i>Executive Vice President-Product</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7697	1970	Monaghan, Sean T. , <i>Consultant</i> , The Wyatt Company, First National Building, Suite 200, Detroit MI 48226 313/961-5485	1984
Moeller, Tim , (F.S.A.), <i>Senior Vice President & Director of Group Insurance</i> , American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6542	1983	Moncher, Richard B. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , FTT/Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-6506	1990
Moerke, Lawrence John , (A.S.A., E.A.), TPF&C/Towers Perrin, 600 Grant Street, Suite 3800, Pittsburgh PA 15219 412/261-1060	1982	Monnin, Gary P. , (F.S.A.), <i>Senior Vice President</i> , MacKeen & Bailey Inc, 12710 Research Boulevard, Suite 265, Austin TX 78759 512/250-0720 Fax: 512/250-9392	1977
Moes, Charles E, Jr. , (F.S.A.), <i>Vice President</i> , Pan-American Life Insurance Co, 601 Poydras, 15th Floor, New Orleans LA 70130 504/566-3554 Fax: 504/561-8427	1979	Monroe, Charles F. , (F.C.A., A.S.A., E.A.), <i>Monroe & Associates Inc</i> , 19454 James Couzens, Detroit MI 48235 313/864-3758 Fax: 313/864-7648	1967
Moews, Lawrence P. , (F.S.A.), <i>Vice President</i> , Allstate Agent Life & Annuity, Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6009	1980	Monson, Donald Kevin , (A.S.A.), <i>Actuarial Assistant</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7788	1983
Mogul, David S. , (A.S.A.), <i>Actuarial Associate</i> , Hartford Insurance Group, Hartford Plaza, PO Box 2999, Hartford CT 06104-2999 203/843-3183	1988	Montague, Theodore L, III , (F.S.A.), 4228 Irvin Simmons Drive, Dallas TX 75229 214/350-8631	1973
Mohey-Deen, Zain , (A.S.A.), <i>Assistant Actuary</i> , CONSECO Inc, 11825 North Pennsylvania Street, Carmel IN 46032 317/573-2696	1990	Montemurro, Alan Gerard , (A.S.A.), <i>Allstate Life Insurance Co</i> , 3100 Sanders Road, J1A, Northbrook IL 60062 708/402-5000 Ext 2974	1985
Mohl, F James , (F.C.A.S.), <i>Vice President & Chief Actuary</i> , Brougher Insurance Group Inc, 525 South Meridian, PO Box 6056, Indianapolis IN 46206-6056 317/634-7566 Ext 368 Fax: 317/634-7695	1977	Montenegro, Jose C. , (E.A.), <i>Equitable Life Assurance Society</i> , Two Penn Plaza, New York NY 10021 212/714-4067	1976
		Montes, Andres E. , (A.S.A.), <i>Actuarial Assistant</i> , Pan-American Life Insurance Co, 601 Poydras, 14th Floor, New Orleans LA 70130 504/566-3553	1990

Admitted		Admitted	
Montesano, Gary Louis , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-8855 212/345-7539	1983	Moore, Gene C. , (F.S.A.), 1040 Ridge Tarn NE, Atlanta GA 30350 404/396-0179	i 1965
Montgomery, David B. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Xerox Life Companies, 1001 Warrenville Road, Lisle IL 60532 708/719-6256 Fax: 708/719-6240	1979	Moore, George E., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1965
Montgomery, James R. III , <i>President</i> , Washington Insurance, Regulatory Consultants, 1511 'K' Street NW, Washington DC 20006 703/759-2857	1970	Moore, James E. , (A.C.A.S.), <i>Vice President-Financial</i> , Orion Group Inc, 9 Farm Springs Drive, Farmington CT 06032 203/674-6683	1972
Montgomery, John O. , (F.S.A.), <i>Chief Actuary & Deputy Insurance Commissioner</i> , California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-2533	1966	Moore, Jean A. , (A.S.A.), <i>Actuarial Analyst</i> , William M Mercer Incorporated, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100 Fax: 303/832-7350	1990
Montgomery, Rosemary , (A.S.A.), <i>Senior Vice President & Chief Actuary</i> , United American Insurance Co, 2909 North Buckner Boulevard, PO Box 810, Dallas TX 75221-0810 214/320-7235	1983	Moore, John B. , (F.C.A., F.S.A., E.A.), <i>President</i> , The Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600	i 1965
Montgomery, W Dale , (F.C.A.S.), <i>Vice President & Actuary</i> , Highlands Insurance Companies, 600 Jefferson Street, Houston TX 77002-7392 713/750-8206	1986	Moore, Nancy A. , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN 5323, Princeton NJ 08543-5323 609/520-2529	1989
Montigney, Brian A. , (A.C.A.S.), <i>Manager</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5923	1986	Moore, Paul C. , 3747 Townsend Drive, Dallas TX 75229	i 1966
Montigney, Diana Bowes , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, K4B, Northbrook IL 60062 708/402-2545	1988	Moore, Phillip S. , (F.C.A.S.), <i>Vice President</i> , John Deere Insurance Group Inc, 3400 80th Street, Moline IL 61265 309/765-8440	1975
Montour, Alain , (A.S.A.), <i>Manager</i> , Metropolitan Life Insurance Co, Area 2H, One Madison Avenue, New York NY 10010 212/578-4858 Fax: 212/679-2902	1990	Moore, Richard E. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-2491	1982
Moody, Andrew W. , (A.C.A.S.), <i>Assistant Vice President</i> , Signet Reinsurance Company, 175 Morristown Road, PO Box 405, Basking Ridge NJ 07920-0405 201/766-0100 Fax: 201/766-5260	1990	Moore, Robert R. , (F.S.A.), 44 Tallmadge, Chatham NJ 07928	1965
Moody, Richard L. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1972	Moore, Ronald C. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1070	1966
Moody, William E. , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, E:EP:PA, Washington DC 20224 202/535-9852	1967	Moore, Theresa L. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1986
Moon, Roger S. , (F.S.A.), <i>Vice President & Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701-0391 608/231-7548	1977	Moore, William T. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, First Canadian Centre, 2700 350 Seventh Avenue SW, Calgary AB Canada T2P 3N9 403/237-7373	1976
Mooney, Joanne Percoco , (E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Park 80 West, Plaza One, Saddle Brook NJ 07662-5806 201/843-3444	1987	Moorhead, Ernest J. , (F.S.A.), <i>[Past President]</i> , Box 780, Bermuda Run NC 27006 919/998-5335	i 1965
Moore, Brian C. , (F.C.A.S.), <i>Senior Vice President</i> , The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4393 Fax: 215/864-4442	1978	Moorhead, Steven A. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Federal Life Insurance Co (Mutual), 3750 Deerfield Road, Riverwoods IL 60015 708/520-1900 Fax: 708/520-7651	1980
Moore, Brian J. , (A.S.A.), <i>Senior Staff Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3548	1987	Moral, Alex N. , (F.S.A.), <i>Vice President & Group Actuary</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, #D335, Springfield IL 62715 217/788-5126 Fax: 217/788-5161	1985
Moore, Brian L. , (A.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , North American Life Assurance Co, 5650 Yonge Street, 22nd Floor, North York ON Canada M2M 4G4 416/229-4515	1980	Moran, Edward G. , (E.A.), <i>Consultant</i> , 4777 Jackson Road, Cincinnati OH 45245 513/721-6635	1976
Moore, Bruce D. , (F.C.A.S., F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Intl Ins, Prudential Insurance Company of America, 213 Washington Street, 18th Floor, Newark NJ 07102-2992 201/802-4666 Fax: 201/802-9762	1977	Moran, Joseph W. , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6601	1965
Moore, Burton E. , (F.C.A.), <i>Vice President & Actuary</i> , Atlantic Coast Life Insurance Co, PO Box 20010, Charleston SC 29413-0010 803/722-7727	1965	Moran, Robert P. , (A.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Occidental Life Insurance Co of NC, 1001 Wade Avenue, Raleigh NC 27605-1158 919/831-8022 Fax: 919/831-8011	1988
Moore, Charles D. , (A.S.A.), <i>Assistant Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2769	1985	Moran, Victor J. III , (A.S.A.), <i>Assistant Vice President, Actuarial Operations</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-4930	1985
Moore, Charles P. , (F.C.A., A.S.A., E.A.), <i>Qualified Pension Consultants of Florida Inc</i> , PO Box 9296, Daytona Beach FL 32120 904/255-0515	1966	Morazain, Pierre , (F.S.A.), 2608 Callaghan Drive, Whistler BC Canada V0N 1B2 604/938-1671	1974
		Mordorski, David M. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , United Pacific Life Insurance Co, One Penn Center, 14th Floor, Philadelphia PA 19103 215/864-5933	1972
		Moreen, Robert A. , (F.S.A., M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4287 Fax: 215/864-9906	1982

	Admitted		Admitted
Morell, Roy K. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5749	1979	Morris, Doris N. , 31270 John Wallace Road, Evergreen CO 80439 303/670-1273	i 1967
Morfe, Michael E. , (A.S.A.), <i>Consulting Actuary</i> , A Foster Higgins & Co Inc, 125 Broad Street, New York NY 10004 212/574-9035	1987	Morris, Frank E. , (F.S.A.), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, 200 Hopmeadow Street, Simsbury CT 06089 203/843-3435	1986
Morgan, Curtis S. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Kwasha Lipton, PO Box 1400, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1986	Morris, James , (F.S.A.), <i>Vice President, Product Design</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, PO Box 9000, Newport Beach CA 92660 714/640-3906	1986
Morgan, Jack L. , (A.S.A.), 7062 North Tuxedo Street, Indianapolis IN 46220 317/255-5137	i 1973	Morris, James R. , (F.S.A.), <i>Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1608	1982
Morgan, John P. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760	1978	Morris, Jeffrey S. , (A.S.A.), <i>Assistant Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5634 Fax: 215/648-5326	1990
Morgan, Lee W. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 9339 Genesee Avenue, Suite 300, San Diego CA 92121 619/458-3922	1984	Morris, John W. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8273 Fax: 215/963-8823	1980
Morgan, Michael W. , (F.S.A.), <i>Actuary</i> , Florida Insurance Department, 200 East Gaines Street, Tallahassee FL 32399-0300 904/487-0622	1977	Morris, Larry D. , <i>Senior Director Actuarial & Underwriting</i> , Blue Cross/Blue Shield of NC, PO Box 2291, Durham NC 27702 919/490-4260	1984
Morgan, Peter Jerome , (A.S.A., E.A.), <i>Partner</i> , Bacon & Woodrow, St Olaf House, London Bridge City, London England SE1 2PE 071/357-7171	1988	Morris, Michael J. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2740	1987
Morgan, Robert P. , (A.S.A.), <i>Actuarial Manager</i> , Mutual/United of Omaha Insurance Co, Four Financial Actuarial, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1983	Morris, Pamela Saunders , (F.C.A., F.S.A.), <i>President</i> , Morris/Hoisman Consulting, 2028 Port Bristol Circle, Newport Beach CA 92660 714/760-9284	1979
Morgan, Sandra S. , (F.S.A.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/954-3418	1984	Morris, Robert E. , <i>Chairman of the Board Emeritus</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	i 1965
Morgan, Scott C. , (E.A.), <i>Consulting Actuary</i> , Western Actuarial Services Inc, 4525 South Wasatch Boulevard, Suite 330, Salt Lake City UT 84124 801/272-4779	1982	Morrison, Cynthia Conrad , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, Mail Station 18-B, New York NY 10003 212/598-1269 Fax: 212/673-4406	1985
Morgan, Stephen T. , (A.C.A.S.), <i>Vice President</i> , American Re-Insurance Co, American Re Plaza, Box 5241, 555 College Road East, Princeton NJ 08543-5241 609/243-4438	1979	Morrison, David E. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7566 Fax: 204/946-7838	1977
Morgan, William S. , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1982	Morrison, Gary C. , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/461-2300	1976
Morgen, Albert J. Jr. , (F.S.A.), <i>Principal Consultant</i> , Howard Johnson & Co, 650 California, 24th Floor, San Francisco CA 94108 415/956-1040	1978	Morrison, George G. III , (F.S.A.), <i>Underwriters & Management Services Inc</i> , 3400 Coliseum Boulevard East, Suite 260, Fort Wayne IN 46805 219/482-1924	1988
Morhun, Mike F. , (A.S.A.), <i>Consultant</i> , The Wyatt Company, 9339 Genesee Avenue, Suite 300, San Diego CA 92121 619/458-3929	1989	Morrison, Gregory E. , (F.S.A.), <i>Vice President-Reinsurance</i> , London Life Insurance Company, 255 Dufferin Avenue, London ON Canada N6A 4K1 519/432-8526	1985
Morin, Michael N. , (M.C.A., A.S.A., E.A.), Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1986	Morrison, John D. , (F.S.A.), 7682 Ivywood Drive, Indianapolis IN 46250 317/849-6210	1965
Morisato, Susan C. , (F.S.A.), <i>Vice President & Health Product Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1983	Morrison, Rex A. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/ Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1836	1976
Morison, George D. , (F.C.A.S.), 9 Riggs Avenue, West Hartford CT 06107 203/521-6796	i 1965	Morrison, Thomas B. , (F.S.A.), 115 Antibes Drive, Apt 206, Willowdale ON Canada M2R 2Y9 416/665-3082	i 1966
Moroney, Richard , (F.S.A.), <i>Vice President & Actuary</i> , Farmers & Traders Life Insurance Co, 960 James Street, Syracuse NY 13201 315/471-5656 Ext: 262 Fax: 315/475-6612	1979	Morrison, William T. , (E.A.), PO Box 223537, Carmel CA 93922 408/626-8365	i 1978
Morr, Allison L. , (A.S.A.), <i>Actuarial Assistant</i> , State Farm Insurance Cos, One State Farm Plaza, Bloomington IL 61710 309/766-2967	1990	Morriss, Patrick , (A.S.A.), <i>Consulting Actuary</i> , 2100 Roswell Road, Suite 200-C129, Marietta GA 30062 404/565-6001	1985
Morris, Brian T. , (A.S.A.), <i>Associate Actuary</i> , Ann Arbor Actuaries Inc, One North Main Street, Suite 440, Ann Arbor MI 48104 313/662-2373	1988	Morrissey, Marlies S. , (F.S.A.), Nine Hawthorne Lane, Bloomfield CT 06002	i 1965
Morris, Carlton M. , (A.S.A.), <i>Partner</i> , Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400	1980	Morrow, Craig D. , (F.S.A., E.A.), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8012	1986
Morris, Dennis M. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 818/906-2631	1976	Morrow, Fred C. , (A.S.A.), <i>Senior Vice President</i> , Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/741-7812	1969
		Morrow, Jay B. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , American International Group, 70 Pine Street, Eighth Floor, New York NY 10270 212/770-5372 Fax: 212/269-3851	1983

	Admitted		Admitted
Morrow, Joseph E. , (F.S.A., E.A.), <i>Associate Actuary</i> , Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61702 309/557-2250	1980	Moulton, Harold B. , (F.S.A.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-0123	1965
Morrow, William P, Jr. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8358	1966	Moushey, Nora E. , (F.S.A.), <i>Vice President & Actuary</i> , Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 Ext 239 Fax 614/621-3309	1979
Morse, Peter F. , (F.S.A.), <i>Vice President</i> , TPF&C, a Fowers Perrin company, 1100 Melville Street, Suite 1400, Vancouver BC Canada V6E 4A6 604/683-8485	1977	Mouton, Glenn F. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Mouton & Company Inc, 1230 South Myrtle Avenue, Suite 401, Clearwater FL 34616 813/441-1526 Fax 813/441-3564	1975
Morse, Richard H. , (F.S.A.), 36 Holly Point Road, Centerville MA 02632 508/362-4010	1965	Movic, Mark S. , (F.S.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0640 515/247-6014	1980
Morson, Alan E. , (F.S.A.), <i>President</i> , Morson Consulting Ltd, 44 Glenallan Road, Toronto ON Canada M4N 1G8 416/481-8336	1984	Mower, Philip C. , (E.A.), <i>Consulting Actuary</i> , PO Box 1051, Cooperstown NY 13326 607/547-5217	1976
Mortensen, James M. , (F.S.A., E.A.), 20432 Outback, Bend OR 97702	1965	Mowery, Brent Michael , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3102	1980
Mortensen, James Michael , (E.A.), <i>Executive Vice President</i> , Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000 Ext: 400	1970	Mowery, James Clyde , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4198	1980
Morton, Cheryl E. , (F.S.A.), <i>Vice President & Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 Ext: 2247	1982	Moy, Lawrence , (A.S.A.), <i>Senior Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-5884	1989
Morton, E James , (F.S.A.), <i>Chairman & Chief Executive Officer</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-6620 Fax 617/572-6639	1965	Moyer, William H, III , (F.S.A.), <i>Officer & Director-Financial Reporting</i> , United Pacific Life Insurance Co, One Penn Centre, 14th Floor, Philadelphia PA 19103 215/864-5943	1982
Morton, Jason A. , (A.S.A.), <i>Life Consultant</i> , Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/344-0353	1990	Moylan, Thomas G. , (F.C.A.S.), <i>Assistant Actuary</i> , Commercial Union Insurance Co, One Beacon Street, B09-02, Boston MA 02108 617/725-7016	1988
Moschella, Tony C. , (A.S.A.), <i>Actuarial Supervisor</i> , Miller Mason & Dickenson, One First Avenue, Conshohocken PA 19428 215/834-2245	1990	Moynier, Thomas D. , (A.S.A.), <i>Actuarial Associate</i> , Executive Life Insurance Co, 11444 Olympic Boulevard, Los Angeles CA 90064 213/312-2656	1984
Moscovitch, Nathan A. , (F.C.A., F.S.A., E.A.), Howard Johnson & Co, 20 North Wacker Drive, Suite 1475, Chicago IL 60606 312/368-5122	1965	Moynihn, Kevin J. , (A.C.A.S.), <i>Becher & Carlson Risk Management Inc</i> , 21600 Oxnard Street, Suite 900, Woodland Hills CA 91367 818/715-0800	1990
Moseley, Jack , (F.C.A.S.), <i>Chairman of the Board, President & Chief Executive Officer</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3737	1965	Moyse, John S. , (F.S.A.), <i>Moyse Consulting Services</i> , 125 Chenoweth Lane, Suite 102, Louisville KY 40207-2603 502/895-1077 Fax 502/897-2557	1965
Moses, Stephen B. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 135 West 50th Street, New York NY 10020 212/641-8603 Fax: 212/641-8619	1983	Mrazik, Robert J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1982
Moses, Victor C. , (F.S.A.), <i>Vice President & Chief Actuary</i> , GNA Annuities Insurance & Securities, Two Union Square, Suite 5600, Seattle WA 98101-2336 206/625-1755 Ext: 2801 Fax: 206/583-5601	1981	Mucci, Richard L. , (F.S.A.), <i>Vice President & Chief Actuary</i> , The Paul Revere Insurance Group, 18 Chestnut Street, 080-01, Worcester MA 01608 508/792-6360	1979
Mosesson, Zehman I. , (F.S.A.), 1403-B Troy Towers, Bloomfield NJ 07003 201/748-3090	1965	Mucci, Robert V. , (F.C.A.S.), <i>Vice President & Actuary</i> , Transatlantic Reinsurance, 80 Pine Street, 7th Floor, New York NY 10005 212/770-2025	1986
Moskal, Jack , (E.A.), <i>Managing Partner</i> , Moskal Jaras & Klein Co, One Cleveland Center, 1375 East Ninth Street, Suite 1850, Cleveland OH 44114 216/771-4242	1988	Mudd, Bonnie O. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 225 North Michigan Avenue, Chicago IL 60601-7693 312/565-6172 Fax: 312/565-6298	1980
Mosko, Rory S. , (A.S.A.), <i>Assistant Actuary</i> , Colonial Penn Group Inc, 19th & Market Streets, Philadelphia PA 19181 215/988-3437	1990	Mudge, William S. , (A.C.A.), 2631 South Chase Lane, Lakewood CO 80227	1969
Moskowitz, Joseph Lee , (F.S.A.), <i>Vice President & Actuary</i> , Massachusetts Indemnity & Life Ins Co, 3120 Breckinridge Boulevard, Duluth GA 30199-0001 404/564-7874	1979	Mudry, Michael , (F.C.A., F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2469 Fax: 215/875-2833	1965
Moskowitz, Lester , (F.S.A., E.A.), <i>Actuarial Consulting Service</i> , PO Box 83, Stevenson MD 21153 301/363-6891	1965	Mueller, Hubert B. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 245 Park Avenue, 17th Floor, New York NY 10167 212/351-4142	1989
Moss, Robert G. , 11 East Orange Grove Road, Apt 416, Tucson AZ 85704 602/297-5014	1965	Mueller, Marlin M. , (F.S.A.), <i>Chief Actuary-IMD</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/998-5118	1982
Most, William Michael , (E.A.), <i>Consulting Actuary</i> , Williams Thacher & Rand Inc, 708 Third Avenue, New York NY 10017 212/949-1344	1988	Mueller, Nancy D. , (F.C.A.S.), <i>Actuarial Officer</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7153	1987
Motz, James D. , (F.S.A.), <i>Vice President-Group Insurance</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3470	1978		

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Date _____

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☐ A.C.A.
☐ F.C.I.A. ☐ F.F.A. ☐ F.I.A.
☐ A.I.A.
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(Area Code)

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☐ B.S. ☐ M.S. _____

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Title _____
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City _____
State or Province _____
(Zip code or Zone)
Country _____
Date of Birth _____
(month, day, year)

FOR MAILING LIST (As you wish mail addressed)

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Address _____

(Zip code or Zone)
(Signature)
Date _____

Actuarial Memberships (please indicate all applicable)

- ☐ M.A.A.A. ☐ F.C.A.S. ☐ F.C.A. ☐ F.S.A.
☐ A.C.A.S. ☐ M.C.A. ☐ A.S.A.
☐ A.C.A.
☐ F.C.I.A. ☐ F.F.A. ☐ F.I.A.
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☐ Enrolled Actuary Year Admitted _____

Headquarters Telephone _____
(Area Code)

Office Telephone _____
(Area Code)

FAX Number _____
(Area Code)

Indicate highest Academic Degree

- ☐ B.A. ☐ M.A. Other (Specify) _____
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EMPLOYMENT CATEGORY**(check ONE only)**

1. ☐ Insurance Company
2. ☐ Consulting Actuary
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4. ☐ Insurance Department (State or Provincial)
5. ☐ Other Government Employment
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7. ☐ Software Developer/Vendor
8. ☐ Organization Serving Insurance Business
9. ☐ Miscellaneous
10. ☐ University or College
11. ☐ Retired

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EMPLOYMENT CATEGORY**(check ONE only)**

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2. ☐ Consulting Actuary
3. ☐ Insurance Broker
4. ☐ Insurance Department (State or Provincial)
5. ☐ Other Government Employment
6. ☐ Investment Banker or Advisor
7. ☐ Software Developer/Vendor
8. ☐ Organization Serving Insurance Business
9. ☐ Miscellaneous
10. ☐ University or College
11. ☐ Retired

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475 North Martingale Road, Suite 800
Schaumburg, IL 60173

	Admitted		Admitted
Mueller, Russell J. , (F.S.A., E.A.), <i>Actuary, Legislative Associate</i> , US House of Representatives, 112 Cannon House Office Building, Washington DC 20515 202/225-5494	1972	Munt, Donna S. , (F.C.A.S.), <i>Vice President, P&C Loss Reserving</i> , United Services Auto Association, P&C Loss Reserving, 9800 Fredericksburg Road, San Antonio TX 78288 512/498-2147 Fax: 512/498-0462	1982
Muetterties, John H. , (F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , MBA Inc, 36 Midvale Road, PO Box 193, Mountain Lakes NJ 07046 201/335-6448	1965	Munterich, George C. , (F.C.A.S.), 35 Fairview Drive, Farmington CT 06032	1965
Mulder, Evelyn Toni , (F.C.A.S., F.C.A.), <i>President</i> , E.T. Mulder Inc, Suite 1210, 1225 Eye Street NW, Washington DC 20005 202/842-1117 Fax: 202/682-5822	1980	Munz, Gilbert , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2825	1984
Muleski, Kathleen R. , (F.S.A.), <i>Second Vice President & Group Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-6061 Fax: 617/247-2824	1982	Munzenmaier, Fred W. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3293	1972
Muleski, Robert Thomas , (F.C.A.S.), <i>Vice President & Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5751	1982	Murad, John A. , (F.C.A.S.), <i>Vice President & Chief Actuarial Officer</i> , NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5277 Fax: 203/622-1494	1979
Mulholland, John F. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, Three University Park, 95 Sawyer Road, Suite 600, Waltham MA 02154 617/891-8600	1989	Murch, A Douglas , (F.S.A.), 825 Lawrence Avenue, Westfield NJ 07090	1968
Mulkey, Ben , (F.S.A., E.A.), <i>Tilghnast/Towers Perrin</i> , 2600 Michelson Drive, Suite 900, Irvine CA 92715-1550 714/553-1277	1979	Murdock, Richard G. , (F.S.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/977-6218	1970
Mullen, Edward J. , (F.S.A., E.A.), <i>Senior Manager</i> , Ernst & Young, 200 Clarendon Street, Boston MA 02116 617/266-2000	1990	Murgatroyd, Byron D, Jr. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1984
Mullen, Edward James , (A.S.A.), <i>Actuarial Assistant</i> , Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68114 402/342-1890 Ext. 7470	1980	Murphy, Brian B. , (F.S.A., E.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346	1981
Mullens, Will R. , (F.S.A.), Rural Route 71, PO Box 1217, Camdenton MO 65020	1965	Murphy, Christopher F. , (A.S.A.), <i>Life Actuarial Project Leader</i> , Commercial Union Life Insurance Co, One Heritage Drive, Q04-07, North Quincy MA 02171 617/786-2393	1988
Muller, Gary L. , (F.S.A.), <i>President & Chief Executive Officer</i> , Financial Holding Corporation, 300 West 11th Street, Kansas City MO 64105 816/391-2020 Fax: 816/391-2018	1973	Murphy, Edward A. , (F.S.A.), <i>Vice President & Actuary</i> , National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50309 515/283-0101 Fax: 515/283-3040	1970
Muller, Robert G. , (F.C.A.S.), <i>Assistant Vice President</i> , Continental Reinsurance Corp, 180 Maiden Lane, New York NY 10038 212/440-3468	1985	Murphy, Francis X, Jr. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-2474	1979
Mulvaney, Mark W. , (F.C.A.S.), <i>Actuary</i> , Milliman & Robertson Inc, 370 Seventeenth Street, Suite 2250, Denver CO 80202 303/592-5500	1987	Murphy, James J. , (F.S.A., A.C.A., E.A.), <i>Executive Vice President</i> , American Academy of Actuaries, 1720 T Street NW, 7th Floor, Washington DC 20006 202/223-8196 Fax: 202/872-1948	1971
Mummert, Earl L. , (E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, #100, Harrisburg PA 17110 717/652-5633	1976	Murphy, Paul R. , (A.S.A.), <i>Assistant Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7600 Ext. 4650	1986
Mundi, Bhajan S. , (A.S.A.), <i>Assistant Actuary</i> , William Penn Life Insurance Co of NY, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000	1981	Murphy, Raymond J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1989
Munice, Theodore H. , (M.C.A., A.S.A., F.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177	1981	Murphy, Richard Charles , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, PPEA, Hartford CT 06156 203/273-3291	1972
Munk, Peter , (F.S.A.), Eight Sumner Heights Drive, Willowdale ON Canada M2K 1Y3 416/225-8729	1976	Murphy, Richard Conrad , (F.S.A.), <i>Director of Research</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965
Munro, Gordon J. , (A.S.A.), 14 Camilla Drive, Napa CA 94558	1966	Murphy, Richard F. , (A.C.A.S.), <i>Vice President, Operational Planning</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3038 Fax: 201/204-9786	1981
Munro, Richard E. , (F.C.A.S.), <i>Vice President-Regional Manager</i> , Nationwide Insurance Co, PO Box 4114, Portland OR 97208 503/238-4206	1969	Murphy, Robert , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-7435	1974
Munse, Scott R. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Lone Star Life Insurance Co, 4201 Spring Valley, Dallas TX 75244 214/702-6634	1979	Murphy, Robert J. , (E.A.), <i>Consulting Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1976
Munson, Bartley L. , (F.S.A.), [Past President], <i>Principal</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 Fax: 414/223-3244	1965	Murphy, Roy , (A.S.A.), <i>Staff Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3585	1986
Munson, Bradley Drewes , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1984	Murphy, Stephen R. , (A.S.A.), <i>Nationwide Corp</i> , One Nationwide Plaza, 35T, Columbus OH 43216 614/249-2977	1989

	Admitted		Admitted
Murphy, Suzanne M. , (A.S.A.), <i>Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-8283	1990	Myers, Edward L. , (A.S.A.), <i>Associate Actuary</i> , Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000	1981
Murphy, Thomas B. , (F.S.A.), <i>Chairman of the Board</i> , Spring Arbor Distributors, 10885 Textile Road, Belleville MI 48111 313/481-0900	1965	Myers, G Clinton , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5607	1981
Murphy, Thomas J. , (A.S.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1990	Myers, Jeffrey S. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Naunowide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1985
Murphy, William F. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1983	Myers, John W. , (E.A.), <i>Consulting Actuary</i> , JWM Inc, 8028 Cantrell Road, Suite 101, Little Rock AR 72207-2447 501/227-8497	1980
Murphy, William M. , (A.S.A.), <i>Senior Manager</i> , Ernst & Young, 515 South Flower Street, Los Angeles CA 90071 213/977-3519	1982	Myers, Nancy R. , (F.C.A.S.), <i>First Vice President Corporate Actuary</i> , American Hardware Insurance Group, 5995 Opus Parkway, Minnetonka MN 55343 612/939-4515	1988
Murray, J B M. , (A.C.A.S.), 16 Ashwood Crescent, Ishington ON Canada M9A 1Z3 416/233-0091	i 1982	Myers, Robert J. , (F.C.A.S., F.C.A., F.S.A.), [Past President], <i>Professor Emeritus</i> , Temple University, 9610 Wire Avenue, Silver Spring MD 20901 301/588-1335 Fax. 301/588-7809	1965
Murray, John D. , (F.S.A.), <i>Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3127	1974	Myers, Thomas G. , (F.C.A.S., A.S.A.), <i>Regional Underwriting Manager</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-6050	1988
Murray, John W. , (A.S.A., E.A.), <i>Associate</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02117-3734 617/638-3893	1980	Myers, Valeria S. , (A.S.A.), <i>Actuarial Assistant</i> , Life Insurance Co of Georgia, 5780 Powers Ferry Road NW, Atlanta GA 30327-4390 404/980-5100	1981
Murray, Kelrick P. , (E.A.), <i>Assistant Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-0533 201/902-2948	1989	Myhra, Phillip J. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2968	1988
Murray, Lucille , (F.S.A.), 6764 East Northwest Highway, Dallas TX 75231	i 1966	N	
Murray, Michael John , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MP11, Hartford CT 06156 203/638-6312	1990	Nace, Thomas , (F.S.A.), <i>Actuary</i> , Penn Mutual Life Insurance Co, Independence Square C3C, Philadelphia PA 19172 215/956-8082	1979
Murray, Robert D. , (F.C.A., A.S.A.), 2317 Custer Plaza, Richardson TX 75080 214/690-9394	1966	Nacin, Raymond J, Jr. , (F.S.A.), <i>Manager & Actuary</i> , Arthur Andersen & Co, 33 West Monroe Street, 7th Floor, Chicago IL 60603 312/580-0033	1969
Murray, Robin Nesmith , (A.C.A.S.), Tillinghast/Towers Perrin, 200 West Madison Street, Chicago IL 60606-3414 312/609-9378	1989	Nadler, Herbert , (A.S.A., E.A.), <i>Consulting Actuary</i> , 49 East 86th Street, New York NY 10028 212/534-7986	1971
Murray, William L. , (F.S.A.), 1804 Allegro Drive, Olympia WA 98501-3745	1966	Naff, William A. , (F.C.A., A.S.A.), <i>President</i> , Naff & Associates Inc, 330 SW Washington Street, Suite 103, Peoria IL 61602 309/676-2053	1977
Murrin, Thomas E. , (F.C.A.S.), [Past President], <i>Executive Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3014	1965	Naffziger, Joseph V. , (F.C.A.S.), 1205 South Linden, Normal IL 61761	i 1966
Murtaugh, James A. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677	1987	Nagai, Jonette N. , (F.S.A., E.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5969	1986
Musante, Donald R. , (A.C.A.S.), <i>Director</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2000	1986	Naggs, Wilson W. , <i>Consulting Actuary</i> , 1338 Highland Park Drive, Bettendorf IA 52722 319/355-7834	1966
Muse, Charles F. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1982	Nagler, Stewart G. , (F.S.A.), <i>Senior Executive Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2436	1965
Musen, Robert M. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 10-Z, New York NY 10010-3690 212/578-9410	1986	Nakagawa, Yoshitaka , (M.C.A., A.S.A., E.A.), <i>Principal</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6714	1977
Musser, Karl R. , (F.C.A., E.A.), <i>Manager of Employee Benefits Services</i> , Smith Batchelder & Rugg, Etna Road, HC61, Box 13B, Lebanon NH 03766-7501 603/448-6500 Ext: 262 Fax 603/448-2975	1966	Napierski, John D. , (A.C.A.S.), <i>Assistant Vice President-Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2270	1979
Musulin, Rade T. , (A.C.A.S.), <i>Actuary, Manager of Research & Development</i> , Florida Farm Bureau Insurance Co, PO Box 730, Gainesville FL 32602 904/374-1539	1988	Napoli, Mary Jo , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 Ext. 231	1984
Muth, Michael Joseph , (F.S.A., E.A.), <i>Actuary & Principal</i> , Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590	1982	Napoli, William, Jr. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1973
Muza, James J. , (F.C.A.S.), <i>Vice President & Actuary</i> , California Casualty Insurance Group, 1900 Alameda de las Pulgas, PO Box M, San Mateo CA 94402-0080 415/572-4352	1982	Napolitano, Philip G. , (A.S.A., E.A.), <i>Actuary</i> , Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751	1985
Myatt, Robert W. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8085	1979		

	Admitted		Admitted
Narayan, Prakash , (A.S.A.), <i>Consultant</i> , TPF&C/ Reinsurance, 11 Penn Center, 1835 Market Street, Philadelphia PA 19103 215/963-7750	1989	Neenan, Alice M. , (F.S.A.), <i>Vice President & Actuary</i> , Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6004 Fax: 203/674-6073	1978
Narayanan, Mythili , (A.S.A.), <i>Manager, Individual Life Reserve Development</i> , CNA Insurance Companies, CNA Plaza, 34S, Chicago IL 60685 312/822-3790	1987	Neeves, Walter A. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 213 Washington Street, Newark NJ 07102-2992 201/802-7630	1985
Narvell, John C. , (F.C.A.S.), <i>Consulting Actuary</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2780	1984	Neff, Raymond M. , (A.S.A.), <i>President & Chief Executive Officer</i> , Florida Employers Insurance Service Corp, 2601 Cattleman Road, Sarasota FL 34232 813/955-2811	1982
Nash, Humphrey H. , (F.S.A.), <i>Associate Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1979	Neiderfer, Michael E. , (F.S.A., E.A.), <i>Associate Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5313	1984
Nash, Russell K. , (F.C.A.S.), <i>Principal</i> , McKinsey & Co Inc, 400 South Hope Street, Los Angeles CA 90071-2890 213/624-1414	1979	Neidermyer, James R. , (F.C.A.S.), <i>Actuary</i> , INS Consultants Inc, New Market, Suite 206, Box 10, Second & Lombard Streets, Philadelphia PA 19147 215/625-9877	1979
Nast, Dennis A. , <i>Administrator</i> , UFCW-Pension Fund, 1800 Phoenix Boulevard, Suite 310, Atlanta GA 30349 404/997-9910	1976	Neidig, Frank , (F.S.A.), <i>President</i> , Unified Life Insurance Co, PO Box 25326, Overland Park KS 66225-5326 913/451-6119	1972
Natarajan, B Roger , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, 11T, Columbus OH 43216 614/249-7620	1988	Neill, Stephen K. , (A.S.A.), <i>River City Insurance Agency</i> , 211 East Seventh Street, Suite 425, Austin TX 78701 512/476-9445	1976
Natarajan, Jayalakshmi Y. , (A.S.A.), <i>Assistant Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, 7T, Columbus OH 43216 614/249-2586 Ext: 2586	1990	Neis, Allan R. , (F.C.A.S.), <i>Vice President & Actuary</i> , <i>Transportation Division</i> , Progressive Casualty Insurance, 3401 Enterprise Parkway, Beachwood OH 44122-7310 216/464-7900	1977
Nathan, Ira , (A.S.A.), <i>Assistant Actuary & Health Manager</i> , Central States Health & Life, 96th & Western, PO Box 34350, Omaha NE 68134-0350 402/397-3398 Ext: 3398 Fax: 402/399-3530	1979	Nell, Guy D. , (E.A.), <i>President</i> , Guy D Nell & Associates Inc, Suite 705, One West Loop South, Houston TX 77027 713/622-9242 Fax: 713/622-0734	1980
Nathan, Lew H. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5188	1980	Nellins, Donald C. , (E.A.), <i>President</i> , Creative Calculations Ltd, 2460 West Good Hope Road, Suite 55, Glendale WI 53209 414/351-4746	1976
Naylor, John J. , (A.S.A.), <i>Assistant Actuary</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/474-0666	1990	Nelsen, Alvin B. , (F.S.A.), 408 Rotary Street, Morgantown WV 26505 304/599-0774	i 1965
Naylor, Walter R. , (A.C.A.S.), <i>Fillingham/Towers Perrin</i> , 19-29 Martin Place, PO Box 3279, Sydney NSW 2001 Australia 612/229-5521	1988	Nelson, Allen G. , (F.C.A.), 645 Norfolk Drive, Kirkwood MO 63122	i 1965
Nazarian, Gregory H. , (A.C.A.), PO Box 638, Clinton CT 06413	i 1966	Nelson, Bruce Norton , (F.S.A.), <i>Consulting Actuary</i> , Synergy Group, 1665 Meadow, Bannockburn IL 60015 708/945-5479	1981
Neal, Betty Anne , (F.S.A.), <i>Assistant Vice President & Director, Product Development</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1806	1980	Nelson, Chris E. , (F.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1100 Ext: 1276 Fax: 404/870-1310	1989
Neal, Christopher A. , (A.S.A.), TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600	1983	Nelson, Dale , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2072	1966
Neal, Howard F. , (E.A.), <i>President</i> , Compensation Consultants Inc, 39700 Bob Hope Drive, Suite 300, Rancho Mirage CA 92270 619/340-4485	1976	Nelson, David M. , (F.C.A.), <i>Consulting Actuary</i> , 312 East Alvarado Road, PO Box 34470, Phoenix AZ 85067 602/258-2422	1972
Neal, William E. , (A.S.A., E.A.), <i>Second Vice President & Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1580	1967	Nelson, David R. , (F.S.A., E.A.), <i>Associate Actuary</i> , Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/231-6411 Fax: 608/231-6426	1981
Nearpass, David C. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 1050 17th Street NW, Suite 350, Washington DC 20036-5503 202/296-7264	1981	Nelson, Dean Marshall , (A.S.A.), <i>Associate Director</i> , <i>Planning & Analysis</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-2174	1983
Neary, Daniel , (F.S.A.), <i>Mutual/United of Omaha Insurance Co</i> , Mutual of Omaha Plaza, Omaha NE 68175 402/978-5093	1979	Nelson, Homer , <i>Consulting Actuary</i> , 1101 Huntington Drive, Richardson TX 75080 214/823-7450	1968
Neavins, Thomas K. , (A.S.A.), <i>Vice President & Actuary</i> , Inter-State Assurance Co, 1206 Mulberry Street, Des Moines IA 50309 515/283-2501 Fax: 515/283-0278	1980	Nelson, J Andrew , (A.S.A.), <i>Actuary</i> , Protected Home Mutual Life Insurance, 30 East State Street, Sharon PA 16146 412/981-1520 Ext: 244 Fax: 412/981-7031	1986
Nebbia, Gerald A. , (F.S.A.), <i>Principal</i> , William M Mercer Incorporated, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9512	1983	Nelson, James E. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1977
Need, Linda S. , (F.S.A.), <i>Actuary & Director</i> , Allstate Life Insurance Co, 3100 Sanders Road, M4B, Northbrook IL 60062 708/402-7228 Fax: 708/402-3673	1982	Nelson, Janet R. , (F.C.A.S.), <i>President & Chief Operating Officer</i> , St Paul Specialty Underwriting Inc, 445 Minnesota Street, Suite 900, St Paul MN 55101 612/228-8958	1979
		Nelson, John K. , (A.C.A.S.), <i>Assistant Vice President & Actuary</i> , Allied Mutual Insurance Co, 701 Fifth Avenue, Des Moines IA 50309 515/280-4258	1969

Admitted		Admitted	
Nelson, John S. , (A.S.A.), <i>Actuary</i> , Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400	1987	Nemeth, Jonathan M. , (A.S.A.), <i>Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6954	1989
Nelson, Keith E. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7682	1980	Nemlick, Kenneth J. , (F.C.A.S.), <i>Assistant Secretary</i> , North Star Reinsurance Corp, 300 Interpace Parkway, Parsippany NJ 07054 201/299-6210	1988
Nelson, Kenneth L. , (A.S.A.), <i>Vice President & Actuary</i> , Alfa Life Insurance Corp, 2108 East South Boulevard, Montgomery AL 36111 205/288-3900 Ext: 399	1981	Nentwig, Jacquelyn Abdella , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/897-3116	1989
Nelson, Lawrence S. , (F.S.A., E.A.), <i>Northwestern National Life Insurance</i> , PO Box 20, Minneapolis MN 55440 612/342-3325	1984	Nesbitt, Cecil J. , (F.S.A.), <i>Professor Emeritus</i> , University of Michigan, Department of Mathematics, Ann Arbor MI 48109-1003 313/764-7227 Fax 313/763-0937	1965
Nelson, Lori A. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1989	Nesbitt, William M. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46206 317/263-1544	1981
Nelson, Lyle E. , (F.S.A.), <i>Vice President & Actuary</i> , American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5235 Fax: 405/523-5411	1980	Nesselle, David R. , (F.S.A., E.A.), <i>Associate Pension Actuary</i> , The New England, 500 Boylston Street, Boston MA 02117 617/578-6123	1973
Nelson, Marvin R. , (F.S.A., E.A.), <i>Security Life of Denver</i> , Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 Ext 2249 Fax: 303/860-2260	1965	Nester, Karen L. , (F.C.A.S.), <i>Vice President, Actuarial Services</i> , American Re-Insurance Co, 555 College Road East, PO Box 5241, Princeton NJ 08543-5241 609/243-4613 Fax: 609/275-2062	1984
Nelson, Mary D. , (F.S.A., E.A.), <i>President</i> , Nelson & Co, 1120 Fourth & Race Tower, 105 West Fourth Street, Cincinnati OH 45202-2735 513/421-7644 Fax: 513/421-7644	1975	Netherton, Helen M. , (A.S.A., E.A.), <i>The Wyatt Company</i> , 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	1983
Nelson, Nancy F. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/897-3300 Ext: 3404	1986	Nettles, William R. III , (A.S.A.), <i>Actuarial Associate</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-8236	1990
Nelson, R. Terry , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/562-2423	1971	Neubarth, Neil W. , (F.S.A., E.A.), <i>Coates Kenney Inc.</i> , 2150 Shattuck Avenue, Suite 601, Berkeley CA 94704 415/644-3383 Fax: 415/644-3389	1981
Nelson, Raymond J. , (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1990	Neubarth, Sanford L. , (F.S.A.), <i>Senior Vice President & Secretary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/252-6931 Fax 305/252-6987	1976
Nelson, Richard J. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 101 South Hanley, St Louis MO 63105-3411 314/862-7611	1986	Neuhauser, Frank, Jr. , (A.C.A.S.), <i>Senior Vice President</i> , AIG Risk Management Inc, 70 Pine Street, New York NY 10270 212/770-6366	1979
Nelson, Robert A. , (A.S.A.), <i>Associate Actuary</i> , AMEX Life Assurance Company, Pricing/Reinsurance Department, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7773	1980	Neumann, Mary Catherine , (A.S.A.), <i>Actuarial Director-Health Lines</i> , American Family Insurance Group, 3099 East Washington Avenue, Madison WI 53704 608/249-2111 Ext: 3050	1990
Nelson, Roland E. , (F.S.A.), <i>Vice President Administration</i> , Pennsylvania Life Insurance Co, 2345 Stanfield Road, Mississauga ON Canada L4Y 3Y3 416/272-0218 Ext. 277 Fax: 416/272-3797	1965	Neuwirth, Peter J. , (F.S.A., E.A.), <i>Godwits Inc</i> , 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1983
Nelson, Ronald C. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/223-2519	1985	Neve, David E. , (F.S.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0350 515/247-6579	1981
Nelson, Roy W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 Fax: 202/521-3742	1967	Newberg, R. Eric , (A.S.A.), <i>Consulting Actuary</i> , William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 Fax: 913/661-9336	1984
Nelson, Stephen J. , (A.S.A.), <i>Vice President-Defined Benefit Software</i> , ACTI, 18310 Montgomery Village Avenue, Gaithersburg MD 20879 301/990-0900	1983	Newby, Constance P. , (A.S.A.), <i>Actuarial Assistant</i> , Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3602	1989
Nelson, Thomas G. , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225	1978	Newell, Jack W. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , 777 Fox River Drive, Bloomfield Hills MI 48304 313/332-3808	1966
Nemann, Robert , (A.S.A., E.A.), <i>Consultant & Chief Actuary</i> , R E Nemann & Associates, 5715 Harrison Avenue, Suite 3C, Cincinnati OH 45248 513/574-2291	1972	Newell, Richard T. Jr. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, TSAD, Hartford CT 06156 203/273-2587	1986
Nemcek, Matthew M. , (A.S.A.), <i>Assistant Actuary</i> , Manhattan Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2386 Fax 513/595-2960	1990	Newhouse, Kenneth W. , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250	1989
Nemerever, William L. , (F.S.A.), <i>Executive Vice President</i> , Fidelity Management Trust Co, 82 Devonshire Street, 140F, Boston MA 02109 617/570-2516	1973	Newlin, Patrick R. , (F.C.A.S.), <i>Vice President-Actuarial</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8045	1980

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Newman, Henry E. , (A.C.A.S.), <i>Vice President & Actuary</i> , Constitution Reinsurance Corp, 110 William Street, New York NY 10038 212/602-8568 Fax: 212/619-3179	1986	Nickele, Christopher J. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co. 4444 West Lawrence, Chicago IL 60630 312/777-7000	1986
Newman, Jeffrey David , (A.S.A.), <i>Partner-In-Charge</i> , Coopers & Lybrand, One Sylvan Way, Parsippany NJ 07054 201/829-9036 Fax: 201/829-9313	1980	Nickerson, Bruce E. , (F.S.A.), 805 Garrison Court, Delafield WI 53018 414/646-3906	1969
Newman, Steven H. , (F.C.A.S.), <i>Chairman & Chief Executive Officer</i> , Underwriters Reinsurance Co, 22801 Ventura Boulevard, Woodland Hills CA 91365 818/703-8300 Ext: 155 Fax: 818/340-7103	1969	Nickerson, Gary V. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Universal Underwriters Group, 6363 College Boulevard, Overland Park KS 66211 913/339-1000	1979
Newquist, David W. , (F.S.A.), <i>Actuary</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-5358	1970	Nickerson, Kent H. , (F.S.A.), <i>Reinsurance Actuary</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6054	1988
Newton, Mark D. , (F.S.A.), John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-8530	1982	Nicodemus, Terry A. , (F.S.A.), <i>Vice President & Personal Insurance Actuary</i> , American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1688	1979
Newton, Robert W E. , (A.S.A., E.A.), William M Mercer Incorporated, 400 Renaissance Center, Suite 1100, Detroit MI 48243 313/259-5050	1986	Nicoletti, Anthony J. , (F.S.A.), 174 Forest Street, New Canaan CT 06840 203/325-9872	1969
Newville, Benjamin S. , (F.C.A.S.), <i>Vice President and Chief Actuary</i> , US International Reinsurance Co, 59 Maiden Lane, New York NY 10038 212/701-2623	1980	Niedzielski, Andrew S. , (F.S.A.), <i>Assistant Actuary</i> , The Travelers Insurance Cos, One Tower Square 12NB, Hartford CT 06183 203/954-3278	1988
Ng, Chern Che. , (A.S.A.), <i>Senior Actuarial Associate</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6764	1989	Nieh, Loretta , (M.C.A., A.S.A., E.A.), <i>Associate Actuary</i> , Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200	1980
Ng, Ho Kuen. , (F.S.A., E.A.), <i>Associate Professor</i> , San Jose State University, Department of Mathematics, San Jose CA 95192 408/924-5138	1987	Nieh, Barbara , (F.S.A.), <i>Executive Vice President</i> , Celtic Life Insurance Co, 208 South LaSalle Street, Chicago IL 60604 312/332-5401 Fax: 312/332-1930	1977
Ng, Patti Adams , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-3766	1987	Nieh, Jon E. , (F.S.A.), <i>Financial Actuary</i> , United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4614	1977
Ng, Wai Hung , (A.C.A.S.), <i>Assistant Actuary</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3229	1990	Nield, David A. , (F.S.A.), <i>President & Chief Operating Officer</i> , Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1436 Fax 416/597-1940	1975
Niccum, John A. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1976	Nielsen, Linda D. , (F.S.A.), The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700	1981
Nicholl, Kim M. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1984	Niemczyk, William A. , (A.C.A.S.), <i>Assistant Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6380	1990
Nichols, Charles A, III , (F.S.A.), 159 Hancock Street, Apt 1 2, Cambridge MA 02139 617/876-5517	1984	Niemiec, Richard , <i>Senior Vice President</i> , Blue Cross/Blue Shield of MN, Underwriting Actuarial & Legal, 3535 Blue Cross Road, St Paul MN 55164 612/456-8550	1984
Nichols, Daniel P. , (F.S.A., E.A.), <i>Fringe Benefits Design Inc</i> , Corp Woods, Building 36, 9209 West 110th Street, Overland Park KS 66210 913/451-0100	1979	Nienhuis, Marianne C. , (A.S.A.), 16050 West Armour Avenue, New Berlin WI 53151	1981
Nichols, Joseph L. , (A.S.A.), Sayre & Sayre Associates Inc, 200 South Main Street, Greenville SC 29601 803/235-3745 Fax: 803/232-9784	1990	Nievera, Expedito O. , (A.S.A.), <i>Director-Product Development</i> , Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-1000	1986
Nichols, Raymond S. , (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 Ext 23 Fax: 203/286-0564	1980	Nigh, John O. , (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1625 Fax: 404/365-1663	1979
Nichols, Richard W. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7043	1983	Nightengale, Charles E. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Co (NZ) Ltd, Newmarket, PO Box 9594, Auckland New Zealand 077-5059 Fax: 649/524-7992	1974
Nicholson, Bruce J. , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-5480	1975	Nightingale, Thomas E. , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1985
Nicholson, Earl H. , (F.C.A., A.C.A.S.), 1701 North Division Street, Carson City NV 89703	1965	Nightingale, William R. , (A.C.A.), <i>Consulting Actuary</i> , 3328 165th Place SW, Lynnwood WA 98037 206/743-9896	1972
Nicholson, Jon , (F.S.A.), <i>Vice President-Product & Marketing Development</i> , Western Life Insurance Co, 500 Bielenberg Drive, St Paul MN 55125 612/738-4667	1979	Nikander, John A. , (F.S.A., E.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC51, Hartford CT 06156 203/273-0123	1973
Nicholson, Wendell J. , (F.S.A.), <i>President</i> , Benefit Services Co, 943 Spruce Street, Boulder CO 80302 303/440-6995	1971	Nikels, Robert A. , (F.S.A.), <i>Senior Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-4702	1969
Nick, William , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000	1979	Nikstad, James R. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54401 715/842-6782	1983

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Niland, Michael T. , (A.S.A.), <i>Actuarial Associate</i> , Guardian Life Insurance Co. 201 Park Avenue South, New York NY 10003 212/598-1992	1966	Noretzky, Beverly , <i>Director of Actuarial Services</i> , Independence Blue Cross, 1901 Market Street, Philadelphia PA 19103 215/241-3638 Fax: 215/241-3619	1984
Niles, Charles L. Jr. , (F.C.A.S.), <i>Owner</i> , 21 High Gate Lane, Blue Bell PA 19422 215/625-1937 Fax: 215/646-3128	1965	Norman, Jerrold M. , (A.S.A.), <i>Actuarial Associate</i> , Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2275	1988
Ninnemann, Deane , (F.S.A., E.A.), William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1980	Norman, La Lander S. , (F.S.A.), 21 Graytwig Court West, Sugarmill Woods, Homosassa FL 32646 904/382-3281	1965
Ninomiya, John K. , (A.S.A.), <i>Director-Health Data Analysis</i> , PacifiCare Health Systems, 5995 Plaza Drive, Cypress CA 90630-5028 714/220-3696	1988	North, Joseph O. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5299	1979
Niswander, Ray E. , (F.C.A.S.), <i>Actuarial Officer</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4493	1982	North, Robert C. Jr. , (F.S.A., M.C.A., E.A.), <i>Chief Actuary</i> , Office of the Actuary, 220 Church Street, New York NY 10013 212/566-7677 Fax: 212/566-2781	1978
Nitsche, Donald Rudolf , (E.A.), <i>Consulting Analyst</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5729	1990	Northam, Michael W T. , (A.S.A.), <i>Real Estate Investment Analyst</i> , Metropolitan Life Insurance Co, Real Estate Investments, 201 East Kennedy Boulevard, #1539, Tampa FL 33602 813/221-4447	1987
Nitsou, Paul , (F.S.A.), <i>Manufacturers Life Insurance Co.</i> , 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-5719 Fax: 416/926-5793	1989	Norton, David E. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 950 East Paces Ferry Road, Suite 1100, Atlanta GA 30326-1119 404/365-1816 Fax: 404/365-1662	1971
Nix, Robert A. , (F.S.A.), 4121 Gratiot Avenue, #31, Port Huron MI 48060 313/385-3084	1984	Norton, Jonathan , (F.C.A.S.), <i>Vice President</i> , Guy Carpenter & Company, Two World Trade Center, 51st Floor, New York NY 10048 212/323-1853 Fax: 212/313-4971	1990
Noback, Joseph C. , (F.S.A.), PO Box 653, East Troy WI 53120 414/642-7494	1965	Norton, Thomas E. , (F.S.A.), <i>Vice President & Chief Actuary</i> , The Golden Financial Group, 909 Third Avenue, 19th Floor, New York NY 10022 212/688-7070	1985
Noble, F Pierce , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Box 135, Dallas TX 75201 214/220-3500	1974	Notaras, S George , (F.C.A., E.A.), <i>Chairman of Board</i> , McCready & Keene Inc, 7941 Castleway Drive, Indianapolis IN 46250 317/849-4333	1970
Nodulman, Norman B. , (F.S.A.), <i>Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7731 Fax: 312/822-6419	1975	Novik, Jay A. , (F.S.A.), <i>President</i> , Atrium Corporation, Pan Am Building, 200 Park Avenue, 16th Floor, New York NY 10166 212/973-5072 Fax: 212/973-5083	1980
Noelle, Gerald L. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Philadelphia American Life Insurance, PO Box 2465, Houston TX 77252 713/871-4942	1986	Nowakowski, Joyce E. , (A.S.A.), <i>Actuarial Associate</i> , Colonial Penn Group Inc, 11 Penn Center, 19th & Market Streets, Philadelphia PA 19181 215/988-3277	1988
Nogarede, Dezere H. , (A.C.A.), 4739 Hickory Downs, Houston TX 77084	1966	Noyce, James W. , (F.C.A.S., A.S.A.), <i>Financial Planning Vice President</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5599	1986
Nohl, Jeffrey J. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of WI, 401 West Michigan Street, Milwaukee WI 53203 414/226-6167	1978	Nuckols, Thomas R. , (F.S.A.), <i>Vice President & Actuary</i> , Fidelity Bankers Life Insurance Co, 1011 Boulder Springs Drive, PO Box 2368, Richmond VA 23218 804/323-1011	1979
Nohl, Michael J. , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5134	1981	Nudelman, Harold M. , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2884	1975
Nolan, John D. , (A.C.A.S.), <i>Senior Vice President</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, 14T, Philadelphia PA 19192 215/523-5607 Fax: 215/523-4098	1979	Nuding, Robert C. , (F.S.A.), <i>Chief-Accident/Health Rating</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-5394	1966
Nolte, Renee A. , (A.S.A.), Route 1, PO Box 79, Nehawka NE 68413	1986	Nuesslein, William D. , (A.S.A., E.A.), <i>Senior Consultant</i> , Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1979
Noonan, Arthur L. , (A.S.A., E.A.), <i>Consultant</i> , The Wyatt Company, Suite 601, 6075 Poplar Avenue, Memphis TN 38119 901/761-5500	1984	Nundy, Rajiv , (A.S.A.), <i>Manager, Special Benefits Division</i> , CIGNA Corp, 1600 Arch Street, 5PC-32V, Philadelphia PA 19101 215/523-7516	1989
Nordberg, Peter D. , (F.S.A.), KPMG Peat Marwick, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30303 404/577-3240 Ext: 1731 Fax: 404/577-3482	1979	Nussbaum, David , (F.S.A.), <i>Actuary, Group</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/880-9381	1981
Nordin, Robert D. , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1980	Nyce, G Christopher , (A.C.A.S.), <i>Associate Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105-1109 215/625-1424	1988
Nordstrom, Lloyd L. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600 Ext: 2455	1979	Nystrom, Keith R. , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Zurich-American Insurance Group, 1400 American Lane, Schaumburg IL 60196 708/605-6574	1990
Nordstrom, William G. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/897-3306	1968		
Nordyke, Craig Kevin , (F.S.A.), <i>Vice President & Chief Actuary</i> , Paragon Life Insurance Company, 101 South Hanley Road, St Louis MO 63105-3411 314/862-2211 Fax: 314/862-5171	1981		

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Oades, Peter R. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC5C, Hartford CT 06156 203/636-1082 Fax 203/636-1693	1984	O'Connor, Joseph M. , (F.S.A., E.A.), <i>Assistant Actuary</i> , The New England, 501 Boylston Street, Boston MA 02116 617/578-4984	1987
Oatman, James Edward , (F.S.A.), <i>Senior Vice President-Health</i> , Time Insurance Company, PO Box 3050, 501 West Michigan, Milwaukee WI 53201 414/299-6508 Fax: 414/299-6502	1980	O'Connor, Margaret C. , (A.S.A.), <i>Legacy Life Insurance Company</i> , 2720 Camelback Road, Phoenix AZ 85016-4427 602/957-8781	1987
Oberhellman, Mark J. , (A.S.A.), <i>Assistant Actuary</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 708/540-3499	1985	O'Connor, Michael J. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-3696	1983
Obermeier, John R. III , (F.S.A.), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-3437	1987	O'Connor, Randall M. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 200 West Madison Street, Chicago IL 60606-3414 312/609-9000 Fax 312/609-9393	1988
Obernesser, James F. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1981	O'Connor, Thomas F. , (E.A.), <i>Manager-Pension Actuarial Administration</i> , United Technologies Corp, One Financial Plaza, Hartford CT 06101 203/728-7520	1977
Obert, William A. , (F.S.A.), <i>Senior Actuarial Consultant</i> , Prudential Insurance Company, 1111 Durham Avenue, South Plainfield NJ 07080 201/412-4038	1985	O'Connor, William L. , (F.S.A.), 36 Evergreen Avenue, i 1965 Auburndale MA 02166	
O'Brien, Dennis M. , (F.S.A.), <i>Vice President & Actuary</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8010	1979	Oddy, William J. , (F.S.A.), <i>Vice President & Chief Financial Officer</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5764	1978
O'Brien, Louise Cirelli , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3628	1985	Odefey, William A. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, Suite 2400, 303 West Madison Street, Chicago IL 60606 312/704-2581	1979
O'Brien, Patrick W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Actuarial Consulting Services, 2759 Hazelwood Avenue, St Paul MN 55109 612/770-3714	1975	Odell, Leonard E. , (F.S.A.), <i>Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-3039	1973
O'Brien, Robert H. , (E.A.), <i>National Actuaries Inc.</i> 30801 Barrington Avenue, Madison Heights MI 48071 313/583-4467	1976	Odell, W H. , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>President</i> , W H Odell & Associates Inc, Suite A, 1400 Old Mill Circle, Winston-Salem NC 27103-1481 919/768-8217	1965
O'Brien, Stephen J. , (F.S.A.), <i>Actuarial Fellow</i> , John Hancock Mutual Life Insurance, C-2, Retail Life-PSS, PO Box 111, Boston MA 02117 617/572-5644	1990	O'Donnell, Edward F. , PO Box 80299, Forest Park Station, Springfield MA 01138 413/733-1883	i 1966
O'Brien, Terrence M. , (F.C.A.S.), <i>Partner</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5629	1979	O'Farrell, Brendan , (E.A.), <i>Executive Vice President</i> , Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040	1983
Ochsner, Paul D. , (F.S.A.), <i>Vice President-Planning & Strategic Development</i> , Guarantee Mutual Life Co, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7495	1979	Ogden, Dale F. , (A.C.A.S., A.S.A.), <i>President</i> , Dale F Ogden & Associates, 3620 Almeria Street, San Pedro CA 90731-6410 213/547-1595	1981
Ochsner, Robert C. , (A.S.A.), <i>Director of Compensation</i> , Hay Management Consultants, 229 South 18th Street, Philadelphia PA 19103 215/875-2755 Fax 215/732-4679	1971	Ogden, David F. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 Fax: 414/784-4116	1982
O'Connell, Ann M. , (A.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, Suite 1500, 101 East Kennedy Boulevard, Tampa FL 33602 813/229-0221 Ext. 320	1982	Ogden, Joan P. , <i>Consulting Actuary</i> , Wilcox & Company Inc, 170 South Main Street, Suite 1050, Salt Lake City UT 84101 801/532-2390	1984
O'Connell, Gina Collopy , (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/253-2401	1990	Ogden, Sue W. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Asset Management Co, 71 Hanover Road, ULNB, Florham Park NJ 07932 201/966-3910	1973
O'Connell, Paul G. , (F.C.A.S.), <i>Assistant Vice President and Associate Actuary</i> , Continental Insurance, 39th Floor, 180 Maiden Lane, New York NY 10038 212/440-3530	1984	Ogg, Bruce T. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8674	1979
O'Connell, Ronald F. , (E.A.), <i>Pencomp Inc</i> , 393 Vintage Park Drive, Foster City CA 94404 415/574-8284	1976	O'Grady, Francis T. , (F.S.A.), 15 Capi Lane, i 1965 Port Washington NY 11050 516/767-1637	
O'Connell, Susan M. , (F.S.A.), <i>Senior Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7430	1987	Ohanian, Stephen , (F.S.A., E.A.), <i>Coopers & Lybrand</i> , 333 Market Street, San Francisco CA 94105 415/957-3051	1979
O'Connor, James M. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, Actuarial Dept, 13th Floor, 213 Washington Street, Newark NJ 07102-2992 201/802-6002	1983	Ohman, Carl R. , (F.S.A.), 716 St Philip Street, 1965 New Orleans LA 70116 504/523-3540	
O'Connor, James T. , (F.S.A.), <i>Milliman & Robertson Inc</i> , 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677	1982	Ohsfeldt, Ronald A. , (E.A.), <i>Consultant</i> , The Wyatt Company, 6075 Poplar Avenue, Suite 601, Memphis TN 38119 901/761-5500	1976
O'Connor, Jeremiah , (A.S.A., E.A.), <i>Actuary</i> , Spaulding Associates Inc, 384 Acushnet Avenue, New Bedford MA 02740 617/996-3378	1971	Oien, Robert G. , (F.C.A.S.), PO Box 25605, Sarasota FL 34277 813/355-8305	i 1966
		O'Keefe, E Jay , PO Box 15248, Amarillo TX 79105 806/376-6632	i 1966
		O'Keefe, Richard E. , (F.S.A.), <i>Two Peter Cooper Road</i> , i 1965 New York NY 10010	
		O'Keefe, Robert M. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 400 Renaissance Center, Suite 1100, Detroit MI 48243 313/259-1000	1979

	Admitted		Admitted
O'Kelley, John Kip , (F.S.A., E.A.), Howard Johnson & Co, Suite 1700, 1111 Third Avenue, Seattle WA 98101 206/625-1040 Fax: 206/682-8562	1982	Olsho, David E , (F S A.), <i>Consultant</i> , Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 Fax: 206/682-8562	1980
O'Konski, Brian N , (A S A , E A), <i>Associate Actuary</i> , Martin E Segal Co, 525 Market Street, Suite 3750, San Francisco CA 94105 415/882-4700	1990	Olson, Alden E , (F S A.), <i>Financial Officer</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC2K, Hartford CT 06156 203/636-8345	1983
O'Kulich, Nicholas A , (F.S.A.), <i>Vice President & Chief Financial Officer</i> , American International Group, 70 Pine Street, 17th Floor, New York NY 10270 212/770-7459	1974	Olson, Bruce E , (F.S.A.), <i>Actuary, Personal Insurance</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 Ext. 3194	1979
Olafson, Robert , (F.S.A.), <i>Second Vice President & Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3728	1978	Olson, Dolores Eicher , (A S.A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-7957	1983
Olatubosun, Nola J , (A.S.A.), <i>Actuarial Associate</i> , Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07102-2992 201/802-7447	1986	Olson, Elizabeth L , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, 10T, Columbus OH 43216 614/249-4747	1990
Olchak, Richard J , (A.S.A., E A), <i>Senior Vice President-Actuarial Services</i> , W E Stanley & Co Inc, 300 East Wendover Avenue, Greensboro NC 27401-1221 919/273-9492 Fax: 919/273-9491	1980	Olson, Herbert B , (F.S.A.), <i>Group Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1984
Oldenkamp, Julia , (F.S.A.), 1204 West Foster Parkway, Fort Wayne IN 46807 219/744-6452	1965	Olson, Mark F , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5673	1983
Oldham, Dale R , (F.S.A.), <i>Chairman, President & Chief Executive Officer</i> , Savers Life Insurance Co of America, 9300 West 110th Street, Suite 600, Overland Park KS 66210 913/451-9539 Fax: 913/451-2382	1975	Olson, Ralph E , (F.S.A.), 1602 Eastwood Drive SE, Decatur AL 35601 205/350-6237	1965
Olds, Stanley L , (F.S.A.), 38 Pine Tree Drive, Worcester MA 01609 508/799-6361	1965	Olson, Roy C , (F S A), <i>Actuary</i> , Washington Insurance Commissioner, Insurance Building, Olympia WA 98504-0321 206/753-7305	1980
Olds, Virginia S , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Fraser Ltd, Riverside Court, Guildford Road, Leatherhead Surrey England KT22 9DF 037/237-9044 Fax: 037/237-9125	1984	Olson, Steven D , (E A), <i>Pension Consultant</i> , Collen & Gamel Inc, 2308 Perimeter Park, Suite 200, Atlanta GA 30341 404/452-0559	1987
Oleson, Dean L , (F.S.A.), <i>Actuary-Group Insurance</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1969	Olson, Virginia M , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 600 Grant Street, Suite 3800, Pittsburgh PA 15219 412/497-3000 Ext. 3114	1982
Oliver, Marilyn Miller , (F.S.A., E.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 24th Floor, 50 Fremont Street, San Francisco CA 94105 415/979-0600 Fax: 415/979-0177	1979	Olthick, David N , (F.C.A., E.A.), <i>Executive Vice President & Actuary</i> , Consulting Actuaries Incorporated, 60 Route 46, PO Box 1269, Fairfield NJ 07007 201/575-1100	1966
Olivieri, Michael G , (A.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 44D, New York NY 10019 212/554-2893	1972	O'Maley, Larry M , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 116 East Berry Street, Suite 1000, Fort Wayne IN 46802 219/426-7800	1981
Ollodart, Bruce E , (A.C.A.S.), <i>Assistant Vice President</i> , CSMC/North Star Reinsurance Corp, One Financial Plaza, Hartford CT 06103 203/297-4025	1986	Omdal, Robert W , (F S A), <i>Assistant Vice President & Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977
Olmsted, David L , (F.S.A.), Ernst & Young, 200 Clarendon Street, Boston MA 02116 617/266-2000	1978	O'Neil, Edward W , (F.S.A.), Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3000	1976
Olney, Craig A , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Booke & Company, 1450 East American Lane, Suite 1550, Schaumburg IL 60173 708/240-9222	1978	O'Neil, Mary L , (F C A S), O'Neil Consulting Services Inc, PO Box 36, Lincroft NJ 07738 201/758-8455	1979
Olsen, Cande , (F S A), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 207, New York NY 10010 212/576-4921 Fax: 212/576-5820	1979	O'Neill, Kenneth W , (F C A , F.S.A., E A), W E Stanley & Co Inc, 300 East Wendover Avenue, Greensboro NC 27401-1221 919/273-9492	1979
Olsen, Dennis W , Health Providers Insurance Co, 211 East Ontario, Suite 1000, Chicago IL 60611	1976	Onnen, Donald B , (F.S.A., E A), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-6471	1977
Olsen, Edith , (E A.), <i>Actuary</i> , Internal Revenue Service, 1100 Commerce, MS4970-DAL, Dallas TX 75242 214/767-1655	1977	Onstine, Frank J , (F.S.A.), 2515 Siwanoy Drive, Alhambra CA 91803	1965
Olsen, Fred , (F S A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-3792	1979	Onstott, Margaret R , (F.S.A.), <i>Director-Actuarial Services</i> , The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759-6399 512/345-5700	1980
Olsen, James , (F S A), 257 Long Hill Drive, Short Hills NJ 07078 201/376-1468	1965	Onufer, Layne M , (F C A S.), <i>Principal</i> , William M Mercer Incorporated, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969	1984
Olsen, Natalie A , (F S A), 140 Beacon Street, Boston MA 02116	1986	Oos, Janet L , (E A), <i>Pension Actuary</i> , Hendrickson Miller & Assoc Inc, PO Box 823, Helena MT 59624 406/442-5222	1990
Olsen, Ralph G, II , (F S A), 46 Masters Place Drive, Maumelle AR 72118	1979	Oparowski, Theodore S, Jr. , (A.S.A.), <i>Associate Actuary</i> , Consumers Life Insurance Co, PO Box 26, Camp Hill PA 17011 717/761-4230	1988
Olshen, A C , (F C A), <i>President</i> , Olshen & Associates, 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632	1965	Orean, Robert E , (A S A), <i>Assistant Actuary</i> , Munich American Reassurance Co, PO Box 3210, Atlanta GA 30302 404/394-5665	1986

	Admitted		Admitted
O'Reilly, Patrick J. , (F.S.A.), <i>Vice President & Chief Actuary</i> , The Signature Group, 200 North Marungale Road, Schaumburg IL 60173 708/605-4785	1973	O'Sullivan, Jan P. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , One Commercial Plaza, 22nd Floor, Hartford CT 06103-3599 203/727-0018	1980
Orensheim, Herbert , (A.S.A.), <i>Vice President-Personal Insurance Small Business Product</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 22Z, New York NY 10010 212/578-4899 Fax: 212/447-0918	1966	O'Sullivan, John M. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Fidelity Investments Life Insurance, 82 Devonshire Street, R25B, Boston MA 02109 617/570-5928	1979
Orloff, Conrad A. , 5700 Collins Avenue, Miami Beach FL 33140 305/865-7649	1966	O'Sullivan, Leonard , (F.C.A., E.A.), <i>President</i> , O'Sullivan Associates, 1307 White Horse Road, Suite 500, Voorhees NJ 08043 609/770-0400 Fax: 609/770-0406	1971
Orloff, Nadine H. , (A.S.A., E.A.), <i>Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-5693 Fax: 212/872-3318	1988	Oswald, Keith X. , (E.A.), <i>Actuarial Consultant</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1976
Orloff, Warren D. , (F.C.A., F.S.A., E.A.), <i>Assistant Vice President</i> , Hay/Huggins Co Inc, Broadway Plaza, Suite 1700, 700 South Flower Street, Los Angeles CA 90017 213/629-3921	1965	Otermat, Scott C. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Scott C Otermat & Associates, 1786 CR 128, Fremont OH 43420 419/332-0853	1976
Orlowicz, Charles Paul , (A.C.A.S.), <i>Secretary</i> , Reliance National Risk Specialists, 77 Water Street, New York NY 10005 212/858-3706	1982	Ott, Dennis Mark , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1981
Ormsby, Charles A. , (F.S.A.), 6 Driftwood Lane, Weston MA 02193 617/237-9767	1965	Otte, Edward J. , 12140 SW Imperial, #7, King City OR 97224 503/684-2041	1966
Ornatek, Anthony C. , (E.A.), <i>Director/TSA Underwriting</i> , UNUM Life Insurance Co, 2211 Congress Street, (M118), Portland ME 04122 207/770-3576	1977	Otten, James , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, (K4B), Northbrook IL 60062 708/402-8751	1984
Ornt, Yvonne Gatcheff , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1984	Otteson, Paul M. , (F.C.A.S.), <i>Consultant</i> , 213 South Lincoln, Owatonna MN 55060 507/455-5200	1965
Orphanos, James N. , (E.A.), <i>Consultant</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0401	1976	Otto, Diane L. , (A.S.A.), N31 W23808 Rough Hill Road, Pewaukee WI 53072 414/691-3778	1985
Orr, David J. , (A.S.A.), <i>Senior Vice President & Chief Actuary</i> , Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4184	1986	Otto, Gary L. , (A.S.A.), <i>Associate Actuary</i> , ITT Life Insurance Corp, Waterford Park, 505 North Highway 169, Minneapolis MN 55441 612/545-2100 Ext: 161 Fax: 612/591-9756	1977
Orros, George C. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000	1987	Overberg, Paul J. , (F.S.A.), <i>Chairman, Chief Executive Officer & President</i> , American Chambers Life Insurance Co, 1805 High Point Drive, Naperville IL 60563 708/505-2902	1965
Osa, Jane L. , (E.A.), Jane L Osa & Associates Inc, PO Box 70, Wadsworth IL 60083	1986	Overby, Terry L. , (A.S.A.), <i>Assistant Vice President</i> , Leggett & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850	1982
Osborn, Paul S. , (F.S.A., E.A.), <i>Actuary</i> , Richard F Camus & Associates, 1300 Tower Building, Little Rock AR 72201 501/376-8043	1981	Overend, John J. , (F.S.A.), <i>Vice President & Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6512	1965
Osei, Kwasi , (F.S.A.), <i>Vice President & Chief Actuary</i> , Transamerica Assurance Co, 1150 South Olive Street, Los Angeles CA 90015-2211 213/741-6771	1980	Overgaard, Wade T. , (F.C.A.S.), <i>Assistant Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-2586	1990
Osicka, Charles J. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1978	Overholser, Donald M. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488	1967
Ostergren, Gregory V. , (A.C.A.S.), <i>Vice President, Casualty Actuarial/Staff Underwriting</i> , MSI Insurance, PO Box 64035, St Paul MN 55164 612/631-7140	1986	Overtom, Donald Albert , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, 2029 Century Park East, Los Angeles CA 90067 213/552-8848	1990
Osterman, Herbert W. , (F.C.A.), 15 Grove Street, Tarrytown NY 10591	1970	Owens, Barry J. , (F.S.A.), <i>Associate Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7689	1986
Osterweil, Bruce P. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2316	1979	Owens, Daniel E. , (A.S.A.), <i>Assistant Actuary</i> , American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1421	1979
Ostfeld, Raymond V. , (A.S.A., E.A.), <i>Senior Consultant</i> , Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/344-0430 Fax: 612/339-6202	1986	Owens, Richard E. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, Pensions Area 4F, One Madison Avenue, New York NY 10010 212/578-4861	1980
Ostlund, Steven L. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7042	1980	Owens, Terrence M. , (F.S.A.), <i>Investment Officer</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/266-3700	1986
Ostuw, Richard , (F.S.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1974	Oxley, John E. , (F.S.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1965
Ostuw, Richard E. , (F.S.A.), <i>Metropolitan Life Insurance Co</i> , One Madison Avenue, Area 23-Z, New York NY 10010 212/578-9400	1979	Oyen, Gerald J. , (F.S.A.), <i>Vice President & Senior Corporate Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-7810	1974
O'Sullivan, Daniel E. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC53, Hartford CT 06156 203/636-6344 Fax: 203/636-1693	1988	Ozark, James G. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, PO Box 2550, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400	1974

	Admitted		Admitted
Ozenbaugh, Robert , (F.S.A.), <i>Vice President and Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5035	1979	Palace, Michael , (A.S.A.), <i>Director-Profit Plan Unit</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/741-6460	1981
P			
Pabuwal, Satya N , (F.S.A.), <i>Assistant Vice President & Health Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5547 Fax: 215/636-5637	1979	Palaitis, Anna Marie , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1700 One Penn Center, 1617 Kennedy Boulevard, Philadelphia PA 19103 215/569-4393	1981
Pacelli, Jane D , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 Fax 202/331-3387	1979	Palazzo, Frank P , (E.A.), <i>Senior Consultant</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1977
Packer, Bernard , (F.S.A., E.A.), <i>Assistant Chief Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1966	Palczynski, Richard W , (F.C.A.S.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2878	1977
Paddon, John W , (F.S.A.), <i>Corporate Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7337	1965	Palenik, Rudolph A, Jr. , (A.C.A.S.), <i>Loss Reserve Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7639	1988
Padgett, James C , (A.S.A.), <i>Actuary-Financial Reporting</i> , Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 708/699-0600	1982	Palley, Eric I , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1989
Padiernos, Justino , (A.S.A.), <i>Partner</i> , Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7340	1980	Pallone, Julius L , (A.C.A.), <i>President & Chairman of Board</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1966
Pado, Michael W , (F.S.A.), <i>Associate Actuary</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8430 Fax: 212/907-8404	1984	Palm, Robert G , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5791 Fax: 513/369-3658	1977
Padro, Miguel A , (A.S.A., E.A.), <i>Vice President</i> , Martin E Segal Co, 525 Market Street, Suite 3750, San Francisco CA 94105 415/882-4700	1971	Palmer, Bruce E , (A.S.A.), <i>President & Actuary</i> , Great Fidelity Life Insurance Co, 3515 Hobson Road, Suite 100, PO Box 2272, Fort Wayne IN 46801 219/480-0202 Fax 219/480-0203	1970
Paesani, Joseph , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7193	1989	Palmer, Donald E , (F.S.A.), <i>Vice President & Actuary</i> , CIGNA Re Corp, Hartford CT 06152 203/726-7352	1968
Paff, Harold G , (F.S.A.), 1515 Broadway, #45, El Cajon CA 92021	1965	Palmer, Gerard G , (E.A.), <i>Professional Retirement Planners</i> , 61 Crescent Avenue, PO Box 8, Waldwick NJ 07463 201/444-9799	1982
Page, Charles H , (F.S.A.), 183 Old Street Road, Peterborough NH 03458	1965	Palmer, Glenn W , (A.S.A., E.A.), <i>Associate Actuary</i> , Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60607 312/782-1416	1984
Page, Jean-Claude , (F.S.A.), <i>President</i> , St Lawrence Reassurance Co, 425 De Maisonneuve Boulevard Ouest, Suite 1200, Montreal PQ Canada H3A 3G5 514/288-1900 Fax: 514/288-8099	1986	Palmer, Howell M, III , (F.S.A.), <i>Vice President & Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1978
Pagliaccio, John A , (M.C.A., A.C.A.S.), <i>Vice President & Actuary</i> , MONY Re, 127 John Street, New York NY 10038 212/425-2800	1979	Palmer, John J , (F.S.A., E.A.), <i>Senior Vice President</i> , Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6433	1975
Paglione, Robert , (E.A.), <i>President</i> , Programs for Benefit Plans Inc, 3275 Stokely Street, Philadelphia PA 19129 215/849-9300 Fax 215/849-3319	1976	Palmer, Kevin E , (F.S.A.), <i>Actuary GAAP Valuation</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2115	1981
Pagnozzi, Richard D , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Nationale-Nederlanden N.A., Property & Casualty Group, 62 Maple Avenue, Keene NH 03431 603/357-9503	1975	Palmer, Peter S , (F.S.A.), <i>Vice President & Actuary-Investment Strategy</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8785	1971
Paguia, Victor R , (F.S.A.), <i>Senior Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601-5655 312/938-6736	1977	Palmer, Roger S , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2307	1979
Paige, John W , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90051 213/741-7815	1969	Palmer, W Randall , (F.S.A.), <i>Chairman</i> , Insurance Resources International Inc, 123 North Main Street, Suite 206, Fairfield IA 52556 515/472-7652 Fax: 515/472-7678	1990
Pailer, Arline , 782-B Heritage Village, Southbury CT 06488	1967	Palmquist, J Stephen , (M.C.A., A.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888	1976
Painter, Cornelia B , (A.S.A.), 4125 North Tripp Avenue, Chicago IL 60641	1979	Palvia, Rajkumari S , (A.S.A.), <i>Actuarial Associate</i> , Commercial Union Insurance Co, Life Actuarial, One Heritage Drive, North Quincy MA 02171 617/786-2079	1988
Paisley, Robert M , (F.S.A., E.A.), 5845 Ridgewood Road, Apt G-3, Jackson MS 39211	1972	Pan, Ling Chih , (A.S.A.), <i>Associate Actuary</i> , Lone Star Life Insurance Co, 4201 Spring Valley, Dallas TX 75244 214/702-6400	1984
Pal, Mintu , (F.S.A.), <i>Director & Actuary</i> , Blue Cross/Blue Shield of the National Capital Area, 5500 12th Street SW, Washington DC 20065 202/479-8441	1989	Panels, Damon , (A.S.A.), <i>Second Vice President & Actuary</i> , Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/469-7751	1979

	Admitted		Admitted
Panighetti, Arthur V. , (F.S.A.), <i>Consulting Actuary</i> , Ernst & Young, 1800 Peachtree Center, South Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 Ext: 479 Fax: 404/653-9395	1985	Parkyn, Donald W. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Donald W Parkyn Inc, 3408 Barrington Road, Sacramento CA 95864-2711 916/486-3825 Fax: 916/484-1825	1969
Panyard, William A. , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-2038	1988	Parlin, Robert W. , (F.C.A.S.), <i>Actuarial Consultant</i> , Felsenaustr 13, CH-8704, Herrliberg Switzerland	1965
Panza, James John , (A.S.A.), <i>Director</i> , Mutual of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8728	1986	Parmenter, Neil A. , (F.S.A., E.A.), <i>Senior Actuary</i> , The Principal Financial Group, Des Moines IA 50392-0610 515/247-5467 Fax: 515/248-3194	1967
Pao, Alice C. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 Ext: 5758	1981	Parr, Douglas S. , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1988
Pape, Frederick H. , (A.C.A.), <i>Assistant Actuary</i> , American General Group Insurance Co, PO Box 660238, Dallas TX 75266-0238 214/841-1146	1966	Parrack, Jack Lawrence , (E.A.), <i>Vice President, Actuary</i> , Alan N Kanter & Associates, Suite 200, 31 Walker Avenue, Baltimore MD 21208-4004 301/486-4900 Fax: 301/486-0778	1987
Papenhause, John L. , (F.S.A.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1977	Parrish, Henry T. , (A.S.A.), <i>Assistant Actuary</i> , Integon Corporation, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2697	1979
Pappas, Donald S. , (F.S.A.), <i>Assistant Actuary</i> , CIGNA Corp, 900 Cottage Grove Road, R-26A, Bloomfield CT 06002 203/726-3225	1990	Parrish, James N. , (F.S.A.), <i>Executive Vice President</i> , North Carolina Mutual Life Insurance, Mutual Plaza, Durham NC 27701 919/682-9201 Fax: 919/683-1694	1969
Paquin, Claude Y. , (F.S.A.), <i>President</i> , Act Plus Inc, 160 Nelms Road, Fayetteville GA 30214-5121 404/487-0197 Fax: 404/487-1052	1969	Parrish, Janet E. , (A.S.A.), <i>Senior Marketing Project Coordinator</i> , Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1984
Parahus, Stephen , (A.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7546 Fax: 212/345-7413	1989	Parrish, Martha M. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 3506	1981
Parankirinathan, K. , (A.S.A.), <i>Director-Sales Marketing & Large Corporate Operations</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1986	Parrish, Norman W. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1980
Parciak, Thomas J. , (F.S.A.), <i>Consultant</i> , Treacy & Rhodes Consultants, 462 Stevens Avenue, Suite 308, Solana Beach CA 92075 619/481-1191	1977	Parrott, LeeAnna M. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402-8017 715/847-8226	1990
Park, Richard A. , (F.S.A.), <i>Vice President</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1215	1971	Parsonage, Jack O. , (F.S.A.), 56 Victor Lewis Drive, Winnipeg MB Canada R3P 1H6	1974
Park, T Allen , (F.S.A.), <i>President</i> , T Allen Park & Associates, 1600 Promenade, Suite 980, Richardson TX 75080 214/690-0970 Fax: 214/234-0142	1975	Parsons, John R. , (E.A.), <i>President</i> , Parsons McKee Sommers and Co, Gemini Tower I, Suite 350, 1991 Crocker Road, Westlake OH 44145 216/871-8611 Fax: 216/871-7485	1976
Parker, Curtis M. , (F.C.A.S.), <i>Vice President Commercial Insurance Services</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7046	1979	Parsons, R David , (F.C.A., A.S.A., E.A.), <i>Chairman of the Board</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1968
Parker, Donna D. , (F.S.A., E.A.), <i>Assistant Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, PO Box 2975, Hartford CT 06104 203/725-2309	1979	Partin, Samuel P, III , (A.S.A.), <i>Actuary</i> , Arkansas Blue Cross & Blue Shield, 601 Games Street, Box 2181, Little Rock AR 72203-2181 501/378-2845 Fax: 501/378-2953	1982
Parker, Gary W. , (F.S.A.), <i>Life Insurance Co of Virginia</i> , PO Box 27601, Richmond VA 23261 804/287-5851	1978	Partridge, William D. , (A.S.A., E.A.), <i>Consultant</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1982
Parker, Gregory W. , (F.S.A.), <i>Assistant Vice President</i> , SAFECO Life Insurance Co, 15411 NE 51st Street, Redmond WA 98052 206/867-6005	1981	Paryzer, Allen , (A.S.A.), <i>Actuary</i> , Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524	1979
Parker, J Ronald , (A.S.A., E.A.), TPF&C/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1980	Paster, Joseph P. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5956	1973
Parker, Rembert N. , (A.S.A.), <i>Actuary</i> , Integrated Admin Services, One Buckhead Plaza, 19th Floor, 3060 Peachtree Road NW, Atlanta GA 30305-2228 404/261-4418	1979	Paster, Robert Steven , (F.S.A., E.A.), <i>Senior Financial Officer</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-1791	1983
Parkison, Samuel Scott , (F.S.A.), <i>Second Vice President</i> , Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/455-3878	1984	Pasternack, Harvey , <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, 11th Floor, Secaucus NJ 07096-1533 201/902-2740	1976
Parks, Dorn A. , (A.S.A.), <i>Manager-Actuarial Financial Information</i> , Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6422	1980	Pastino, Gregory J, Jr. , (A.S.A., E.A.), <i>Assistant Vice President</i> , Sedgwick James, Public Ledger Building, Philadelphia PA 19106 215/928-4725	1985
Parks, John P. , (M.C.A., E.A.), <i>President</i> , MMC&P Inc, One Gateway Center, Eleventh Floor, Pittsburgh PA 15222 412/394-9301 Fax: 412/261-1207	1976	Pastor, Gerald H. , (F.C.A.S.), <i>President</i> , Connecticut Specialty Insurance Group, 9 Farm Springs Drive, Farmington CT 06032 203/674-6988 Fax: 203/674-6665	1981
Parks, Leroy B, Jr. , (F.C.A., F.S.A., E.A.), <i>Vice President & Treasurer</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1968		

Admitted		Admitted	
Pate, James A, Jr. , <i>Assistant Actuary-Actuarial Valuation</i> , American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-2401	1967	Paul, Jack Philip , (F.S.A.), <i>Associate Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935 Ext. 219	1982
Patel, Bhupendra , (A.S.A.), <i>Actuary-I</i> , Bankers Life & Casualty Co, Group Actuarial, 5353 North Elston, Chicago IL 60601 312/283-1100	1981	Paul, Margery F. (E.A.), <i>Louis Kravitz & Associates Inc</i> , 15760 Ventura Boulevard, Suite 910, Encino CA 91436-3017 818/995-6100	1986
Patel, Navin J. , (A.S.A.), <i>Consulting Actuary</i> , Actrex Partners Ltd, 207 Queen's Quay West, Suite 720, Toronto ON Canada M5J 1A7 416/365-7004	1971	Pauley, Stephen R. , (E.A.), <i>Vice President</i> , Martin & Pauley Inc, 14900 Landmark Boulevard, Suite 200, Dallas TX 75240 214/239-1977	1985
Paterson, Bruce , (F.C.A.S.), <i>Consulting Actuary</i> , The Kilbourne Company, 185 West 'F' Street, Suite 400, San Diego CA 92101 619/231-1244	1988	Pauline, Gary E. , (A.S.A.), <i>Actuarial Assistant</i> , Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8904	1988
Pathman, Siva I. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, PPC3, Hartford CT 06156 203/273-1484 Fax: 203/273-8663	1985	Paull, Marvin J. , (F.S.A., E.A.), <i>President</i> , Actuarial & Financial Concepts Inc, 2034 Corner Avenue, Los Angeles CA 90025 213/477-4710	1968
Paton, Virginia A. , (F.S.A.), <i>Actuary-Health</i> , Washington National Insurance Co, 1630 Chicago Avenue, 6/610, Evanston IL 60201 708/570-5895	1979	Pavel, David , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3273	1980
Patria, Timothy L. , (A.S.A.), <i>The Hartford Life Insurance Cos.</i> , 200 Hopmeadow Street, Simsbury CT 06104-2999 203/843-3258	1988	Pawelko, Robert L. , (F.C.A., A.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600	1971
Patrick, Gale D. , (F.S.A., E.A.), <i>Richard L. Jacobsen</i> , F.S.A., 1514 East 122nd Street, Burnsville MN 55337-6804 612/890-0695	1977	Paxton, William G. , (F.S.A., E.A.), <i>Senior Vice President</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1969
Patrick, Rodger R. , (A.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 South Fourth Street, Suite 950, St Louis MO 63102 314/621-0084	1966	Paydos, Charles J. , (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1265	1970
Patrik, Gary , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , North American Reinsurance Corp, 237 Park Avenue, 16th Floor, New York NY 10017 212/907-8095	1978	Peabody, J. Lynn , (F.C.A., F.S.A.), <i>Chief Operating Officer</i> , M & R Services Inc, Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970 Fax: 206/622-5643	1977
Patrylak, Stephen , (E.A.), <i>Chief Actuary</i> , National Actuarial Consultants Ltd, Tulip Tree Office Park, 250 Geiger Road, Philadelphia PA 19115 215/671-8700	1981	Peacock, Willard W. , (A.C.A.S.), <i>Insurance Industry Consultants</i> , 1815 The Exchange, Suite 150, Atlanta GA 30339 404/951-2782	1979
Patschak, Susan J. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761	1989	Peacocke, Sidney W. , <i>Associate Actuary</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1969
Patterson, David M. , (A.C.A.S.), <i>Managing Dir & Chief Operating Officer, Specialist Lines</i> , Providence Washington Insurance Group, 20 Washington Place, Providence RI 02903 401/831-4000	1980	Peacor, C. Norman , (F.S.A.), <i>PO Box 1148</i> , East Orleans MA 02643-1148	1965
Patterson, Denise I. , (M.C.A., A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1984	Peake, Sharon A. , (F.S.A., E.A.), <i>The Wyatt Company</i> , Suite 555, 15303 Ventura Boulevard, Sherman Oaks CA 91403 818/906-2631	1984
Patterson, Don N. , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, 1415 Lake Cook Road, Deerfield IL 60015 708/402-2933	1986	Pearce, Richard D. , (E.A.), <i>Vice President</i> , John J. Pearce & Company Inc, 711 King Street, Wilmington DE 19801 302/656-1763	1980
Patterson, Paul J. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext. 220	1979	Peard, James Gordon , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300	1982
Patterson, Peter B. , (F.S.A.), <i>President & Chief Executive Officer</i> , Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800	1977	Pearl, Marc B. , (F.C.A.S.), <i>Vice President & Actuary</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570-0001 609/395-2270 Fax: 609/395-5957	1979
Patterson, W. Donald , (F.S.A.), <i>93 Glenview Avenue</i> , Toronto ON Canada M4R 1P9	i 1966	Pearlman, Bernard , (E.A.), <i>Executive Vice President</i> , Employers Planning Corporation, 1371 Morris Avenue, Union NJ 07083 201/686-3880	1976
Patz, Lawrence C. , (A.S.A.), <i>Vice President & Actuary</i> , Concord General Life Insurance Co, Four Bouton Street, Concord NH 03301 603/225-1141 Ext. 181 Fax: 603/225-6027	1966	Pearsall, Donald M. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9926 Fax: 617/572-1522	1968
Patzman, Stephen N. , (F.S.A.), <i>Vice President & Chief Actuary</i> , USAA Life Insurance Company, USAA Building, Life Actuarial, F-2-E, San Antonio TX 78288 512/498-7080 Fax: 512/498-0366	1977	Pearson, John S., Jr. , (F.S.A.), <i>Consulting Actuary</i> , 77-6389 Kenika Place, Kailua-Kona HI 96740 808/326-2564	1969
Paul, Abe , (A.S.A.), <i>Actuarial Consultant</i> , Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3346	1984	Pearson, Margaret C. , (E.A.), <i>BGS&G Qualified Plans</i> , 44 Baltimore Street, Cumberland MD 21502 301/777-1500	1976
Paul, Barry , (F.S.A.), <i>Assistant Vice President & Corporate Actuary</i> , Allstate Life Insurance Co, Allstate Plaza West, M5C, Northbrook IL 60062 708/402-7653 Fax: 708/402-4293	1981	Pearson, Margaret E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 77-6389 Kemika Place, Kailua-Kona HI 96740 808/326-2564	1977
		Pearson, Patricia M. , (F.S.A.), <i>6324 SW Radcliff</i> , Portland OR 97219	i 1981
		Pearson, Raymond G. , (F.C.A., F.S.A.), <i>19 Gerrish Road</i> , Rochester MA 02770 508/763-8659	i 1965

	Admitted		Admitted
Pearson, Richard D. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203-2215 414/273-1046	1978	Peninger, Michael J. , (F.S.A.), <i>Vice President, Controller & Actuary</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4259 Fax: 612/738-5356	1981
Pease, Jerrilyn D. , (F.S.A.), <i>Director of Taxes</i> , CIGNA Corp., Hartford CT 06152 203/726-7825 Fax: 203/726-3180	1978	Penn, Harold W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 1301 West Long Lake Road, Suite 225, Troy MI 48098 313/641-8606	1971
Peavy, Mark D. , (F.S.A.), <i>Actuary</i> , Florida Insurance Department, Larson Building, Room 371-J, Tallahassee FL 32399-0300 904/488-4434	1984	Penn, Robert A. , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6745	1989
Pebly, Robert R. , <i>Corporate Secretary</i> , Educators Mutual Life Insurance Co, PO Box 3149, 202 North Prince Street, Lancaster PA 17604-3149 717/397-2751	1968	Pennell, Michael E. , (A.S.A., E.A.), <i>Senior Consultant</i> , Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/344-0200	1989
Peckan, Kathleen M. , (A.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2024	1989	Pennell, Truman K., Jr. , (A.S.A.), <i>Account Executive</i> , A Cole Stephens & Associates Inc, 4131 North Central Expressway, Suite 1120, Dallas TX 75204 214/528-7900	1985
Peck, Jonathan K. , (A.S.A.), 1020 Carol Avenue, Ripon WI 54971	1966	Penney, Don E. , (A.S.A.), <i>Country Life Insurance Co</i> , 1701 Towanda, PO Box 2000, Bloomington IL 61702 309/557-2306	1971
Peck, Larry A. , (F.S.A.), <i>Product Development Officer</i> , Aetna Canada, Aetna Canada Centre, 145 King Street West, 5th Floor, Toronto ON Canada M5H 3T7 416/864-8411	1982	Pennington, Thomas K., Sr. , (F.S.A.), <i>President</i> , Thomas K Pennington FSA, 1700 Sugar Cane Court, Mobile AL 36695 205/666-2982	1965
Peck, Steven C. , (F.C.A.S.), <i>Actuary</i> , Employers Mutual Companies, 717 Mulberry Street, Des Moines IA 50309 515/280-2701	1990	Pennisten, John W. , (F.S.A., E.A.), <i>Senior Programmer/Analyst</i> , Dean Witter Reynolds Inc, Two World Trade Center, 68th Floor, New York NY 10048 212/392-4567	1982
Peel, Jerald P. , 10427 Longwood Lane, Oak Lawn IL 60453 708/423-4225	1966	Penrose, Clement B. , (F.S.A.), 9129 Altura Lane, Whittier CA 90603 213/947-4026	1965
Pei, Kai-Jaung , (F.C.A.S., A.S.A.), <i>Vice President</i> , North Star Reinsurance Corp, Morris Corporate Center One, 300 Interpace Parkway, Parsippany NJ 07054 201/299-6200	1982	Peos, Evelyn L. , (F.S.A.), <i>Vice President & Individual Insurance Actuary</i> , Mutual of New York, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6292	1983
Pearce, Charles A. , (F.S.A., E.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5959	1965	Pepe, W Dennis , (F.S.A.), <i>Senior Vice President-Special Markets</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/326-4830 Fax: 203/326-4861	1979
Pelant, James C. , (E.A.), <i>Vice President</i> , Advance Benefits Systems Corp, 468 Pennsfield Place, Thousand Oaks CA 91360 805/496-1069 Fax: 805/373-3863	1976	Pepper, David F. , (E.A.), <i>Vice President & Chief Actuary</i> , Benefit Service Corporation, 1000 Second Avenue, Suite 2400, Seattle WA 98104 206/461-8600	1976
Pelletier, Bernard A. , (F.C.A.S.), <i>Actuary</i> , Aetna Casualty & Surety/TSAD, 151 Farmington Avenue, Hartford CT 06156 203/273-7302	1986	Pepper, Martin , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3070	1982
Pelletier, Charles Albert , <i>Assistant Vice President</i> , AIPSO, 302 Central Avenue, Johnston RI 02919 401/528-1318	1983	Pepper, Ron W. , (A.S.A.), <i>Vice President & General Manager, Marketing</i> , North West Life Assurance Co, 1040 West Georgia Street, Suite 800, Vancouver BC Canada V6E 4H1 604/689-1211	1979
Pelletier, Elaine N. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100	1990	Peppler, David A. , (F.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4619	1989
Peltier, Mary Ann H. , (F.S.A.), <i>Vice President & Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/226-5192	1985	Perraine, Anthony , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3338	1986
Pemberton, Kent B. , (A.S.A.), <i>Assistant Actuary</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1987	Perisho, Ray M. , (F.S.A.), <i>President</i> , Union Fidelity Life Insurance Co, 4850 Street Road, Trevoise PA 19049 215/953-3011 Fax: 215/953-3009	1974
Pence, Arlen F. , (A.S.A.), <i>Group & Advanced Products Vice President</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5812	1979	Perkins, Alfred W. , (A.S.A.), 6424 Lost Tree Lane, Spring Hill FL 34606	1966
Pence, Clifford A., Jr. , (A.C.A.S.), <i>Assistant to the Department Manager/Statistics-Actuarial</i> , Kemper National Insurance Companies, Long Grove IL 60049 708/540-3355	1985	Perkins, Andrew M. , (F.S.A.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, 12NB, Hartford CT 06183-5081 203/277-6532 Fax: 203/954-5525	1977
Pence, Ralph I. , (F.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8595	1990	Perkins, Ann , (F.S.A.), <i>Consultant</i> , 3584 Northome Road, Deephaven MN 55391 612/473-3955	1973
Pendergast, Laura S. , (F.S.A.), <i>Assistant Actuary</i> , The New England, 501 Boylston Street, Boston MA 02117 617/578-3185	1990	Perkins, Carol L. , (A.S.A.), <i>Director-Field Compensation</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 Ext: 5606 Fax: 203/275-5221	1985
Pendleton, Franklin D. , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Bryan Pendleton Swats & McAllister, 1 Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1969	Perkins, Jon Ward , (E.A.), <i>Actuarial Advisor</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5745	1978
Pendleton, Janet A. , (F.S.A.), <i>General Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-9944	1980		
Penick, R Douglas , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/881-2375	1972		

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Perkins, Peter Lynn , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, Richmond VA 23230 804/354-7083	1986	Peters, Jay J , (E.A.), The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/984-2459	1988
Perkins, Robert E , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 8400 Normandale Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700	1972	Peters, Jay R , (A.S.A.), <i>Associate Actuary</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3512	1986
Perlick, Arnie , (A.S.A.), <i>Director of Actuarial Services</i> , Massachusetts Indemnity & Life Ins Co, 3120 Breckinridge Boulevard, Duluth GA 30199-0001 404/381-1000	1980	Peters, Karen A , (E.A.), Zacarias Actuarial Consultants, 1850 Gateway Boulevard, Suite 260, Concord CA 94520 415/825-9344	1985
Perlstein, Philip M , (F.S.A.), 11 Cunningham Drive, West Orange NJ 07052 201/736-9463	1965	Peters, Lawrence R , (E.A.), <i>Consultant</i> , William M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100	1984
Perreault, Michel , (F.S.A.), <i>Vice President & Actuary</i> , The Holden Group, 11365 West Olympic Boulevard, Los Angeles CA 90064 213/312-6480 Fax: 213/312-6368	1988	Petersen, Bruce A , (F.C.A.S.), <i>Vice President & Actuary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1979
Perreault, Stephen L , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4803	1970	Petersen, Gary L , (M.C.A., A.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600	1983
Perrin, Christopher R , (F.S.A.), <i>Associate Actuary-Annuities & Investment</i> , Ohio National Life Insurance Co, 237 William H Taft Road, Cincinnati OH 45219 513/559-6413	1986	Petersen, Jerry T , (F.C.A., E.A.), <i>Consulting Actuary</i> , 20 East 35th Street, New York NY 10016 212/683-8638	1970
Perrine, Daniel E , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Northeast Consulting Group, 11 Commerce Drive, Cranford NJ 07016 201/709-1600 Fax 201/709-1615	1980	Petersen, Loren V , (A.C.A.S., A.S.A.), 701 Danville Drive, Lincoln NE 68510	1982
Perrott, Godfrey , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847	1973	Peterson, Ann M , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1800 Chiquita Center, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111	1987
Perry, Eric W , (A.S.A.), <i>Vice President & Actuary</i> , Mutual Protective Insurance Co, 1515 South 75th Street, Omaha NE 68124 402/391-6900 Fax: 402/391-6489	1982	Peterson, Bert H , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 25 Park Place NE, Atlanta GA 30303 404/586-8309	1979
Perry, Robert C , (F.S.A., A.C.A.S.), 5090 North Northridge Circle, Tucson AZ 85718	1965	Peterson, Davis E , (A.S.A., E.A.), <i>Consulting Actuary</i> , Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 Ext: 140 Fax: 206/682-8562	1983
Persons, Steve J , (E.A.), Compensation Systems Inc of America, G-5054 West Bristol Road, Flint MI 48507 313/733-8680	1987	Peterson, Dennis K , (F.S.A.), <i>Asst Vice Pres & Manager of Corporate Planning & Research</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7006	1977
Peruzzo, Albert L , (A.S.A.), <i>Manager Valuation Compliance</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4257	1982	Peterson, Donald L , (F.S.A., E.A.), <i>Vice President-Group Insurance</i> , Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501-2288 402/437-4350 Fax: 402/437-4606	1977
Pescrille, Joseph D , 8713 Valleyfield Road, Lutherville MD 21093 301/821-7520	1984	Peterson, Donald M , (F.S.A., E.A.), <i>President</i> , Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 Fax: 708/615-3910	1966
Pessin, Katherine Gergely , (F.S.A., E.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-1782 Fax: 617/572-1048	1980	Peterson, Gary N , (F.S.A.), <i>Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7106 Fax: 414/299-2021	1979
Pestal, Charles F , (F.S.A.), 6228 Ewing Avenue South, Minneapolis MN 55410 612/927-6382	1965	Peterson, Kris E , (F.S.A.), Millman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1978
Peterman, Donna S , (A.S.A.), <i>Actuarial Consultant</i> , The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759-6399 512/338-7401	1982	Peterson, Larry R , (F.S.A.), <i>Vice President-Life Products</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977
Peters, Barbara L , (F.S.A.), <i>Group Actuary & Director of Group Operations</i> , The Beaven/InterAmerican Cos, The InterAmerican Building, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9676	1982	Peterson, Philip A , (A.S.A., E.A.), <i>Vice President & Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1987
Peters, Benjamin George , (A.S.A.), <i>Senior Assistant</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6238	1981	Peterson, R Larry , (F.S.A.), PO Box 103, Westfield NY 14787	1971
Peters, Carl , (F.S.A., E.A.), <i>Vice President-Reinsurance Sales</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-2400	1966	Peterson, Richard P , (F.S.A., E.A.), <i>President & Registered Agent</i> , Professional Consultants International Inc, PO Box 1282, Des Moines IA 50305 515/255-4519	1965
Peters, Edward J , (F.C.A., E.A.), <i>President & Chief Actuary</i> , Edward J Peters & Associates Inc, 25 East 40th Street, Suite 1C, Indianapolis IN 46205 317/923-6336	1965	Peterson, Ronald K , (F.S.A.), <i>Second Vice President-Reinsurance</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2151 Ext 2151 Fax 303/860-2278	1977
Peters, Franklin E , (F.S.A., E.A.), <i>Consulting Actuary</i> , Tierney & Peters, 209 West Central Street, Natick MA 01760-3716 508/651-0111	1971	Peterson, Stephen G , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 176 Federal Street, Boston MA 02110 617/951-0535	1976
		Peterson, Steven J , (F.C.A.S.), <i>Senior Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, RT1348, St Paul MN 55102 612/221-7361	1985

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Peterson, Todd D. , (A.S.A., E.A.), <i>Manager</i> , Ernst & Young, 1400 Pillsbury Center, Minneapolis MN 55402 612/343-1000 Ext. 457	1990	Phan, Dung Anh , (F.S.A.), <i>Associate Actuary</i> , CIGNA Corp, Group Pension Division, PO Box 2975, Hartford CT 06104 203/725-2033	1983
Petertil, Jeffrey P. , (A.S.A.), <i>Consulting Actuary</i> , 164 North Ridgeland Avenue, Oak Park IL 60302 708/848-7933	1980	Pharr, Joe B. , (F.S.A.), <i>Vice President & Chief Actuary</i> , American Security Group, 3290 Northside Parkway, Atlanta GA 30327 404/264-4978 Ext. 4978 Fax 404/264-2443	1967
Petit, Charles I. , (F.C.A.S., M.C.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104 206/628-8143	1980	Phelps, Albert R., Jr. , (A.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7634	1987
Petker, Jill , (A.C.A.S.), <i>Actuarial Assistant</i> , Commercial Union Insurance Co, One Beacon Street, B10-03, Boston MA 02108 617/725-7884	1990	Phelps, John , (F.S.A.), 1910 Cortez Avenue, Escondido CA 92026	i 1965
Petlick, Steven , (F.C.A.S.), <i>Vice President</i> , Continental Reinsurance Corp, 180 Maiden Lane, New York NY 10038 212/440-7230	1978	Philbrick, Harold F. , (F.S.A.), PO Box 137, West Hyannisport MA 02672	i 1965
Petrasanta, Charles , (E.A.), <i>Consulting Actuary</i> , Shore & Reich Ltd, 575 Lexington Avenue, New York NY 10022 212/758-3330 Fax 212/752-8304	1990	Philbrick, Stephen W. , (F.C.A.S., F.C.A.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 Fax: 203/651-9140	1979
Petrelli, Joseph L. , (M.C.A., A.C.A.S.), <i>Consulting Actuary</i> , 3591 Grafton Avenue, Columbus OH 43220 614/761-8602	1980	Philips, Julia T. , (F.S.A.), <i>Actuarial Officer</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4011 Fax 612/738-5356	1983
Petrocik, Michael , (A.C.A.S.), The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/636-8513	1990	Phillippi, William R. , (A.C.A.), 428 Clifton Drive, Camden AL 36726	i 1966
Petroff, Pamela M. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Suite 925, 101 SW Main Street, Portland OR 97204 503/227-0634	1983	Phillips, Dick L. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1972
Petroff, Paul S. , (A.S.A., E.A.), <i>Associate Actuary</i> , Management Compensation Group, 205 SE Spokane, Portland OR 97202 503/731-5407	1986	Phillips, Hal B., Jr. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3496 Fax: 919/691-3938	1976
Petry, Paul E. , (F.S.A.), <i>Executive Vice President</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6519	1977	Phillips, Herbert J. , (F.C.A.S.), 143 All Saints Crescent, Oakville ON Canada L6J 5Y6 416/842-2385	1965
Pettengill, Daniel W. , (F.S.A.), 275 Steele Road, Apt A512, West Hartford CT 06117	i 1965	Phillips, Howard M. , (F.C.A., F.S.A., E.A.), <i>President</i> , Consulting Actuaries Inc, 60 Route 46 East, Box 1269, Fairfield NJ 07007 201/575-1100	1967
Pettersen, Herbert C. , (F.S.A., E.A.), Kentucky Central Life Insurance Co, Kincaid Towers, Lexington KY 40507 606/253-5042	1965	Phillips, Jimmy E. , (F.S.A.), <i>President & Chief Executive Officer</i> , Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160	1971
Petty, G C, III , <i>President</i> , Custom Benefit Services Inc, 2205 Hancock Drive, Austin TX 78756 512/454-3718	1976	Phillips, John B. , (E.A.), <i>Partner</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3225	1976
Petz, Earl F. , (F.C.A.S.), 29 Bradford Lane, Oak Brook IL 60521	1965	Phillips, Nicholas Joseph , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Lincoln Center, Syracuse NY 13202 315/473-1340	1981
Peyser, Paul M. , (A.S.A.), <i>Assistant Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 552, New York NY 10010 212/576-7293 Fax: 212/576-6630	1982	Phillips, Robert C. , (A.S.A.), 5150 Veloz Avenue, Tarzana CA 91356	1968
Peyton, Lee Ann , (A.S.A.), <i>Assistant Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3710	1989	Phillips, Thomas A. , (F.S.A.), <i>Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/246-4940	1979
Pfannerstill, Larry J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Time Insurance Company, 501 West Michigan Avenue, PO Box 3050, Milwaukee WI 53201-3050 414/299-8631	1986	Phillips, W David , (F.S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 Fax 913/451-3256	1979
Pfarrer, Louis W. , (F.C.A.), Box 2877, Carmel CA 93921	i 1965	Phillips, Walter Joseph , (F.S.A.), <i>Associate Actuary</i> , The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 708/605-4788	1982
Pfefferle, Frederick P. , 34 Ivanhoe Terrace, Bloomfield NJ 07003	i 1977	Phillips, William A. , (F.S.A.), <i>Vice President & Actuary-Product Development</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2318	1979
Pfeifer, Timothy C. , (F.S.A.), Tillinghast/Towers Perrin, 200 West Madison Street, Chicago IL 60606-3414 312/609-9000	1987	Phillips, Wm Harold , (F.S.A.), <i>Senior Life Actuary</i> , California Department of Insurance, 3450 Wilshire Boulevard, 9th Floor, Los Angeles CA 90010 213/736-7582 Fax: 213/736-4800	1965
Pfeiffer, Martin J. , (F.S.A.), <i>Assistant Vice President-Corporate Development</i> , Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1982	Piacenti, Ronald C. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2600	1983
Pfieger, Paul O. , (A.S.A.), <i>Staff Actuary</i> , Aid Association for Lutherans, 4321 North Ballard, Appleton WI 54919 414/734-5721	1990	Piano, Jon M. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 22Y, New York NY 10010 212/578-5972	1969
Pflug, Kenneth W. , (E.A.), <i>Senior Actuarial Manager</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096 201/902-2625	1989	Piazza, Richard N. , (A.C.A.S.), <i>Quality Assurance Director</i> , Syntelligence, 1000 Hamlin Court, PO Box 3620, Sunnyvale CA 94089 408/745-6666	1979
Pfium, Roberta J. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2807	1980		

	Admitted		Admitted
Picard, Charles H. Jr. , (A.S.A.), <i>Consulting Actuary</i> , PO Box M 31-17, Big Bear Lake CA 92315 714/585-1925	i 1983	Pinney, Allen D. , (F.C.A.S.), 54 Sunnyfield Drive, Windsor CT 06095 203/688-1722	i 1965
Piccolo, Gary M. , (F.S.A.), <i>Second Vice President-Group Pension Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3581	1982	Pinto, Emanuel , (F.C.A.S.), <i>Vice President & Actuary</i> , Metropolitan Reinsurance Co, 125 Maiden Lane, Suite 1200, New York NY 10038 212/908-6919	1981
Pickering, Randall J. , (F.S.A.), <i>Vice President & Actuary</i> , Time Insurance Company, 515 W Wells Street, Milwaukee WI 53203 414/299-8646	1986	Pinzur, Laurence , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100	1983
Pickering, Victoria L. , (F.S.A.), <i>Principal & Partner</i> , Carstens Glynn & Pickering, 4300 Montgomery Avenue, Suite 105, Bethesda MD 20814 301/907-7797 Fax: 301/907-4980	1983	Piper, Kurt Frederic , (A.S.A., E.A.), <i>Senior Vice President & Chief Actuary</i> , National Associates, 3415 South Sepulveda Boulevard, PO Box 34080, Los Angeles CA 90034 213/390-8801 Fax: 213/397-6569	1980
Pieper, Wesley Alan , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , TPF&C/Towers Perrin, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220	1982	Pirog, Louis M. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8110	1982
Pierce, Allen R. , (A.S.A.), <i>Associate Actuary-Annuity Product</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6790	1990	Pirotte, Deborah A. , (F.S.A.), 14240 Wyndhield Circle, Raleigh NC 27615 919/846-7496	i 1980
Pierce, John , (F.C.A.S.), <i>President</i> , 2000 Milton, Park Ridge IL 60068 708/692-5284	1980	Pisano, James Brian , (E.A.), <i>Assistant Vice President & Actuary</i> , Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1990
Pierce, Robert D. , 1286 Collins, Topeka KS 66604	i 1967	Pisula, Michael L. , (F.S.A., E.A.), <i>Actuary</i> , Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 Fax: 412/288-0863	1983
Pierce, Susan E. , (F.S.A.), <i>Associate Actuary</i> , Liberty Life Assurance Co, Cocheco Mill, 100 Main Street, Dover NH 03820 603/749-2600	1983	Pitassi, Kathlyn Aylward , (E.A.), <i>National Associates Inc</i> , 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222	1978
Piersol, Kim E. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4923 Fax: 312/822-6419	1980	Pitoniak, Marc F. , (F.S.A.), <i>Associate Actuary</i> , American General Life Insurance Co, Actuarial Dept. 5-64, 2727 Allen Parkway, Houston TX 77019 713/831-3620	1980
Pierson, Frank D. , (F.C.A.S.), <i>Vice President & Actuary</i> , Centre Reinsurance Holdings Ltd, PO Box HM 1788, Hamilton Bermuda HMHX 809/295-8501	1983	Pittman, David B. , (F.S.A.), <i>Vice President & Group Actuary</i> , Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/881-2376	1979
Pierson, Marty V. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/881-2510	1988	Pitts, David G. , (A.S.A.), <i>Senior Actuarial Assistant</i> , CIGNA Employee Benefits, 350 Church Street, PO Box 2975, Hartford CT 06104 203/725-2217	1990
Pike, Albert, III , (F.C.A., A.S.A., E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 Fax: 202/331-0486	1971	Pitts, Richard D. , (F.S.A.), <i>Vice President of Finance</i> , Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5129	1979
Pike, Bertram N. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 289 Edgewater Drive, Wakefield MA 01880 617/245-4847	1965	Pitzer, Kenneth L. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Financial Centre, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5400	1975
Pikelny, Michael , (F.S.A., E.A.), <i>Corporate Benefits Manager</i> , Hartmarx Corporation, 101 North Wacker Drive, Chicago IL 60606 312/372-6300 Ext 2144 Fax: 312/444-2695	1976	Placek, Arthur C. , (F.C.A.S.), <i>Manager & Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, 38S, Chicago IL 60685 312/822-5132	1986
Pilewicz, Paula M. , (E.A.), <i>District Manager Benefit Planning/Analysis</i> , AT&T Corporate Headquarters, One Speedwell Avenue, East Tower, PO Box 1954, Morristown NJ 07960-1954 201/898-2366	1977	Plank, Diane K. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568	1972
Pilgrim, James W. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Frankona America Life Reassur, 73 Burnwood Drive, Bloomfield CT 06002-2235 203/242-0380 Fax: 203/242-7253	1968	Plano, Richard A. , (A.C.A.S.), <i>Senior Vice President/Actuary</i> , Frank B Hall & Company Inc, Corporate Risk Division, 261 Madison Avenue, New York NY 10016 212/573-5696	1988
Pillar, David G. , (F.S.A.), <i>General Partner</i> , Pillar Partnership L P, 6810 Heatherton Drive, Fort Wayne IN 46819 219/747-4272	1972	Plenn, Neil L. , (A.S.A.), <i>Actuarial Assistant</i> , Penn Mutual Life Insurance Co, Independence Square, VIM-C3C, Philadelphia PA 19172 215/956-8098	1990
Pillard, Joy A. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2156	1980	Plimpton, Henry A. , (A.S.A.), 1750 Ben Franklin Drive, Apt 6G, Sarasota FL 34236	i 1966
Pinczkowski, Raymond E. Jr. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602 303/592-5500	1971	Plisky, John C. , (F.S.A., E.A.), <i>President</i> , John C Plisky & Associates, 400 Union Avenue, Brielle NJ 08730 201/223-0770	1973
Pinder, William C. Jr. , (F.S.A.), 5941 Long Meadow Road, Nashville TN 37205	i 1965	Ploss, Harry , (F.S.A.), <i>Vice President & Actuary-Financial Institutions</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3657 Fax: 305/470-3129	1978
Pines, Gary A. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 200 West Madison Avenue, Suite 3300, Chicago IL 60606 312/609-9335	1973	Plotkin, Sarah S. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1111 Third Avenue, Suite 2185, Seattle WA 98111 206/343-6035	1990
Pinkham, C Allen, IV , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-4556	1987	Plumb, David R. , (F.S.A.), <i>Associate Actuary</i> , Fidelity Investments Life Insurance, 82 Devonshire Street, R25B, Boston MA 02109 617/728-6913	1987

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Plumley, Peter W. , (F.S.A.), <i>Consulting Actuary</i> , 17 East Division Street, Chicago IL 60610 312/642-6361	1965	Pollack, Robert , (F.C.A.S.), <i>Investment Advisor</i> , 6 South Bryn Mawr Avenue, Bryn Mawr PA 19010 215/527-5187	1965
Plunkett, Richard , (F.C.A.S.), <i>Associate Actuary & Assistant Vice President</i> , Colonial Penn Insurance Co, 11 Colonial Penn Plaza, Philadelphia PA 19181 215/988-7923	1985	Pollard, Frank H. , (F.S.A.), <i>Actuary</i> , M & R Services Inc., Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970	1979
Plush, Richard F. , (F.S.A.), <i>Assistant Vice President & Senior Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8309 Fax: 215/956-8649	1979	Pollard, James H. , (E.A.), <i>Executive Officer</i> , Pollard & Associates Inc., Timonium Corporate Center I, Suite 701, Timonium MD 21093 301/252-5200	1976
Podhorez, Audrey A. , (F.S.A.), <i>Associate Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3906	1989	Pollard, Richard J. , (A.S.A.), <i>Actuary</i> , Crown Life Insurance Co, 201 North Union Street, Suite 140, Alexandria VA 22314 703/684-4100	1983
Podraza, Jeffrey J. , (A.S.A.), <i>Assistant Vice President</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/226-5112	1990	Pollino, George E. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7431	1976
Podrebarac, Frank W. , (F.S.A., E.A.), 26 Chipmunk Lane, Media PA 19063-4708 215/891-9257	1971	Pollnow, Jan L. , (F.S.A.), <i>Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8961 Fax: 203/843-3057	1972
Poe, James F. , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Financial Services, T-32, PO Box 111, Boston MA 02117 617/572-7352	1990	Pollock, Davis A. , (F.S.A.), <i>Executive Vice President Group</i> , Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/231-6400	1972
Poe, Michael D. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 4601 North Fairfax Drive, Suite 1100, Arlington VA 22203 703/527-7500	1989	Pollock, Robert Brian , (F.S.A.), <i>Senior Vice President</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4354	1981
Pochler, Glenn R. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, PO Box 27506, Richmond VA 23261 804/285-7385	1984	Pollock, William M. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1986
Pogue, Beverly S. , (F.S.A.), <i>Manager-Financial Reporting</i> , Southern Farm Bureau Life Insurance, 1401 Livingston Lane, Jackson MS 39213 601/981-7422 Ext. 328 Fax: 601/982-9569	1983	Polson, Jennifer A. , (A.C.A.S.), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, 2 Home Office, PO Box 7716, Philadelphia PA 19192 215/523-3590	1990
Polak, James G. , (A.S.A.), <i>Reinsurance Accountant</i> , North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55101 612/227-8000	1980	Pond, Donald H. , (F.S.A.), <i>Executive Vice President</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1975
Poland, Jeffrey D. , (E.A.), <i>Consulting Actuary</i> , Connecticut Pension Services Inc, PO Box 111, Waterbury CT 06720 203/753-0494 Fax: 203/574-2342	1976	Ponsonby, Robert M. , (E.A.), <i>Manager</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1987
Poland, Ronald T. , (A.S.A.), <i>Actuarial Associate</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-2171	1990	Ponzini, John J. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1080	1977
Polapink, Paul S. , (E.A.), <i>Chief Actuary</i> , Manhattan National Pension Services Inc, 1925 Century Park East, 4th Floor, Los Angeles CA 90067 213/551-3125 Fax: 213/551-0327	1976	Pool, Alison L. , (A.S.A.), <i>Assistant Actuary</i> , Dun & Bradstreet Plan Services, 3501 Frontage Road, Tampa FL 33607 813/289-1000 Ext. 2313	1990
Polchert, Paul F. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606-7485 312/902-7525	1978	Poole, Robert Hoyt , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6352	1986
Poleyeff, Jacob , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Mutual of New York, Glenpointe Center West, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6375	1979	Poon, Patrick S C. , (A.S.A.), <i>General Manager</i> , Aetna Life Insurance Co of America, 3/F, 658 Tun-Hwa South Road, Taipei Taiwan Republic of China 10661 02/735-9213 Fax: 862/755-6123	1981
Polilli, Robert J. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Colonial Penn Life Insurance Co, 11 Penn Center, 13th Floor, 19th & Market Streets, Philadelphia PA 19181 215/988-3699 Fax: 215/988-7470	1978	Poortvliet, William G. , (F.S.A.), <i>Executive Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5945	1966
Polisner, Dennis M. , (F.S.A., E.A.), <i>Principal</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 Ext. 5254	1972	Popejoy, Kathy , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Auto Actuarial Department E-7, Bloomington IL 61710 309/766-3584	1989
Polivy, Howard L. , (E.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-3066	1989	Popiel, Robert P. , (F.S.A.), <i>President</i> , Popiel & Associates Inc, 80 Broadway, Suite 103, Hillsdale NJ 07642 201/666-5156	1979
Polk, Ken E. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 2121 San Jacinto, Suite 1800, Dallas TX 75201 214/969-1001 Fax: 214/754-0012	1975	Poplaski, Joseph John , (F.S.A., E.A.), <i>General Director</i> , John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/572-7433	1981
Polkinghorn, Philip K. , (F.S.A., M.C.A.), <i>Tillinghast/Towers Perrin</i> , One Commercial Plaza, 280 Trumbull Street, 22nd Floor, Hartford CT 06103-3599 203/727-0018	1982	Poppel, Deborah Adler , (F.S.A.), <i>General Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-4321 Fax: 617/572-5775	1980
Pollack, Brian S. , (A.S.A.), <i>Associate Actuary</i> , M & R Services Inc, Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970	1988	Porter, Ernest R. , <i>President & Chief Executive Officer</i> , WM Life/Empire Life Insurance Cos, 1000 Second Avenue, 25th Floor, Seattle WA 98104 206/461-6381 Fax: 206/554-2658	1966

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Porter, Eugene F. , (F.S.A.), <i>President</i> , Secura Life Insurance Company, 2401 South Memorial Drive, PO Box 819, Appleton WI 54912-0819 414/739-3161 Ext: 237 Fax: 414/739-3989	1966	Poutanen, Ruth Youngner , (A.C.A.S.), <i>Assistant Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402 715/842-6379	1989
Porter, Kenneth W. , (E.A.), <i>Chief Actuary & Manager</i> , The Du Pont Company, 1007 Market Street, Finance Department N-10506, Wilmington DE 19898 302/774-5917 Fax: 302/794-9172	1978	Powell, Alwyn V. , (M.C.A., A.S.A.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1622 Fax 404/365-1663	1981
Porter, Lee B. , <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, Room 2557, Washington DC 20224 202/566-4220	1971	Powell, Cheryl A. , (A.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1019	1986
Porter, William A. , (F.S.A., E.A.), <i>Security Administrators Inc.</i> , PO Box 1625, Binghamton NY 13902-1625 607/723-3551	1965	Powell, Clifford K. , (A.S.A.), <i>Consulting Actuary</i> , Beckley & Associates Inc, 504 Rothbury Lane, Louisville KY 40243 502/245-1459	1979
Portermain, Neill W. , (F.C.A.S.), <i>Vice President</i> , PRP Investments, PO Box 564, McKinney TX 75069 214/548-0139	1966	Powell, David S. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2619	1975
Porto, Edward J. , (F.S.A.), <i>Consulting Actuary</i> , 1014 Greenwood Street, Evanston IL 60201 708/328-6482	1965	Powell, George D. , (F.S.A.), <i>Administrative Vice President</i> , Individual Insurance, Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/859-3730 Fax 404/953-3472	1982
Posa, Richard R. , (F.S.A.), <i>Assistant Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1979	Powell, Jerome M. , (F.S.A.), <i>Consulting Actuary</i> , 130 Winding River Road, Needham MA 02192 617/235-0711	1965
Posnick, Barbara R. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/609-9475	1986	Powell, John F. , (F.S.A.), <i>Assistant Vice President-Investment Actuary</i> , Provident Life & Accident Insurance Company, One Fountain Square, Chattanooga TN 37402 615/755-1926 Fax: 615/755-1671	1983
Post, Jeffrey H. , (F.C.A.S.), <i>Loss Reserve Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, Medical Services Division, St Paul MN 55102 612/221-7393	1987	Powell, John H. , 485 Woodside Road, #4306, Redwood City CA 94061	1965
Poston, Elizabeth C. , (F.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1001 22nd Street NW, Washington DC 20037 202/293-9422	1971	Powell, Robert W. , (E.A.), <i>President</i> , Robert W Powell & Associates Inc, 9219 Katy Freeway, Suite 222, Houston TX 77024 713/932-6664	1976
Potapenko, Irene , (E.A.), <i>Associate Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5326	1986	Powell, Steven D. , (F.S.A.), <i>First Vice President & Actuary</i> , Kemper Investors Life Insurance Co, 120 South LaSalle Street, Chicago IL 60603 312/845-1253	1982
Potasky, Sandra , (F.S.A.), <i>Corporate Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 452, New York NY 10010 212/576-5796	1983	Powell, Thomas C. , (F.S.A.), <i>Consulting Actuary</i> , 6755 Madrid Avenue, Jacksonville FL 32217 904/731-4276	1984
Potok, Charles M. , (A.C.A.S.), <i>Executive Vice President & Chief Operating Officer</i> , Companion Property & Casualty Ins Co, 300 Arbor Lake Drive, Suite 1000, Columbia SC 29223 803/735-0672 Ext: 5300 Fax: 803/754-6379	1979	Power, Eugene L. , (E.A.), <i>Regional Director</i> , Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/742-3224	1990
Potter, John A. , (A.C.A.S.), <i>Actuary</i> , Signature Group/Forum Insurance Co, 200 North Martingale Road, Schaumburg IL 60173-2096 708/605-5546 Fax: 708/605-4676	1979	Powers, David A. , (E.A.), <i>Trinity Investment Management Corp.</i> , 12835 East Arapahoe Road, Englewood CO 80112 303/799-9977	1976
Potter, Kathleen M. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, 6606 West Broad Street, Richmond VA 23261 804/289-6428 Ext Y	1990	Pozzi, James E. , (F.S.A.), <i>Vice President & Actuary</i> , American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494	1977
Potter, Robert A. , (F.S.A.), <i>Vice President & Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2482	1980	Prager, Frank A. , (M.C.A., A.S.A., E.A.), <i>Senior Vice President, Actuarial</i> , First Actuarial Corp, 146 Monroe Center Street NW, Suite 800, Grand Rapids MI 49503 616/459-1050	1981
Potts, Grier D. , (F.S.A.), <i>Vice President, Benefits & Executive Compensation</i> , Mutual Of New York, 1740 Broadway, New York NY 10019 212/708-2380 Fax: 212/708-2742	1966	Prager, Michael J. , (F.S.A.), <i>Vice President & Actuary</i> , Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7195	1988
Potts, Lionel A. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60522 708/990-1000 Ext 370 Fax: 708/990-7083	1966	Pranschke, Deborah A. , (A.S.A.), <i>Director-Health Pricing</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/746-6382	1986
Poulin, Claude , (F.S.A., E.A.), <i>President</i> , Poulin Associates Inc, 1250 24th Street NW, Suite 600, Washington DC 20037 202/293-0630 Fax: 202/775-2787	1972	Pranschke, James E. , (A.S.A.), <i>Group Actuary</i> , American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000 Ext: 4759	1986
Poulos, Bryan K. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Houston Center, 1221 McKinney, Suite 2600, Houston TX 77010-1006 713/754-5400 Fax: 713/754-5462	1980	Pratt, Hunter D. , (F.S.A., E.A.), <i>Partner</i> , Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1977
Poulsom, William K. , 6038 North Kilbourn Avenue, Chicago IL 60646	1966	Pratt, John William , (A.S.A.), <i>Actuarial Associate</i> , Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959	1981
		Pratt, Joseph J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Transamerica Insurance Group, 6300 Canoga Avenue, Actuarial Department, Woodland Hills CA 91367 818/596-5483	1980

	Admitted		Admitted
Pray, David W. , (F.S.A.), <i>Vice President & Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/845-5211 Ext: 6181	1972	Prien, Barthus , (F.C.A., F.S.A., E.A.), <i>President</i> , Prien Associates Inc, 23197 La Cadena Drive, Suite 101, Laguna Hills CA 92653-1429 714/581-6282	1965
Pray, Kevin H. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, Suite 601, 6075 Poplar Avenue, Memphis TN 38119 901/761-5500	1988	Primmer, Roger L. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1972
Preble, W James , (F.S.A.), Rural Route 5, PO Box 280, Montpelier VT 05602	1965	Prinster, Julie Stratton , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1990
Preminger, Marc , (F.S.A.), <i>Vice President & Chief Financial Officer</i> , CIGNA Corp, 32nd Floor, Five Penn Center Plaza, Philadelphia PA 19103 215/523-7720	1987	Pritchard, Dennie W. , (F.S.A.), <i>Second Vice President/Actuary</i> , Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6255	1978
Presberg, Robert N. , (E.A.), <i>Enrolled Actuary</i> , Frailey & Associates, 16311 Ventura Boulevard, Suite 1280, Encino CA 91436 818/981-4010	1983	Pritchett, Troy J. , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1989
Prescott, Jeffrey T. , (A.S.A.), <i>Consulting Actuary</i> , W H Odell & Associates Inc, American Building, Suite A, 1400 Old Mill Circle, Winston-Salem NC 27103 919/768-8217	1990	Privman, Boris , (A.C.A.S.), <i>Home Insurance Cos</i> , 59 Mauden Lane, Actuarial Department, New York NY 10038 212/530-6946	1987
Presley, Philip O. , (F.C.A.S., F.C.A.), <i>President</i> , Presley & Associates Inc, Bell Tower Office Park, 43 Lowell Road, Hudson NH 03051 603/880-6501 Fax: 603/886-5143	1969	Procopio, Donald , (F.C.A.S.), <i>Assistant Vice President/P & C Actuary</i> , AIG Marketing Inc, 505 Carr Road, PO Box 9495 (R33-3), Wilmington DE 19809 302/761-3485	1988
Presley, T Michael , (F.S.A.), <i>Vice President & Chief Actuary</i> , Protective Financial Corp, PO Box 2606, Birmingham AL 35202 205/868-3078 Fax: 205/868-3086	1979	Proctor, Russell S. , (A.S.A., E.A.), <i>The Wyatt Company</i> , 1401 17th Street, Suite 900, Denver CO 80202 303/298-7878	1989
Pressley, W Michael , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-3234 214/701-2734 Fax: 214/701-2768	1979	Proffer, Carol W. , (F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Dallas TX 75201 214/220-3500 Fax: 214/220-4592	1980
Preston, Michael Blair , (E.A.), <i>President</i> , Preston Actuarial Services, 11755 Wilshire Boulevard, Suite 2000, Los Angeles CA 90025 213/445-9686	1983	Projector, Murray , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , 776 Scripps Drive, Claremont CA 91711 714/624-1076	1965
Preston, Robert , (E.A.), <i>Preston Associates</i> , 57 North Street, Suite 322, Danbury CT 06810 203/790-4556	1977	Prokopow, Michael J. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600 Ext. 2478 Fax: 312/704-8109	1979
Preston, Stephen J. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , United Pacific Life Insurance Co, One Penn Center, 14th Floor, Philadelphia PA 19103 215/864-5934 Fax: 215/864-5989	1984	Proska, Mark R. , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-4690	1988
Prestwood, John C, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5231 Fax: 215/648-5326	1981	Proulx, Anthony G. , (F.S.A.), <i>Financial Actuary</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3346	1982
Pretty, Richard Cole , (A.S.A.), <i>Assistant Actuary</i> , Fidelity Bankers Life Insurance Co, 1011 Boulder Springs Drive, Richmond VA 23225 804/323-1011	1987	Prouty, William C. , (F.S.A.), 10 Sulgrave Road, West Hartford CT 06107	1965
Prevosto, Virginia R. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, 7-2, New York NY 10038 212/487-4912	1981	Pruiksma, Glenn J. , (F.C.A.S., A.S.A.), <i>Actuary</i> , Millman & Robertson Inc, 1301 Fifth Avenue, Suite 3800, Seattle WA 98101-2642 206/624-7940	1982
Prewitt, Kathleen R. , (E.A.), <i>Assistant Vice President & Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, Metro Center, PO Box 2975, Hartford CT 06104 203/725-2109	1976	Pruitt, LeRoy , (A.S.A.), <i>Assistant Actuary</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6784	1984
Price, Archibald M. , (A.S.A.), 336B Heritage Village, Southbury CT 06488	1966	Pruitt, Patricia , (F.S.A.), <i>Health Actuary</i> , United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4581 Fax: 312/661-4690	1980
Price, Douglas M. , (A.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1989	Prullage, Donald L. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1980
Price, Edith E. , (F.C.A.S.), 250 Lake Boulevard, Buffalo Grove IL 60089-4390 708/541-2139	1969	Prullage, Stephen J. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Canterbury Green, PO Box 10108, Stamford CT 06904 203/326-8459	1989
Price, I Edward , (F.S.A.), <i>Senior Vice President</i> , Prudential Insurance Company, 213 Washington Avenue, 16th Floor, Newark NJ 07102-2992 201/716-6005	1971	Pruslin, William G. , (E.A.), <i>Actuary</i> , 202-20 36th Avenue, Bayside NY 11361 718/423-1071	1979
Price, John A. , <i>Vice President and Actuary</i> , IHC Health Plans Inc, 36 South State, 14th Floor, Salt Lake City UT 84111 801/538-5802 Fax: 801/538-5003	1984	Pryor, Robert A. , (F.S.A., E.A.), <i>Actuary</i> , Millman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634	1980
Price, Michael Barry , (A.S.A., E.A.), <i>Principal</i> , Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9200	1982	Przybyla, Dennis B. , <i>Manager, Actuarial Valuation</i> , Security Life of Denver, 1290 Broadway, Denver CO 80203 303/860-1290	1970
Prickitt, David R. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Mutual Of New York, Glenpointe Center West, Teaneck NJ 07660 201/907-6298	1990	Pugh, W Howell , (F.S.A.), <i>Vice President & Actuary</i> , The State Life Insurance Co, 141 East Washington Street, PO Box 406, Indianapolis IN 46206 317/632-3551 Fax: 317/632-2238	1979
Pridgeon, Ronald D. , (A.C.A.S.), <i>Assistant Actuary</i> , Country Mutual Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2792	1986		

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Pugsley, Brian A. , (F.S.A.), <i>Insured Products Vice President, Group Insurance, Confederation Life Insurance Co</i> , 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3294	1984	Quinby, Harry E. , 69 Whitman Street, Brick Town NJ 08723	i 1967
Pulis, R Stephen , (A.C.A.S.), <i>Vice President & Actuary, Ranger Insurance Company</i> , PO Box 2807, Houston TX 77252-2807 713/954-8390	1979	Quinlan, John A. , (F.C.A.S.), 12 Castlewood Road, West Hartford CT 06107	i 1970
Pulley, Richard W. , (F.S.A.), 54 Sycamore Road, Manahawkin NJ 08050	i 1965	Quinn, Timothy P. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 101 South Hanley, St Louis MO 63105 314/862-7611 Ext: 4903 Fax: 314/854-4953	1990
Punchin, Juan F. , (F.S.A.), <i>Vice President-International Operations, Metropolitan Life Insurance Co</i> , One Madison Avenue, New York NY 10010 212/578-3558	1976	Quintano, Richard A. , (F.C.A.S.), <i>Assistant Vice President & Chief Actuary, Public Service Mutual Insurance Cos</i> , 132 West 31st Street, New York NY 10001-3406 212/330-6234	1985
Pung, Robert E. , (F.S.A., E.A.), <i>Executive Vice President & Senior Actuary, Wisconsin National Life Insurance</i> , 220 Washington Avenue, PO Box 740, Oshkosh WI 54901 414/235-0800	1968	Quirin, Albert J. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary, ITT/Hartford Insurance Group</i> , Hartford Plaza, Executive Row, Hartford CT 06115 203/547-5420 Fax: 203/547-3606	1978
Purdy, James L. , (F.S.A.), <i>Vice President & Actuary, Travelers Insurance Company</i> , One Tower Square, Hartford CT 06115 203/277-5751	1965	Quirk, William J. , (F.S.A., E.A.), <i>President, William J Quirk & Associates Inc</i> , 2331 West Lincoln Avenue, Anaheim CA 92801 714/758-0088	1966
Purnell, Harry S, III , (F.S.A., E.A.), <i>Principal, A Foster Higgins & Co Inc</i> , 212 Carnegie Center, Princeton NJ 08543 609/520-2530 Fax 609/520-2659	1969	Qureshi, Arshad H. , (A.S.A.), <i>Vice President & Chief Actuary-New Products, AIG American International Cos</i> , One Alco Plaza, PO Box 667, Wilmington DE 19801 302/594-2777	1978
Purple, John M. , (F.C.A.S.), <i>Vice President & Actuary, Aetna Life & Casualty</i> , 151 Farmington Avenue, Hartford CT 06156 203/273-7584 Fax: 203/273-0617	1979	R	
Puscian, John V. , (E.A.), <i>President, J P Associates Inc</i> , Greens of Laurel Oak, 1182 Laurel Oak Road, #206, Voorhees NJ 08043 609/346-4000	1976		
Pushaw, Bart , (A.S.A., F.A.), <i>Associate, William M Mercer Incorporated</i> , 1200 Star Bank Center, 425 Walnut, Cincinnati OH 45202 513/621-5757	1990	Raab, Marguerite , (E.A.), <i>Noble Lowndes/Johnson</i> , PO Box 8, Newtown PA 18940 215/860-3717	1984
Pushkin, Marc Louis , (E.A.), <i>Vice President, Pushkin & Pushkin Inc</i> , 30 East Padonia Road, Suite 406, Timonium MD 21093 301/561-1945	1983	Raach, Frederick E. , (F.S.A.), <i>Senior Vice President, Academy Life Insurance Co</i> , 600 Embassy Row, 6600 Peachtree Dunwoody, Atlanta GA 30328 404/698-7000	1970
Putnam, Daniel J. , (E.A.), <i>Consultant, William M Mercer Incorporated</i> , 120 East Avenue, Rochester NY 14620 716/325-2870	1987	Raaen, Lyle T. , (A.S.A.), <i>Executive Vice President, CPS Inc</i> , 1014 Hope Street, PO Box 4658, Stamford CT 06907 203/324-9203 Fax: 203/348-4792	1967
Putney, Alan K. , (F.C.A.S.), <i>Associate Actuary & Director, Hartford Insurance Group</i> , Hartford Plaza, Hartford CT 06115 203/547-2276	1985	Rabinowitz, Bernard , (A.S.A.), <i>Vice President & Actuary, Washington National Insurance Co</i> , 1630 Chicago Avenue, Evanston IL 60201 708/570-6110	1971
Putterman, Steven L. , (F.S.A.), <i>Assistant Actuary-Life Operations, Aetna Life & Casualty</i> , 151 Farmington Avenue, PP85, Hartford CT 06156 203/273-3084	1982	Rabinowitz, Steven M. , (F.C.A., F.S.A., E.A.), <i>Managing Director, William M Mercer Incorporated</i> , 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7056	1975
Pyatt, William Edward , (F.S.A.), <i>Associate Actuary, American Heritage Life Insurance Co</i> , 76 South Laura Street, Jacksonville FL 32202 904/359-2542	1988	Rachlis, Daniel Adam , (A.S.A.), <i>Valuation Actuary, Reliable Life Insurance Co</i> , 231 West Lockwood, Webster Groves MO 63119 314/968-4900 Ext 204	1990
Pyenson, Bruce S. , (F.S.A.), <i>Consulting Actuary, Millman & Robertson Inc</i> , Two Penn Plaza, New York NY 10001 212/279-7166	1986	Rachlow, Robert E. , (A.S.A.), <i>Actuarial Consultant, Lincoln National Life Insurance Co</i> , 1300 South Clinton, Fort Wayne IN 46802 219/455-3419 Fax: 215/455-2738	1989
Pyke, Lynn E. , (E.A.), <i>Actuary, Employers' Consultants Inc</i> , 2714 Canal Street, Suite 306, New Orleans LA 70119-5595 504/822-1751	1981	Rackley, Heidi , (F.C.A., F.S.A., E.A.), <i>Managing Consultant, A Foster Higgins & Co Inc</i> , 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2518 Fax: 609/520-2277	1990
Q		Radach, Floyd Raymond , (F.C.A.S.), <i>Executive Vice President, Chartwell Reinsurance Co</i> , 300 Atlantic Street, Suite 400, Stamford CT 06901 203/961-7312	1978
		Radau, Christine , (F.C.A.S.), <i>Manager, Aetna Life & Casualty</i> , 151 Farmington Avenue, Hartford CT 06156 203/273-1165	1990
Qualia, Louis A. , (A.S.A., E.A.), <i>Actuarial Consultant, Metropolitan Life Insurance Co</i> , One Madison Avenue, New York NY 10010 212/578-7599	1979	Radcliffe, R Stephen , (F.S.A.), <i>Senior Vice President & Chief Actuary, American United Life Insurance Co</i> , One American Square, Indianapolis IN 46204 317/263-1400 Fax: 317/263-1854	1975
Quandahl, Stacey Lynn , (A.S.A.), <i>Actuarial Associate, Mutual/United of Omaha Insurance Co</i> , Omaha NE 68175 402/342-7600	1990	Radek, John D. , (F.C.A., F.S.A.), <i>Consulting Actuary, Wolfman & Moscovitch Inc</i> , 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1245 Fax: 312/977-1269	1978
Quesada, Ann Rachel , (A.S.A., E.A.), <i>Actuary, Actuarial Sciences Associates Inc</i> , 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6923	1976	Radin, Katherine D. , (A.C.A.S.), <i>Assistant Actuary, GEICO Indemnity Company</i> , GEICO Plaza, 4th Floor, Washington DC 20047-0001 301/986-2086	1989
Quesada, Antonio P. , (A.S.A., E.A.), <i>Vice President & Actuary, Mutual of America Life Insurance Co</i> , 666 Fifth Avenue, New York NY 10103 212/399-1659	1976	Radliff, Dennis , (A.S.A.), <i>Associate Actuary, Tower Life Insurance Co</i> , Tower Life Building, San Antonio TX 78205 512/554-4467	1984
Quesnel, John R. , (E.A.), <i>Actuary, Angell Disend & Quesnel Inc of MA</i> , 29 Sawyer Road, Box 8992, Waltham MA 02254-8992 617/899-9111	1976		

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Rae, Lawrence J. , (F.S.A.), <i>Assistant Vice President</i> , Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8451 Fax: 416/323-2443	1985	Ramsey, Henry B, Jr. , (F S A), 808 South Fairway Road, Glenside PA 19038 215/886-3698	i 1965
Raffety, David K. , (F.S.A., E.A.), <i>Account Manager</i> , Hewitt Associates, 777 East Wisconsin Avenue, Suite 2050, Milwaukee WI 53202 414/273-5990	1979	Ranade, Neela , (F S A., E.A.), <i>Assistant Vice President</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6914	1979
Raffety, Donald C. , (A.S.A.), <i>Actuary</i> , Old Line Life Insurance Co of America, 707 North 11th Street, PO Box 401, Milwaukee WI 53201 414/271-2820 Ext: 270	1984	Randall, Donald J. , (F.S.A., E.A.), <i>Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2450	1965
Rafson, Joseph M. , (F.S.A.), <i>Financial Manager</i> , QUAD Environmental Technologies Corp, 3605 Woodhead Drive, Suite 103, Northbrook IL 60062 708/564-5070	1988	Randall, Frederick A. , (F.S.A.), <i>Vice President & Actuary</i> , Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2325	1974
Raguse, Jeffrey C. , (A.C.A.S.), <i>Actuarial Assistant</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7317	1990	Randall, Robert J, Sr. , (F S A), 22 Appletree Lane, Norwalk CT 06850 203/847-2386	1965
Rahardjo, Kay K. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-3234 214/701-2712 Fax: 214/701-2678	1990	Raney, Michael E. , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, T8/854, Minneapolis MN 55474 612/372-1964	1990
Rahn, Michael Robert , (F.S.A., E.A.), <i>Consulting Actuary</i> , Compensation & Capital Inc, 5400 Norwest Center, 90 S Seventh Street, Minneapolis MN 55402 612/334-5656	1988	Raney, Susan G. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1976
Rahter, Frank J. , (A.S.A.), <i>Consulting Actuary</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2782	1989	Rankin, Gerald J. , (F.S.A.), <i>Consulting Actuary</i> , Gerald J Rankin & Associates, 2200 West Chester Pike, Broomall PA 19008 215/353-7692	1973
Raid, Gary A. , (A.C.A.S.), <i>Director-Actuarial Services</i> , CSE Insurance Group, 989 Market Street, San Francisco CA 94103-1709 415/495-6800 Ext 6206 Fax: 415/974-1095	1967	Rankin, Jo-Anne , (F.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext: 2477	1989
Raiford, James Philip , (F.S.A.), <i>Actuarial Officer</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6747	1982	Rankins, J Robert , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1972
Rait, Jeffrey S. , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, 135 West 50th Street, 21st Floor, New York NY 10019 212/641-8153	1990	Ransom, Gary K. , (F.C.A.S.), <i>Senior Vice President</i> , Conning & Co, Cityplace II, 185 Asylum Street, Hartford CT 06103 203/520-1276	1982
Raman, Rajagopalan K. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3205	1988	Rao, Joseph J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2272	1988
Ramanauskas, Denise , (F.S.A.), <i>Assistant Actuary</i> , Colonial Penn Life Insurance Co, 11 Penn Center, Philadelphia PA 19181 215/988-3819	1986	Rapoport, Andrew J. , (F C A S), <i>Vice President & Actuary</i> , Worker's Compensation Reinsurance Associates, 900 Minnesota Mutual Center, 400 North Robert Street, St Paul MN 55101-2092 612/293-0999	1983
Ramanujam, Srinivasa , (A.S.A., E.A.), <i>Chairman-Actuarial Department</i> , College of Insurance, 101 Murray Street, New York NY 10007 212/815-9281 Fax: 212/964-3381	1983	Rapp, Jerry W. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 115 West Jefferson Street, Suite 302, Bloomington IL 61701 309/828-3736	1990
Rambo, Jo Ann W. , (F S A), <i>Actuarial Vice President</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5769 Fax: 515/226-6046	1980	Rappaport, Anna M. , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1500, Chicago IL 60606 312/902-7518 Fax: 312/902-7626	1965
Rambo, Melvin , (F.S.A.), <i>Actuarial Vice President</i> , National Travelers Life Co, 820 Keo Way, Des Moines IA 50309 515/283-0101	1979	Rapport, Michael Y. , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, VIM C3C, Philadelphia PA 19172 215/956-8083	1979
Ramey, Nicholas Anthony , (A.S.A.), <i>Assistant Actuary</i> , Anchor National Life Insurance, PO Box 1600, Denver CO 80201-1600 303/294-1559 Fax: 303/294-1507	1990	Rapps, Larry , (F S A., E.A.), <i>Assistant Actuary</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, 2nd Floor, Lyndhurst NJ 07071 201/460-6855	1985
Ramjit, Dhanasar , (F S A), <i>Director & Actuary</i> , CIGNA International Financial Services, 1880 JFK Boulevard, 9th Floor, Philadelphia PA 19103 215/523-6867 Fax: 215/523-1577	1986	Rashid, Zafar , (F S A), <i>Vice President & Chief Financial Officer</i> , American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3310 Fax: 713/831-8016	1975
Ramsay, Colin M. , (A.S.A.), <i>Assistant Professor of Actuarial Science</i> , University of Nebraska-Lincoln, Actuarial Science Department, Burnett Hall, Room 310, Lincoln NE 68588-0307 402/472-5823	1990	Rasiej, Richard M. , (A.S.A.), <i>Market Research Officer</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1981
Ramsey, Clark A. , (F.S.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6805 Fax: 212/872-3272	1981	Raskin, Richard S. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5516	1966
Ramsey, Henry B, III , (F S A), <i>Associate Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5508 Fax: 215/636-8166	1984	Rasmussen, Naida Nanette , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , Suite 700, 6900 College Boulevard, Overland Park KS 66211 913/451-3000	1990
		Ratajczak, Meredith A. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 Fax: 215/687-4236	1987
		Ratelle, Mary P. , (A.S.A.), <i>Tillinghast/Towers Perrin</i> , 8300 Norman Center Drive, Suite 600, Bloomington MN 55437-1097 612/897-3411	1990

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Rath, John R, Jr., (E.A.), <i>Consulting Actuary</i> , Retirement Plan Services Inc, 303 North Rose Street, Suite 600, Kalamazoo MI 49007 616/343-3221		1989	Rech, James Edward, (A C A S., A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 4675 MacArthur Court, Suite 1600, Newport Beach CA 92660 714/251-7291 Fax: 714/251-7239		1982
Rathbone, Nathanael, (A.C.A.), 69482 East Fairway Avenue, Welshes OR 97067 503/622-4393	i	1966	Reck, Stephen L, (F.S.A., E.A.), <i>President</i> , Steve Reck Consulting, 4527 Windmere Boulevard, Orlando FL 32811 407/578-7678		1973
Rathgeber, Fredrick E, (F S A), 3285 Oakview Court, Morgan Hill CA 95037	i	1965	Reckin, George E, (A.S.A), <i>Vice President/Treasurer</i> , Equitable Reserve Association, PO Box 448, Neenah WI 54956-0448 414/722-1574		1982
Rathjen, Ralph L, (F.C.A.S.), Tillinghast/Towers Perrin, Telephone Company Building, 30 Victoria Street, PO Box HM 1359, Hamilton Bermuda HMF 809/295-8863		1985	Record, Horace A, (F.S.A , E A), <i>Actuarial Consultant</i> , 14 Locksley Road, Cape Elizabeth ME 04107 207/354-6269		1965
Ratigan, Maureen B, (A.S.A , E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700		1982	Reddig, Scott E, (A.C.A.S.), <i>Senior Associate Actuary & Manager</i> , Nationwide Insurance Co, One Nationwide Plaza, 19T, Columbus OH 43216 614/249-4670		1990
Raven, Salwa G, (F S A., E.A.), <i>Consulting Actuary</i> , PO Box 436, Newtown Square PA 19073 215/353-8341 Fax: 215/359-9163		1981	Reddington, Robert F, (F C A , A.S.A , E.A.), <i>Vice President & Managing Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6920		1972
Raws, Alfred, III, (F.S.A., A.C.A.S., E.A.), <i>Assistant Vice President & Actuary</i> , CIGNA Property & Casualty Cos, Actuarial Department 2HO, 1600 Arch Street, Philadelphia PA 19192 215/523-2780		1977	Reddy, Stephen D, (F S A), <i>Corporate Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, 16th Floor, New York NY 10010 212/576-7987		1984
Ray, Edward J, III, (F.S.A), <i>Vice President-Individual Actuarial</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3441		1976	Reece, J Michael, (E.A.), <i>President</i> , Michael Reece & Associates Inc, 9102 North Meridian Street, Suite 200, Indianapolis IN 46260 317/573-2009		1980
Ray, Otis C, (F.S.A., E.A.), <i>Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6979		1980	Reed, Alan L, Jr., (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177 Fax 201/890-1922		1969
Ray, Roger F, (A.S.A , E.A.), <i>Actuary</i> , The Wyatt Company, NCNB Center, 1900 Tower II, 325 North St Paul Street, Dallas TX 75201 214/979-3800 Ext: 1816 Fax: 214/979-3898		1980	Reed, David S, (F S A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-1380		1965
Rayman, Dale A, (F.S.A.), TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600		1984	Reed, Donna J, (A.C.A.S.), <i>Assistant Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, PO Box 140, Boston MA 02117-0140 617/574-5761		1990
Raymond, Craig R, (F S A), <i>Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Group Actuarial, Hartford CT 06104-2999 203/843-3102 Fax: 203/843-3057		1985	Reed, Edith T, (F.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1150		1966
Raymond, David H, (F.S.A.), <i>Associate Actuary</i> , Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-8258		1969	Reed, Garry R, (A.S.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/494-5118		1989
Raymond, Gary R, (F.S.A.), <i>Second Vice President-Group Actuary</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7795		1979	Reed, Harold Lee, (F.S.A., A.C.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 10 West Broad Street, Suite 1100, Columbus OH 43215-3475 614/227-5500		1979
Rayner, John W, (A S A), <i>Consulting Actuary</i> , Abbott Associates, PO Box HM2122, Hamilton 5 Bermuda HMJX 809/295-8352 Fax 809/295-7080		1981	Reed, James Lowell, <i>Associate Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Fax: 206/340-1380		1984
Rea, Everett A, (A S A.), PO Box 536, Volcano HI 96785	i	1966	Reed, L Alwilda, (E.A.), <i>Consulting Actuary</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346		1976
Reaburn, Paul D, (F.S.A), <i>Vice President & Associate Actuary</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 Ext. 556 Fax: 416/429-3896		1988	Reed, Linda Gholson, (A.S.A., E.A), <i>Vice President & Actuary</i> , Hunt DuPree Rhine & Associates, PO Box 6400, Greenville SC 29606 803/242-4951		1980
Read, Robert C, (F S A), <i>Vice President-Actuary</i> , Fidelity & Guaranty Life Ins Co, 100 Light Street, Baltimore MD 21202 301/205-0106 Ext: N		1980	Reed, Owen A, (F.S.A), <i>Vice President & Actuary</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6030		1968
Reade, David M, (F.C.A., F.S.A.), <i>Partner</i> , Kwasha Lipton, 250 Boulevard, Mountain Lakes NJ 07046 201/335-4666		1965	Reeder, Marie H, 2010 Maplewood Avenue, Abington PA 19001 215/659-6180	i	1966
Ready, David E, (A.S.A., E.A), <i>Consultant</i> , TPF&C/Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300		1990	Reeder, W Rodman, (A.S.A.), 2010 Maplewood Avenue, Abington PA 19001	i	1966
Reale, Pamela Sealand, (F C A S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, TN4A, Hartford CT 06156 203/273-2599		1988	Rees, Brian N, (F.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/299-8644		1986
Reale, Robert J, (F S A), <i>Actuary</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8503 Fax 212/907-8989		1982	Rees, John A, Jr., (E.A.), Ethyl Corporation, Box 81, Richmond VA 23201 804/788-5000		1969
Reavill, Albert E, Jr., (F.S.A.), <i>President</i> , Strategic Resource Group, Ten Avon Meadow Lane, Avon CT 06001 203/674-6505		1965	Reese, Adam J, (F.C.A., A.S.A , E.A), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Suite 800, Washington DC 20005 202/626-9787		1988

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Reese, Ralph B. , (A.S.A.), Blue Cross/Blue Shield of GA, 3350 Peachtree Road NE, PO Box 4445, Atlanta GA 30302 404/842-8235	1986	Reische, Terrence D. , (A.S.A.), <i>Senior Actuarial Associate</i> , Allstate Life Insurance Co, Building K4B, 3100 Sanders Road, Northbrook IL 60062 708/402-3668 Ext: 3668 Fax: 708/402-3778	1986
Reese, Richard M, Jr. , (F.S.A.), <i>Second Vice President & Group Actuary</i> , Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/881-8689 Fax: 816/881-8506	1981	Reiskytl, James F. , (F.S.A.), <i>Vice President-Tax & Financial Planning</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7107	1970
Reese, Thomas W. , (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1624 Fax: 404/365-1663	1979	Reiskytl, Robert J. , (A.S.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 45 South Seventh Street, Suite 2100, Minneapolis MN 55402 612/339-7501	1990
Reese, W Michael , (A.S.A.), <i>Senior Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5869 Fax: 402/978-2775	1983	Reitano, Lisa V. , (F.S.A.), <i>General Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-0408	1981
Reeser, Ellen A. , (A.S.A., E.A.), <i>Associate Actuary</i> , Conrad M Siegel Inc, 500 Natonwide Drive, Harrisburg PA 17110 717/652-5633	1988	Reitano, Robert R. , (F.S.A.), <i>Senior Financial Officer</i> , John Hancock Mutual Life Insurance, Investment Policy & Research T48, 200 Clarendon Street, Boston MA 02117 617/572-4392	1980
Rehkamp, Ronald D. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MAGG, Hartford CT 06156 203/636-6723	1979	Remick, Robert M. , Suite 1003, 122 East 42nd Street, New York NY 10168	i 1977
Reich, Herschel , (F.S.A.), <i>Assistant Actuary</i> , Guardian Life Insurance Co of America, 201 Park Avenue South, New York NY 10003 212/598-8644	1987	Remstad, David , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-2568 Fax: 414/299-2021	1986
Reich, Sheldon , (F.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5276	1966	Renner, H John, Jr. , (E.A.), <i>President</i> , Actuarial Pension Services, 170 Change Bridge Road, Suite A-3, Montville NJ 07045 201/882-5777	1981
Reichle, Kurt A. , (F.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1645	1979	Renz, David L. , (F.S.A., E.A.), <i>Vice President & Director of Financial Services</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-4801 Fax: 201/593-4893	1976
Reichlinger, David , (F.S.A.), <i>Consulting Actuary</i> , 4016 Aboite Lake Drive, Fort Wayne IN 46804 219/432-9431	1979	Renze, David E. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4234	1978
Reid, Donald H. , (F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220	1966	Reoliquio, Edwin R. , (F.S.A.), Broad Inc/SunAmerica, 11601 Wilshire Boulevard, 10th Floor, Los Angeles CA 90025 213/445-6351	1988
Reider, Teresa M. , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Bolton Olfutt Donovan Inc, 575 South Charles Street, Suite 500, Baltimore MD 21201 301/547-0500	1986	Reopel, Kevin M. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 5632	1980
Reilly, A Wendell , 220 Knight Drive, San Rafael CA 94901	i 1970	Repp, Frank D, Jr. , (F.C.A., A.S.A., E.A.), <i>President</i> , FDR Associates Inc, 13601 Preston Road, Suite 805E, Dallas TX 75240 214/991-6699	1970
Reilly, Francis V. , <i>Deputy Administrator</i> , Federal Insurance Administration, U S Government Federal, Emergency Management Agency, Washington DC 20472 202/646-2783	1967	Reppert, Daniel A. , (F.C.A.S.), <i>Director</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28201-1000 704/522-3008	1986
Reilly, G Emerson , (A.S.A.), 6000 Riverside Drive, Apt B 232, Dublin OH 43017	i 1966	Reschke, John A. , (A.S.A., E.A.), <i>Vice President</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-3193	1986
Reilly, Michael G. , (F.S.A.), <i>Vice President & Actuary-Interest Sensitive Prod.</i> , Equitable Life Assurance Society, Two Penn Plaza, Section 21K, New York NY 10121 212/714-4900 Fax: 212/714-5267	1980	Resnick, Lee H. , (A.S.A.), <i>Senior Manager</i> , Ernst & Young, 150 South Wacker, Chicago IL 60606 312/606-2093	1986
Reimer, David W. , (F.S.A.), <i>Vice President-Group Actuary</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4235	1986	Respass, Sandra B. , (E.A.), <i>Vice President & Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1986
Reimer, Devin L. , (A.S.A.), <i>Assistant Actuary</i> , Farmland Insurance Companies, 1963 Bell Avenue, Des Moines IA 50315 515/245-8759	1990	Retterath, Robin M. , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Insurance Co, One Nationwide Plaza, 3-T, Columbus OH 43216 614/249-2634	1990
Reimer, Pauline , (A.S.A.), Pryor Associates, 147 Old Country Road, Hicksville NY 11801 516/935-0100 Fax: 516/931-7842	1980	Retterath, Ronald C. , (F.C.A.S.), <i>Senior Vice President</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402 715/842-6262	1975
Reimert, William A. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 Fax: 215/687-4236	1974	Rettie, Elizabeth P. , (E.A.), <i>President</i> , American Pension Systems Inc, PO Box 347, Old Greenwich CT 06870 203/637-1219	1980
Reinbolt, James B. , (A.C.A.S.), 2503 Newport Drive, Bloomington IL 61704	i 1967	Retzlaff, Paul R. , (F.S.A.), <i>Assistant Actuary</i> , Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204-3655 317/267-8042	1989
Reiner, Jack G. , 1401 Charlene, Edingburg TX 78539 512/381-1018	i 1972	Reuer, Timothy A. , (A.S.A.), <i>Assistant Actuary</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 Ext: 390	1990
Reinke, Janet W. , (F.S.A.), <i>Assistant Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7934	1985	Reuter, Robert E. , (F.S.A.), <i>President & Chief Executive Officer</i> , Concordia Mutual Life, 3041 Woodcreek Drive, Downers Grove IL 60515 708/971-8000	1966

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Reutter, Joan B. , (A.C.A., A.S.A.), <i>Actuary</i> , Mobil Oil Corporation, 3225 Gallows Road, Room 2C006, Fairfax VA 22037 703/846-3663 Fax 703/846-3762	1989	Rice, Frank H. , (F.S.A.), 9997 West North Avenue, Apt 191, Wauwatosa WI 53226	1965
Revier, John Michael , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/897-3352	1984	Rice, James R. , (F.S.A.), <i>Assistant Actuary</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3174	1985
Revier, Linda J. , (A.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/897-3366	1990	Rice, Michael W. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, Long Grove IL 60049 708/540-3157	1989
Revis, Johan , (A.S.A., E.A.), <i>President</i> , Destel-Bergen Corp, 950 Northgate Drive, Suite 201, San Rafael CA 94903 415/472-4861	1976	Rice, Richard L. , (A.S.A.), <i>Actuarial Associate</i> , Integon Life Insurance Corp, 500 West 5th Street, PO Box 3199, Winston-Salem NC 27152 919/770-2898	1989
Reynard, Alan , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, 4PB, Hartford CT 06183 203/277-2569	1990	Rice, Thomas Naffe , (A.S.A., E.A.), <i>President & Chief Actuary</i> , Bankers United Trust Co, 1020 NE Loop 410, #400, San Antonio TX 78209-1218 512/829-5100	1982
Reynolds, Craig W. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext. 330 Fax: 206/340-1380	1989	Rice, W Vernon , (A.C.A.S.), <i>Vice President & Actuary</i> , Independent Fire Insurance Cos, One Independent Drive, Jacksonville FL 32276 904/358-5150	1977
Reynolds, David C. , (A.S.A., E.A.), <i>Actuary</i> , DCA Inc, 400 DCA Center, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7500	1988	Rich, Joel I. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 44 Whippany Road, PO Box 2346R, Morristown NJ 07960 201/538-5400	1979
Reynolds, Ernest , (F.S.A.), <i>Vice President & Actuary</i> , Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5684 Fax: 904/355-9541	1969	Rich, Michael J. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-4343	1973
Reynolds, Frank G. , (F.S.A., E.A.), <i>Associate Professor</i> , University of Waterloo, Faculty of Mathematics, Department of Actuarial Science, Waterloo ON Canada N2L 3G1 519/888-4495	1977	Rich, Robert E. , (F.S.A.), <i>Vice President & Actuary</i> , Lincoln Benefit Life Co, Lincoln Benefit Life Building, 134 South 13th Street, Lincoln NE 68508 402/475-7315	1980
Reynolds, George A. , (F.S.A.), 205 Mohawk Avenue, Waterloo ON Canada N2L 2T4 519/885-5686	1965	Richard, Sidney A. , (F.S.A.), <i>Actuary</i> , Menmonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511 Fax: 219/533-5264	1983
Reynolds, J Dale , (A.C.A.S.), <i>Vice President & Actuary</i> , Mission Insurance Company, 2600 Wilshire Boulevard, Los Angeles CA 90057 213/381-6811	1980	Richards, Alan , (F.S.A.), <i>Consultant</i> , PO Box 2128, Rancho Santa Fe CA 92067 619/756-3647	1966
Reynolds, John A. , (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	Richards, Bruce A. , (F.S.A.), <i>Director</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 215/861-8616 Fax: 215/861-8630	1986
Reynolds, John J, III , (F.C.A.S.), <i>Vice President</i> , Atlantic Mutual Cos, Three Giralda Farms, Madison NJ 07940 201/408-6150	1979	Richards, Daniel F. , (E.A.), <i>Vice President & Chief Actuary</i> , S & W Agency Inc, 130 William Street, New York NY 10038 212/227-4532	1986
Reynolds, Walter L. , (F.S.A.), 16410 Caminito Vecinos, Apt 137, San Diego CA 92128	1965	Richards, Harry R. , (F.C.A.S., F.C.A.), <i>President</i> , Independent Actuarial Service Inc, 435 Buckland Road, PO Box 579, South Windsor CT 06074 203/644-2495	1965
Reynolds, William J. , (A.S.A.), <i>Senior Actuarial Specialist</i> , TPF&C/Towers Perrin, 600 Grant Street, Suite 4675, Pittsburgh PA 15219-2742 412/497-3133 Fax 412/497-3099	1984	Richards, Lorraine A. , One Sailers Way, Rumson NJ 07760 201/842-0817	1976
Rhoads, Karin M. , (A.C.A.S.), <i>Assistant Actuary</i> , The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4946	1990	Richards, Robert S. , (A.S.A.), <i>Actuarial Associate</i> , Blue Cross/Blue Shield of FL, 532 Riverside Avenue, PO Box 1798, Jacksonville FL 32231-0014 904/791-8069	1989
Rhodes, Frank S. , (A.C.A.S., A.S.A.), <i>Associate Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Harrisburg PA 17110-9760 717/652-5633	1988	Richards, Tami A. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, Two Embarcadero Centre, San Francisco CA 94111-3882 415/433-6000	1987
Rhodes, Thomas E. , (F.S.A.), <i>Actuary</i> , Guardian Life Insurance Co, 3900 Burgess Place, Lehigh Valley PA 18017 215/861-6490	1981	Richardson, Charles F B. , (F.S.A.), 11562 Bayshore Drive, Crystal River FL 32629	1965
Rholl, Donald A. , (F.C.A., E.A.), 1740 Alta Mesa Court, Brookfield WI 53045	1967	Richardson, Harlan W. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Lexington Plan Administrators Inc, 2339 Gold Meadow Way, #200, Gold River CA 95670 916/638-6946 Fax: 916/638-8704	1978
Riccardo, Joseph F. , (F.C.A.S.), 29 Crabapple Road, Windsor CT 06095 203/688-1714	1967	Richardson, James F. , (F.C.A.S.), <i>Vice President</i> , Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 508/853-7200 Ext 2821 Fax: 508/856-9092	1970
Ricci, David A. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5708	1978	Richardson, Linn K. , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext: 8242	1984
Ricci, Stephen J. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0434	1986	Richardson, William R. , (E.A.), <i>Principal</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Lock Box 135, Dallas TX 75201 214/220-3500	1976
Ricciardelli, Carl F. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6855	1966	Richen, Forrest A. , (F.S.A.), <i>Vice President & Actuary</i> , Individual Insurance, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2745	1978
Rice, Denise E. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-8560	1987	Richhart, James W. , (F.S.A.), <i>Secretary & Treasurer</i> , World Insurance Company, PO Box 3160, Omaha NE 68103-0160 402/496-8100 Fax: 402/496-8040	1972

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Richman, Randy, (E.A.), *Consulting Actuary*, 874 Welsh Road, Maple Glen PA 19002 215/628-4414 1980

Richmond, Allan G., (F.S.A.), *Vice President*, T Rowe Price Associates Inc, 100 East Pratt Street, Baltimore MD 21202 301/234-4905 Ext 4905 1978

Richmond, Gerald, (F.S.A., E.A.), *Associate Pension Actuary*, The New England, 500 Boylston Street, Boston MA 02117 617/578-6123 1972

Richmond, Leslie H., (A.S.A., E.A.), *Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6941 1988

Richmond, Owen D., (A.C.A.S.), 3336 NE Chippewa Drive, Kansas City MO 64116 816/453-3086 1966

Richmond, Paul T., (A.S.A., E.A.), *Consultant*, William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8796 1984

Richmond, Stanley M., (E.A.), *President*, Qualified Pension Services Inc, 100 Congress Street, Suite 300, Quincy MA 02169 617/773-0773 Fax: 617/773-2010 1976

Richmond, Stephen Mark, Sr., (A.S.A.), *Associate*, A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2498 1982

Richter, Anthony B., (F.S.A.), *Corporate Vice President and Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7957 1966

Richter, Candace F., (A.S.A.), 25 Kings Cross, Lincolnshire IL 60069 708/940-7276 1981

Richter, Gregg P., (F.C.A., F.S.A., E.A.), *Managing Consultant*, Noble Lowndes, 525 West Monroe Street, Suite 2405, Chicago IL 60606-3690 312/648-1010 Fax: 312/648-0870 1979

Richter, Virginia W., (F.S.A.), *Actuary*, M & R Services Inc, Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970 1984

Rickards, Charles E., (F.S.A.), 1400 Waverly Road, B137, Gladwyne PA 19035 215/645-8822 1965

Rickers, Frederick R., (F.S.A., F.A.), *Senior Vice President-Insurance Operations*, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/437-4302 1970

Riddell, David W., (F.C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-2479 Fax: 312/704-8109 1979

Riddle, Jeremiah R., (A.S.A., E.A.), *Principal-Actuarial Benefits*, Deloitte & Touche, One World Trade Center, New York NY 10048 212/839-6338 1981

Riddlesworth, William A., (F.C.A.S.), *Associate Actuary*, Aetna Life & Casualty, Comm Ins Division TSAD, 151 Farmington Avenue, Hartford CT 06156 203/273-4756 1965

Rider, Matthew J., (A.S.A.), *Senior Actuarial Associate*, Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4123 Fax: 301/294-6960 1989

Riebold, Mary S., (F.C.A., F.S.A., E.A.), *Managing Director*, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7540 Fax: 212/345-7413 1974

Riegel, Robert L., (A.S.A.), *Senior Analyst*, Moody's Investors Service, 99 Church Street, New York NY 10007 212/553-4663 1988

Riemer, Peter J., (F.S.A.), *Actuary*, The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1980

Rieth, Steven M., (F.S.A.), *Vice President-Health Products*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1977

Rietz, Robert J., (F.C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, 200 1st National Building, Detroit MI 48226 313/961-5485 1979

Rife, N Hollis, (F.S.A.), *Vice President*, New York Life Insurance Co, 51 Madison Avenue, Suite 351, New York NY 10010 212/576-4884 1977

Riff, Mayer, (A.C.A.S.), *Manager & Associate Actuary*, Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5077 1979

Rigel, J Reuben, (F.C.A., F.S.A., E.A.), *Senior Vice President Pension Consulting*, C & B Consulting Group, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 1975

Riggieri, Albert A, Jr., (F.S.A.), *Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, 090-04, Worcester MA 01608 508/799-4441 1984

Rihner, Brian K., (A.S.A.), *Actuarial Student*, American Mutual Life Insurance Co, 418 Sixth Avenue, Des Moines IA 50309 515/280-1331 1990

Riley, C Ronald, (F.S.A., A.C.A.S.), *Senior Vice President & Chief Financial Officer*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2093 1970

Riley, Kathleen A., (A.S.A., E.A.), *Associate Actuary*, Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550 1985

Riley, Leo J, Jr., (E.A.), *PACS Administrative Services Inc*, Two Penn Center Plaza, Suite 1820, Philadelphia PA 19102 215/568-5230 1976

Rima, Carol F., (F.S.A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 1981

Rimmer, Ronald W., (F.S.A.), 3627 Cherry Hill Drive, Greensboro NC 27410 919/665-1615 1970

Rinehart, Charles R., (F.C.A.S.), *President & Chief Operating Officer*, Home Savings of America, 4900 Rivergrade Road, Irwindale CA 91706 818/814-7800 1975

Rinehimer, Willard C, Jr., (A.S.A.), *Actuarial Associate*, Columbian Mutual Life Ins Co, Jack R Manning Plaza, Binghamton NY 13902 607/724-2472 1989

Ring, Frederick H., (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-1541 1980

Rink, Richard G., (F.S.A.), 2173 Sherringham Road, Columbus OH 43220 1966

Ripandelli, John S., (F.C.A., A.C.A.S., E.A.), *Actuary & Pension Consultant*, PO Box 3552, Tallahassee FL 32315 904/385-4940 1965

Rippel, George C., (A.S.A., E.A.), *Actuary*, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 1982

Ripps, Jay C., (F.S.A.), PO Box 7103, Kensington CT 06037 1972

Risch, Lawrence B., (A.S.A., E.A.), *Systems Actuary*, Wyatt Software, 5335 SW Meadows Road, Lake Oswego OR 97035 503/620-9800 1984

Risen, Michael H., (F.S.A., E.A.), *President*, Risen Consulting Inc, RD1, PO Box 25D, Housatonic MA 01236 413/298-4260 1969

Rising, Donald G., (A.S.A.), *Benefits Designer*, Rohm & Haas, Independence Mall West, Philadelphia PA 19105 215/592-2395 1979

Ristau, Michael R., (F.S.A.), *Senior Vice President*, Blue Cross/Blue Shield of MO, 4444 Forest Park, St Louis MO 63108-2292 314/658-4636 1973

Ritsema, Daniel H., (E.A.), *First Actuarial Corporation*, 146 Monroe Center NW, Grand Rapids MI 49503 616/459-1050 1990

Ritter, Joseph G., 107 Madonna Circle, St Francis Village, Crowley TX 76036 1967

Ritter, Shirley, (A.C.A., E.A.), *Senior Vice President*, A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 1966

Admitted		Admitted	
Rittinger, Erwin F. , (A.S.A.), <i>Executive Vice President</i> , Group Management Resources Inc, 12801 Flushing Meadow Drive, St Louis MO 63131 314/965-5600	1980	Roberts, Maurice B. , (A.C.A.), 2817 Cabot Place, El Paso TX 79935	1966
Ritzke, Charles E. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Zurich-American Life Insurance Co, 1375 East Woodfield Road, Schaumburg IL 60173-4999 708/517-3798 Fax: 708/517-8397	1981	Roberts, Nancy L. , (A.S.A.), <i>Assistant Actuary</i> , Liberty Life Assurance Co, The Cocheco Mill, 100 Main Street, Dover NH 03820 603/749-2600	1990
Rizzo, James J. , (A.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Fort Lauderdale FL 33314 305/791-5888	1982	Roberts, Stanley A. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext 309 Fax: 206/340-1380	1979
Rizzuto, Paul A. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7370	1983	Roberts, Wayne V. , (F.S.A.), <i>Vice President & Group Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2710	1969
Roach, Robert F. , (A.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1977	Roberts, William E. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 65 East State Street, Suite 1910, Columbus OH 43215 614/469-1241	1989
Roach, William L. , (A.S.A.), <i>Professor</i> , Washburn University of Topeka, School of Business, Topeka KS 66621 913/295-6307	1989	Robertson, A Haeworth , (F.C.A., F.S.A.), <i>President</i> , The Retirement Policy Institute, 2158 Florida Avenue NW, Washington DC 20008 202/546-6316	1965
Robb, Stephen A. , (F.S.A., E.A.), <i>Senior Vice President & Director, Pension Division</i> , C & B Consulting Group, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114	1974	Robertson, Alexander C M. , (A.S.A.), Four Minorca Place, Toronto ON Canada M3A 2Z6 514/449-8205	1968
Robberson, Paul W. , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , Miller Mason & Dickenson, 8112 Maryland Avenue, Suite 300, St Louis MO 63105 314/726-0010 Ext. 7405 Fax: 314/726-7492	1981	Robertson, Christopher G. , (A.S.A., E.A.), <i>Consulting Actuary</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1981
Robbins, Curtis L. , (A.S.A.), <i>Assistant Actuary</i> , Associated Insurance Companies, 120 West Market Street, Indianapolis IN 46204 317/263-4813	1989	Robertson, Donald J. , (A.S.A.), <i>Associate Actuary</i> , Commercial Union Life Insurance Co, One Beacon Street, Q04-07, Boston MA 02108 617/786-2327	1966
Robbins, Edward L. , (F.S.A.), <i>Principal</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-5152 Fax: 312/938-0449	1971	Robertson, Francis E, Jr. , (A.S.A.), <i>Consultant Pension & Data Process</i> , PO Box 7226, Alhambra CA 91802 818/458-1624	1987
Robbins, Kevin B. , (F.C.A.S.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1983	Robertson, Frank J. , (F.S.A.), <i>Group Actuary</i> , Nationwide Corp, PO Box 15925, Columbus OH 43215-0925 614/249-2664 Fax: 614/249-7705	1978
Robbins, Lillian , 11 Worthington Road, Brookline MA 02146	1967	Robertson, John P. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , CIGNA Property & Casualty Cos, Plaza I, Actuarial Department-H02, 1600 Arch Street, PO Box 7716, Philadelphia PA 19192 215/523-2764 Fax: 215/523-7915	1979
Robbins, Samuel , (E.A.), 920 Don Juan Court, Punta Gorda Isles, Punta Gorda FL 33950-9973	1978	Robertson, Richard S. , (F.S.A.), <i>Executive Vice President</i> , Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3516 Fax: 219/455-7515	1971
Robbins, Vaughn W. , (F.S.A.), <i>Associate Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8841	1987	Robertson, Stuart A. , (F.C.A., F.S.A.), 14320 Sunrise Drive NE, Bainbridge Island WA 98110	1965
Roberts, Anna G. , (E.A.), <i>Actuary</i> , Miller Mason & Dickenson, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2167	1987	Robinson, Catherine F. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2986	1987
Roberts, Claudia Baxter , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road, Suite 432, Atlanta GA 30319 404/252-4030	1990	Robinson, Gary C. , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Two Logan Square, Philadelphia PA 19103-2796 215/246-1431	1976
Roberts, Erin A. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3380	1986	Robinson, James A. , (F.S.A.), <i>Vice President, Controller</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-7801 Fax: 512/498-0366	1981
Roberts, Jack W. , (F.S.A.), 288 Mill Road, Etobicoke ON Canada M9C 4X7 416/528-6766	1966	Robinson, James E. , (F.S.A.), <i>Assistant Vice President</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-2906	1979
Roberts, James N. , (F.S.A.), Ernst & Young, 1225 Connecticut Avenue NW, Washington DC 20036 202/862-6326 Fax: 202/862-6200	1979	Robinson, James M. , (F.S.A.), <i>Assistant Professor</i> , University of Wisconsin, School of Business, 1155 Observatory Drive, Madison WI 53706 608/263-2085 Fax: 608/263-0477	1981
Roberts, John C. , (A.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1966	Robinson, Jeffrey T. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext 5804 Fax 413/730-6144	1986
Roberts, John K, Jr. , (F.S.A.), <i>President & Chief Executive Officer</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3641	1965	Robinson, John L. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 Ext: 301	1986
Roberts, Jonathan , (A.C.A.S.), <i>Vice President</i> , Clarendon Insurance Group, 599 Lexington Avenue, New York NY 10022 212/836-9700	1990	Robinson, John T. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1973
Roberts, Lewis H. , (F.C.A.S.), <i>Assistant Commissioner & Chief Actuary</i> , State of NJ Department of Insurance, 20 West State Street, CN 325, Trenton NJ 08625 609/984-7711	1965		

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Robinson, Joseph Glenn , (A.S.A., E.A.), <i>Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, PO Box 2975 M-50, Hartford CT 06104 203/725-2392	1986
Robinson, Larry R. , (F.S.A.), <i>Executive Vice President</i> , The State Life Insurance Co, 141 East Washington Street, PO Box 406, Indianapolis IN 46206 317/632-3551	1966
Robinson, Leslie I. , (A.S.A.), <i>Consulting Actuary</i> , Leslie I Robinson & Associates Ltd, Suite 15, 317 South Division, Ann Arbor MI 48104 313/769-0523	1970
Robinson, Paul D. , (E.A.), <i>Vice President & Actuary</i> , Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 Ext: 232 Fax: 212/953-7765	1968
Robinson, Richard D. , (F.C.A.S.), <i>Vice President</i> , American Re-Insurance Co, American Re Plaza, 555 College Road East, Princeton NJ 08543 609/243-4420	1987
Robinson, Robert P. , (F.S.A.), 6011 West 90th Terrace, Overland Park KS 66207	i 1965
Robinson, Tammy Patrice , (A.S.A.), <i>Actuarial Associate</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8182	1988
Robinson, William K. , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 300 West Clarendon, Suite 225, Phoenix AZ 85013 602/248-8541	1966
Robotka, Robert G. , (A.S.A.), Dos Cabezas Route, PO Box 3561, Willcox AZ 85643 602/824-3567	i 1966
Robst, Carl D. , 2855 West Jarvis Avenue, Chicago IL 60645	i 1966
Roby, Allan B, Jr. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, Hartford CT 06152 203/726-7003	1965
Roccas, George J. , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8103	1971
Rochman, Andrew B. , (E.A.), ABC Associates, Box 4, 512 South Hanley, St Louis MO 63105 314/863-4015	1980
Rocker, William A. , (E.A.), <i>Consulting Actuary</i> , Qualified Plan Services Inc, 6161 Blue Lagoon Drive, Miami FL 33126 305/262-2788	1976
Rockwell, David L. , (F.S.A.), <i>Life Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, Actuarial Department 7/610, Evanston IL 60201 708/570-5894 Fax: 708/570-5566	1981
Rodby, Craig , (F.S.A.), <i>President and Chief Operating Officer</i> , Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111 Ext: 535	1978
Rode, Erwin A. , (F.S.A.), 22 Dale Drive, Summit NJ 07901	i 1965
Rodermund, Matthew , (F.C.A.S.), 56 Medford Leas, Medford NJ 08055 609/654-3056	i 1965
Rodgers, Beatrice T. , (F.C.A.S.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4357	1979
Rodgers, John A. , (F.S.A., E.A.), William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1982
Rodolfo, Ma Rosario S. , (F.S.A.), <i>Senior Vice President</i> , AMEV Holdings Inc, One World Trade Center, 50th Floor, New York NY 10048 212/323-9829	1976
Rodriguez, Augusto A. , (A.C.A., E.A.), <i>Actuary</i> , Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Fort Lauderdale FL 33312 305/983-5600	1966
Rodwan, Sandra Westphal , (M.C.A., E.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346	1976
Rodway, Linda , (F.S.A.), <i>Actuary</i> , 37 Deepwood Road, Roslyn Heights NY 11577 516/484-0074	1979
Roe, Armin S. , (F.C.A.), <i>Consulting Actuary</i> , Roe & Company, 7212 Medallion Drive, Lansing MI 48917 517/323-9099	1970

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Roeder, Richard G. , (F.C.A.), <i>Chairman</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346	1965
Roeder, Rick A. , (F.S.A., E.A.), Gabriel Roeder Smith & Co, 9171 Towne Centre Drive, Suite 435, San Diego CA 92122 619/535-1300 Fax: 619/535-1415	1979
Roemelt, Gregory J. , (F.S.A.), Tillinghast/Towers Perrin, 200 West Madison Street, Chicago IL 60606-3414 312/609-9282	1988
Roenigk, Robert G. , 803 Edgewick, Sugar Land TX 77478	i 1966
Roenisch, Davis H. , (F.S.A., E.A.), <i>Actuary</i> , Noble Lowndes, 525 West Monroe Street, Suite 2405, Chicago IL 60606 312/648-1010 Fax: 312/648-0870	1965
Roeser, Kirk G. , (F.S.A.), <i>President</i> , Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880 Fax: 212/972-4885	1971
Rog, Howard , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3589	1976
Rogan, David Robert , (E.A.), <i>Senior Actuarial Assistant</i> , Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416	1988
Rogawski, Paulina , (E.A.), <i>Regional Director</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2068 Fax: 212/578-8306	1977
Rogers, Daniel J. , (F.C.A.S.), <i>Vice President</i> , Zenith Insurance Company, 21255 Califa Street, Woodland Hills CA 91367 818/594-5401	1977
Rogers, David Y. , (F.S.A.), <i>Senior Manager and Actuary</i> , Price Waterhouse, 100 Cumberland Circle, Suite 1400, Atlanta GA 30339 404/933-6371	1987
Rogers, Gregory A. , (F.S.A.), <i>Assistant Vice President & Managing Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7009 Fax: 612/340-8389	1978
Rogers, Lorraine K. , (E.A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1976
Roguski, Joan M. , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 300 First Stamford Place, Stamford CT 06902 203/975-0260	1990
Rohda, Rodney R. , (F.S.A.), <i>President</i> , Fidelity Investments Life Insurance, 82 Devonshire Street, R25B, Boston MA 02109 617/728-6904 Fax: 617/737-1970	1971
Rohlfs, A Frederick, Jr. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2800	1968
Rohlfs, Harry J. , (A.S.A., E.A.), <i>Assistant Group Pension Funding Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1976
Rohm, Charles E. , (F.S.A.), <i>Senior Vice President</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0016 515/247-5485 Fax: 515/247-5930	1965
Rohn, Diane R. , (A.C.A.S.), Tillinghast/Towers Perrin, 12377 Merit Drive, Suite 1200, Dallas TX 75251 214/701-2600	1990
Rohner, Regina V. , (F.S.A.), <i>Vice President & Chief Actuary</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75086-9090 214/881-6005 Fax: 214/881-6782	1980
Rohrbach, Margaret A. , (F.S.A.), J F Molloy & Associates, 4040 Vincennes Circle, Suite 600, Indianapolis IN 46268 317/879-4040	1986
Rohrkemper, Paul H. , (F.S.A.), <i>Senior Vice President & Treasurer</i> , CIGNA Corp, One Liberty Place, Box 7716, 1650 Market Street, Philadelphia PA 19192-1560 215/523-5212	1975
Roinestad, Lucille D. , (A.S.A.), <i>Assistant Actuary</i> , Western Farm Bureau Life Insurance, 1200 Lincoln, Denver CO 80203 303/831-3853	1990

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Rokicki, Constance A. (F.S.A., E.A.), <i>Consulting Actuary</i> , 287 Martin Road, Hebron CT 06240 203/228-0349 Fax: 203/693-6817	1979	Rosano, Robert J. (E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543 609/520-2592	1987
Roland, William P. (F.C.A.S., A.S.A.), <i>Vice President-Actuarial & Finance</i> , Merastar Insurance Company, 537 Market Street, Chattanooga TN 37402 615/755-7400	1979	Rosati, Robert A. (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1977
Rolland, Ian M. (F.S.A.), <i>President</i> , Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3515 Fax: 219/455-7515	1965	Roscoe, Michael J. (F.S.A.), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8135	1985
Rolland, Robert A. (F.S.A.), <i>Assistant Actuary</i> , Nationwide Insurance Co, 1609 Courtwright Road, Columbus OH 43227 614/249-4326	1989	Roscoe, William W. 700 Victory Boulevard, Suite 16D, Staten Island NY 10301 718/442-0496	1980
Rollerson, Lloyd G. (F.S.A.), 5662 Long Common Circle, Sarasota FL 34235	1966	Rose, Beverly S. (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1973
Rollier, Jack A. (F.S.A.), <i>Senior Actuary</i> , American General Group Insurance Co, 3988 North Central Expressway, PO Box 660238, Dallas TX 75266-0238 214/841-1077	1973	Rose, Gary L. (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 Fax: 913/491-6718	1979
Roman, Spencer M. (A.C.A.S.), <i>Vice President</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1421	1980	Rose, Georgette G. (A.S.A.), 12612 Flint, Overland Park KS 66213 913/897-5407	1980
Romano, Joseph N. (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1986	Rose, Gregory Scott (F.S.A.), <i>Assistant Vice President/Reinsurance</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/455-2440	1990
Romello, Phillip A. (E.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, 1920 North Street NW, Suite 500, Washington DC 20036-1659 202/872-1870 Ext: 6441 Fax: 202/785-8068	1987	Rose, J Franklin (F.S.A.), <i>Second Vice President & Associate Group Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2727 Fax: 402/978-2274	1979
Romeo, Joseph T. 7516 Chesterfield Avenue, Parma OH 44129	1966	Rose, Jeffrey C. (F.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 100 Light Street, 11th Floor, Baltimore MD 21202 301/547-5919	1983
Romig, George M. (E.A.), <i>Principal</i> , William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8781	1978	Rosen, Anthony H. (E.A.), <i>Executive Vice President</i> , Tribus Financial Group Inc, 75 Midland Avenue, Montclair NJ 07042 201/744-2183	1976
Rominske, Steven C. (A.C.A.S.), Tillinghast/Towers Perrin, 101 South Hanley, St Louis MO 63105 314/862-7611	1990	Rosen, Gary B. (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5145 Fax: 215/636-8166	1981
Romito, A Scott (A.C.A.S.), <i>Actuarial Director, Personal Property</i> , American Family Life Insurance Co, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783 608/249-2111	1990	Rosen, Howard L. (F.S.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3205	1978
Ronczy, George E. (A.S.A.), <i>Senior Actuarial Associate</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6856	1989	Rosen, Kenneth R. (A.C.A.S.), <i>President & Chief Executive Officer</i> , Victoria Financial Corporation, 5915 Landerbrook Drive, Suite 210, Cleveland OH 44124 216/461-3461	1981
Ronda, Robert (F.S.A.), <i>Vice President and Associate Actuary</i> , Mutual of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8490	1976	Rosen, Mark L. (F.S.A., E.A.), <i>Vice President</i> , The New England, 500 Boylston Street, Boston MA 02117 617/578-6135	1976
Rone, Patricia L. (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600	1981	Rosen, Stephen H. (E.A.), <i>President</i> , Stephen H Rosen & Associates, 76 Euclid Avenue, Third Floor, Haddonfield NJ 08033-2330 609/795-6834 Fax: 609/795-8982	1976
Rongish, Ernest L. (F.S.A.), <i>Senior Vice President & Director Individual Policy Services</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2830	1979	Rosenbach, Allen D. (A.C.A.S.), <i>Assistant Vice President</i> , Reliance National Risk Specialists, 77 Water Street, New York NY 10005 212/858-3608	1990
Rood, Henry F. (F.S.A., A.C.A.S.), [Past President], <i>Honorary Chairman</i> , Lincoln National Corp, 5505 Old Mill Road, Fort Wayne IN 46807 219/744-5363	1965	Rosenbaum, Martin (F.S.A.), <i>Assistant Vice President</i> , Group Insurance, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3451	1979
Roof, Timothy C. (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, One Meridian Plaza, 1414 South Penn Square, Suite 1550, Philadelphia PA 19102 215/636-9998	1984	Rosenberg, Amy Goff (F.S.A.), <i>Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 090-03, Worcester MA 01608 508/799-4441	1981
Roos, Dennis L. (F.S.A.), <i>Associate Actuary</i> , Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/283-2371	1979	Rosenberg, David J. (A.S.A.), <i>Actuary</i> , 1260 South Elmhurst Road, G-12, Mt Prospect IL 60056 708/952-1491	1990
Root, Randolph B. (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1978	Rosenberg, David P. (A.S.A., E.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 1600 Market Street, Philadelphia PA 19103 215/299-4719	1981
Rosalie, Joseph A. (A.S.A., E.A.), TPF&C/Towers Perrin, Plaza One, Park 80 West, Saddle Brook NJ 07662 201/843-3444	1983	Rosenberg, Isaac (F.S.A.), Five Forest Park Drive, Winnipeg MB Canada R2V 2R5	1974
Rosalsky, Robert B. (A.S.A.), <i>Assistant Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6599	1983	Rosenberg, Jay P. (F.S.A., E.A.), <i>Principal</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1980
		Rosenberg, Marjorie A. (F.S.A.), 117 Fieldcrest Street, Apt 202, Ann Arbor MI 48103	1988

	Admitted		Admitted
Rosenberg, Martin , (F.C.A.S.), <i>Consulting Actuary</i> , PO Box 1302, Voorhees NJ 08043 609/751-1395	1979	Ross, James P. , (F.C.A.S.), <i>Senior Vice President & Actuary</i> , Zenith Insurance Company, 21255 Califa Street, Woodland Hills CA 91367-5005 818/594-5508	1974
Rosenberg, Max , (E.A.), <i>Actuary</i> , Intac Actuarial Services Inc, 545 Route 17 South, Ridgewood NJ 07450 201/447-2525	1977	Ross, Kenneth H. , (F.C.A., F.S.A.), 77 Middle Road, Apt 268, Bryn Mawr PA 19010	1965
Rosenberg, Michael , (F.S.A., E.A.), <i>Actuarial Consultant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7120	1988	Ross, Michael Lowell , (A.S.A.), <i>Assistant Actuary</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75086-9090 214/881-6021 Fax: 214/881-6782	1981
Rosenberg, Norman , (F.C.A.S.), 203 South Stanley Drive, Beverly Hills CA 90211	1965	Ross, Timothy M. , (A.S.A.), <i>Consultant</i> , Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402-4150 612/344-0425 Fax: 612/339-6202	1990
Rosenberg, Sheldon , (F.C.A.S.), <i>Vice President & Group Actuary</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570 609/395-2290 Fax: 609/395-5957	1979	Rossman, Glenn A. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 202 West Berry Street, Suite 700, Fort Wayne IN 46802 219/426-7800	1977
Rosenblat, Robert M. , (F.S.A.), <i>Principal Consultant</i> , Martineau Provencher & Associates, 65 Queen Street West, Suite 1220, Toronto ON Canada M5H 2M5 416/865-0660	1980	Rossman, Stanley B. , (F.C.A., F.S.A., E.A.), <i>President</i> , Coast Consultants, 7969 Engineer Road, Suite 209, San Diego CA 92111 619/268-8868	1975
Rosenblatt, Alice , (F.S.A.), <i>Senior Vice President-Chief Actuary & Treasurer</i> , Blue Cross/Blue Shield of MA, 100 Summer Street, 14th Floor, Boston MA 02110 617/956-3306 Fax: 617/956-3290	1977	Rosso, David H. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6055	1981
Rosenblith, Jonathan , (A.S.A.), <i>Assistant Vice President & Actuary</i> , Blue Cross/Blue Shield of MA, 25 Newport Street, 12/07, North Quincy MA 02171 617/847-6725	1981	Rotello, Patricia A. , (F.S.A., E.A.), <i>Principal</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984
Rosenbloom, Samuel , (F.C.A., F.S.A.), 7400 Washington Avenue, St Louis MO 63130 314/863-4258	1965	Roth, Irving G. , (F.S.A.), 1401 South Ocean Drive, Apt 401, Hollywood FL 33019	1965
Rosenfeld, Howard P. , (E.A.), <i>Vice President/Chief Actuary</i> , National Pension Service, 1025 Westchester Avenue, White Plains NY 10604 914/948-1500 Ext. 440 Fax: 914/948-1513	1988	Roth, Jeffrey S. , (A.S.A.), <i>Staff Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3569	1989
Rosenfelder, Michael , (A.S.A.), <i>Vice President</i> , Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8338 Fax: 416/323-2443	1970	Roth, Lewis P. , (F.S.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1968
Rosenman, Martin R. , (F.S.A., E.A.), <i>Associate Pension Funding Actuary</i> , The New England, 500 Boylston Street, Boston MA 02117 617/578-6116	1979	Roth, Randy J. , (F.C.A.S.), <i>Associate Actuary</i> , Kemper Reinsurance Co, Long Grove IL 60049 708/540-3989	1984
Rosenthal, Aaron R. , (A.S.A., E.A.), Noble Lowndes, 785 Market Street, 10th Floor, San Francisco CA 94104-4987 415/495-5151	1984	Roth, Richard J. , (F.C.A.S.), <i>Industry Affairs</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5050	1966
Rosenthal, Laura B. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place T-25, PO Box 111, Boston MA 02117 617/572-8565	1982	Roth, Ronald G. , (M.C.A., E.A.), <i>Actuary</i> , Roth & Roth Inc, 120 Geigel Hall Road, Ottsville PA 18942 215/847-2886	1976
Rosenthal, Ronald M. , (E.A.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-5592	1977	Roth, Scott J. , (A.C.A.S.), <i>Assistant Actuary</i> , American International Group, 70 Pine Street, 8/70, New York NY 10270 212/770-5605	1990
Rosenthal, Saul , (F.S.A.), 31 Beverly Road, New Rochelle NY 10804 914/633-6786	1965	Roth, William M. , (F.S.A.), <i>Vice President & Actuary</i> , George Washington Life, PO Box 8700, Jacksonville FL 32239 904/725-8231 Fax: 904/725-8231	1965
Rosholt, Lehman M. , 1153 Archer Street, San Diego CA 92109	1965	Rothman, Allen J. , (A.S.A.), <i>Director, Technical Research & Consulting Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 908/562-6957 Fax: 908/562-1209	1979
Rosier, Dreighton H. , (F.C.A., F.S.A., E.A.), <i>Assistant Vice President & Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, Three Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3148	1976	Rothmeyer, Wayne A. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , SAFECO Life Insurance Co, 15411 NE 51st, Redmond WA 98052 206/867-8164	1971
Rosini, Harold L. , (A.S.A.), 511 East 20th Street, New York NY 10010	1966	Rothschild, Kenneth A. , (F.C.A., F.S.A., E.A.), <i>Senior Vice President</i> , National Associates, Suite 800, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801	1972
Rosky, Theodore S. , (F.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2136	1965	Rothy, Gary H. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000	1981
Ross, E Chadwick , (F.S.A., M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7460	1971	Rotkowitz, Irving P. , (E.A.), <i>Senior Vice President</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1976
Ross, Gail M. , (F.C.A.S.), Tillinghast/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6480	1984	Rotschafer, Randall P. , (A.S.A.), <i>Actuarial Assistant</i> , Woodmen of the World Life Insurance Society, 1700 Farnam Street, Omaha NE 68102 402/342-1890	1986
Ross, Holly A. , (A.S.A.), Conrad M Siegel Inc, 500 Nationwide Drive, Harrisburg PA 17109 717/652-5633	1990	Rotter, Paul T. , (F.S.A.), 18278 Canfield Place, San Diego CA 92128 619/485-0191	1965
Ross, James B. , (F.S.A.), PO Box 124, West Kingston RI 02892 401/783-2671	1965	Rouffa, Robert S. , (F.S.A.), Four Eton Place, Glen Rock NJ 07452	1965

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Rouhart, Georges Casimir , (F.S.A.), <i>Associate Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3972	1984	Rubino, Frank , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, Small Group & Individual Health, 213 Washington Street, 14th Floor, Newark NJ 07102-2992 201/802-6850 Fax: 201/802-6442	1976
Roust, Thomas A , (F.S.A.), <i>Associate Actuary</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1981	Rubino, Vincent , (E.A.), William M Mercer Incorporated, 50 Main Street, White Plains NY 10606 914/285-9100 Fax 914/285-9118	1987
Routhenstein, Alan J , (F.S.A.), Merrill Lynch Capital Markets, World Financial Center, North Tower, New York NY 10281-1322 212/449-5000 Ext: 8173 Fax. 212/449-1788	1988	Rubinstein, Robert S , (F.S.A.), <i>Vice President & Actuary</i> , Integrity Life Insurance Co, 1325 Avenue of the Americas, New York NY 10019 212/373-6070	1988
Rowan, Richard E , (A.S.A.), <i>Associate Actuary</i> , United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46204 317/263-7885	1980	Rubinstein, Seymour , (F.S.A., E.A.), <i>Pension Consultant</i> , 3705 Spring Brook Drive, Edison NJ 08820 201/668-7960	1966
Rowe, Douglas L , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345	1978	Rubinstein, Stuart F , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One International Place, Boston MA 02110 617/951-3208 Fax: 617/345-0398	1975
Rowe, James T , (A.S.A.), <i>Actuary</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4963	1979	Rubsam, Joseph L , (F.S.A.), 88-58 81st Road, Glendale NY 11385-7842	1965
Rowell, John H , (F.C.A.S.), <i>President</i> , John Rowell & Associates Inc, 443 Jackson Avenue, Glencoe IL 60022 708/835-3340	i 1965	Ruby, Martin H , (F.S.A.), <i>President-Capital Mgmt Group</i> , ICH Corporation, 100 Mallard Creek Road, Suite 400, Louisville KY 40207 502/894-2173 Fax: 502/894-2166	1978
Rowland, Jack L , (A.S.A.), 804 Woodlake Road, Anderson SC 29621	i 1966	Ruchlis, Elsie , (F.C.A.S.), 104 Oxford 400, West Palm Beach FL 33417	i 1965
Rowland, Vincent T, Jr. , (A.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1982	Ruck, Forrest E , (A.S.A.), <i>Assistant Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8170	1984
Rowland, William J , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3030 Fax: 201/766-3553	1979	Ruck, Harold E , (F.S.A.), 622 Melville Avenue, Chattanooga TN 37412	i 1965
Rowley, Mark C , (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0430 515/248-3884 Fax: 515/248-2669	1988	Ruddock, John Y , (F.S.A.), Park Esplanade, Apt 107, 3441 Esplanade Avenue, New Orleans LA 70119	i 1965
Roy, Ronald N , (F.S.A., E.A.), Roy & Associates Inc, 4525 South Wasatch Boulevard, Suite 330, Salt Lake City UT 84124 801/272-4777	1979	Rudduck, George A , (F.C.A., F.S.A., A.C.A.S.), Tillinghast/Towers Perrin, 1200 17th Street, Suite 1200, Denver CO 80202-5812 303/592-1200 Fax: 303/628-4090	1971
Roy, Sarah J , (F.S.A.), <i>Vice President Product Manager</i> , American Republic Insurance Co, Sixth and Keosauqua Way, PO Box One, Des Moines IA 50334 515/245-2132	1987	Ruderman, Robert , (A.S.A.), California Department of Health Services, 714 P Street, Room 1545, Sacramento CA 95814 415/738-0361	1979
Royer, Alan F , (A.C.A.S.), 208 Winding Hill Drive, Lancaster PA 17601 717/898-9314	i 1971	Rudin, Daniel C , (F.S.A., E.A.), William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7140	1986
Ruark, Timothy J , (F.S.A.), <i>Assistant Actuary</i> , CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-4522	1988	Rudolph, Max J , (A.S.A.), <i>Senior Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, 4-Actuarial Operation, Omaha NE 68175 402/342-7600	1988
Rubadue, Dave S , (F.S.A.), <i>Senior Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5282	1988	Rudzinski, Edward J , (M.C.A., A.S.A., E.A.), <i>Senior Consulting Actuary</i> , Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524 Fax 212/315-4274	1969
Rubel, David , (A.S.A.), <i>Actuarial Assistant</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5353	1985	Rueckert, Donald J, Jr. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3400	1990
Rubenstein, Steven J , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, T-32, Boston MA 02117 617/572-4028	1989	Ruegg, Mark A , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Casualty & Surety Co, 151 Farmington Avenue, TN4A, Hartford CT 06156 203/273-8345	1987
Rubie, James S, Jr. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 Fax: 314/647-4777	1975	Ruehle, Thomas G , (F.S.A.), Millman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225	1977
Rubin, Eric S , (F.S.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3941	1983	Ruehr, Scott E , (F.S.A., E.A.), <i>Consulting Actuary</i> , 2434 Mansfield Avenue, Drexel Hill PA 19026 215/622-5122 Fax: 215/622-5986	1979
Rubin, Ethel C , (A.S.A., E.A.), <i>Vice President & Actuary</i> , System Automation Corp, 8555 Sixteenth Street, Silver Spring MD 20910 301/565-9400	i 1966	Rueschhoff, Gregg , (E.A.), <i>Pension Actuary</i> , Mammel Schropp Swartzbaugh, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000	1988
Rubin, Larry H , (F.S.A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5333 Ext: 5333	1986	Ruffini, John W , (A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, PO Box 1858, Richmond VA 23215 804/344-8616	1978
Rubin, Peggy M , (F.S.A.), <i>Vice President & Chief Actuary</i> , Southern Educators Life Insurance Co, 3320 Holcomb Bridge Road, PO Box 7100, Norcross GA 30092-3239 404/449-4951	1980	Rugger, Gerald K , (F.S.A.), 26 Rolling Hill Drive, Chatham NJ 07928	i 1965
		Rugland, Walter L , (F.S.A.), [Past President], 124 River Drive, Appleton WI 54915 414/734-3689	i 1965

	Admitted		Admitted
Rugland, Walter S. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1968	Russell, F Kevin , (F.S.A.), <i>Vice President</i> , Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497	1984
Ruhl, Ronald F. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , CONSECO Inc, 11815 North Pennsylvania Street, Carmel IN 46032 317/573-6436	1978	Russell, Robert E. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, Suite 3000, 1999 Bryan Street, Dallas TX 75201 214/754-5000	1984
Ruliffson, Eric C. , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3227	1978	Russell, Ross H. , (E.A.), <i>Assistant Actuary</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1990
Rulis, Stephen J. , (A.S.A.), <i>Senior Actuarial Associate</i> , The Hartford Life Insurance Cos, 200 Hop Meadow Street, Wing B2, Group Actuarial, Simsbury CT 06070 203/843-3282	1988	Russell, Sherrel Roey , (A.S.A.), <i>Office Technology Coordinator</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4500 Ext: 4714	1980
Rulland, Randy L. , (F.S.A.), <i>Chief Financial Officer</i> , Travelers Insurance Company, 50 Shuman Boulevard, Suite 500, Naperville IL 60563 708/983-2214	1976	Russo, Josephine A. , (A.S.A.), <i>Consulting Actuary</i> , TPF&C/Towers Perrin, Suite 1800, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111 Fax: 513/381-0576	1985
Rulnick, Joyce , (A.S.A.), <i>Consultant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-8855 212/345-7566	1988	Ruth, Oscar E. , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5195	1982
Ruloff, Mark T. , (A.S.A., E.A.), <i>Manager</i> , Ernst & Young, 1225 Connecticut Avenue NW, Washington DC 20036 202/862-6000	1988	Rutledge, Paul E. III , (F.S.A.), <i>Executive Vice President & Chief Operating Officer</i> , United Investors Life Insurance Co, PO Box 10207, Birmingham AL 35202-0207 205/325-4210	1979
Rumley, Sammy H. , (A.S.A., E.A.), Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1983	Rutter, John Joseph , (F.S.A.), American Life Insurance Co, 20-5 Ichibancho, Chiyoda-ku, Tokyo Japan 102 813/238-0111	1981
Runestad, Rodney D. , (A.S.A.), American Skandia Life Assurance, Tower One, Corporate Drive, PO Box 883, Shelton CT 06484 203/926-1888	1989	Ryan, Allan W. , (F.S.A., E.A.), Deloitte & Touche, One World Trade Center, New York NY 10048 212/839-6341	1978
Running, Rolf H. , (F.S.A., E.A.), <i>Assistant Vice President & Managing Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7013 Fax: 612/340-8389	1975	Ryan, Heidi A. , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, One Union Square, Suite 3200, Seattle WA 98101-3137 206/292-7000	1990
Rupert, Walter J. , (F.S.A.), Dellwood, 12 Yellow Birch Road, White Bear Lake MN 55110	1965	Ryan, John F. , (F.S.A., A.C.A.S.), 3070 Poppy Road, Venice FL 34293	1965
Rupley, William H. , (E.A.), <i>Vice President</i> , Zacarias Actuarial Consultants Inc, 1850 Gateway Boulevard, Suite 260, Concord CA 94520 415/825-9344	1990	Ryan, John P. , (M.C.A., A.C.A.S., A.S.A.), Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000	1980
Rupp, Lawrence J. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7500	1966	Ryan, Kevin M. , (F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Radnor PA 19087 215/687-5644 Fax: 215/687-4236	1970
Ruppel, Richard J. , (A.S.A.), <i>Vice President & Actuary</i> , Golden Rule Insurance Co, Golden Rule Building, 712 11th Street, Lawrenceville IL 62439 618/943-8000 Ext: 5346 Fax: 618/943-8031	1980	Ryan, Michael E. , (F.S.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-6000 Ext: 6151	1976
Ruppel, Robert J. , (E.A.), <i>Principal</i> , William M Mercer Incorporated, 1600 Summer Street, Stamford CT 06905 203/328-4063	1976	Ryan, Robert P. , (F.S.A.), <i>Vice President & Actuary</i> , Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 Ext: 312	1972
Rusch, William J. , (F.S.A., E.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC52, Hartford CT 06156 203/636-1102	1980	Ryan, Robert W. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-3234 214/701-2638 Fax: 214/701-2768	1969
Ruschau, William , (F.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 2500 Corporate Exchange, Columbus OH 43231 614/891-3100	1980	Ryan, Ronald E. , (F.S.A.), HC83, Box 363, Crosslake MN 56442 218/692-2168	1965
Rush, Richard G. , (F.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1200 17th Street, Suite 1200, Denver CO 80202-5812 303/592-1200	1983	Ryan, William K. , <i>Consultant</i> , 9665 North 30th Street, Omaha NE 68112 402/455-9518	1977
Rusher, Steven R. , (F.S.A., E.A.), TPF&C/Towers Perrin, 8000 IH-10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220	1981	Ryder, Alan K. , (F.S.A.), <i>President</i> , Winterthur Life Reinsurance, 2727 Turtle Creek Boulevard, PO Box 650391, Dallas TX 75265-0391 214/559-1801 Fax: 214/522-8417	1989
Rushton, Ian Lawton , <i>Director & Group Chief Executive</i> , Royal Insurance plc, One Cornhill, London England EC3V 3QR 071/283-4300	1981	Ryder, Robert W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177 Fax: 201/890-1922	1968
Rushworth, Thomas J. , <i>Principal</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976	Rysz, Charles J. , (F.C.A., F.S.A.), <i>Vice President</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Suite 1000, Chicago IL 60606 312/701-2344	1980
Rusin, Paul Joseph , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600	1984		
Russ, Steven B. , (F.S.A., E.A.), 307 North Michigan Avenue, Suite 412, Chicago IL 60601 312/332-0496	1979		
Russell, Anne J. , (E.A.), Six Lamont Road, Chelsea, London United Kingdom SW10 0HL	1982		

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Saam, Karen F., (E.A.), William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 Ext: 7619

	Admitted		Admitted
Saari, John , <i>Senior Vice President, Actuarial/Underwriting</i> , Blue Shield of California, Blue Shield Plaza, 2 North Point Street, San Francisco CA 94133 415/445-5576	1984	Salton, Melissa A. , (A.C.A.S.), <i>Director</i> , American Re-Insurance Co, American Re-Plaza, 555 College Road East, Princeton NJ 08543 609/243-4424	1990
Saarloos, George L. , (M.C.A.), <i>Life Actuary</i> , State of MN Department of Commerce, Financial Examination Div., 133 East 7th Street, St Paul MN 55101 612/296-2029	1969	Salzer, Donald T. , (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-4502	1989
Sabaj, Robert A. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3584	1979	Salzillo, Joseph A. , (E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 2029 Century Park East, Suite 1400, Los Angeles CA 90067 213/551-4600	1978
Sabatini, Francis P. , (F.S.A.), <i>Vice President & Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5152 Fax: 203/293-5678	1983	Salzmann, Ruth E. , (F.C.A.S.), 1556 Pine Street, Stevens Point WI 54481 715/344-8308	1965
Saccullo, Carole E. , (E.A.), <i>Consulting Actuary</i> , Swerdlin & Co, Suite 300, 1050 Crown Pointe Parkway, Atlanta GA 30338 404/396-6601	1977	Samaniego, Zenaida M. , (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5417	1977
Sachs, David S. , (F.S.A.), <i>Senior Vice President</i> , Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900	1974	Samar, Gayle M. , (E.A.), <i>Consultant</i> , Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111	1983
Sackel, Robert M. , (F.S.A.), <i>Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, 225-F, New York NY 10003 212/598-8548 Fax: 212/598-9836	1980	Sames, Susan R. , (A.S.A.), <i>Assistant Actuary</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5309	1987
Sadler, Gregg R. , (F.S.A.), <i>Executive Vice President</i> , Home Office Ref Laboratory, PO Box 2035, Shawnee Mission KS 66201 913/888-1770	1977	Samet, Michael J. , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7049	1984
Sadoff, Mark N. , (A.S.A., E.A.), <i>Vice President & Actuary</i> , Professional Pension Planners, 1055 Saw Mill River Road, Ardsley NY 10502 914/693-1333	1979	Sampat, Madhavsingh , (A.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Durham Life Insurance Co, PO Box 27807, Raleigh NC 27611-7807 919/881-2377	1979
Sadwin, Stuart G. , (A.C.A.S.), <i>Assistant Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1912 Fax: 215/625-1930	1990	Sample, Betty L. , (E.A.), <i>Unit Manager</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1977
Saffan, David B. , (A.S.A.), <i>Actuarial Associate</i> , American Family Life, 1932 Wynnton Road, Columbus GA 31999 404/323-3431	1989	Samples, Cheryl H. , (A.S.A.), <i>Actuarial Associate</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-7375 Fax: 615/755-1481	1989
Saffair, Harvey , (F.S.A.), <i>Senior Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3944	1965	Samples, Donald W. , (F.C.A., F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Higgins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2532	1977
Sahi, Satbir S. , (A.S.A.), <i>Metropolitan Life Insurance Co</i> , 425 Market Street, San Francisco CA 94105 415/546-3483	1987	Samples, Stanley C. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 Ext. 403 Fax: 404/523-1458	1981
Sakaguchi, Kiyofumi , (F.S.A.), <i>President & Rep Director</i> , The Prudential Life Insurance Co, Sogo Hanzomon Building, 1-7 Kojumachi Chivoda-ku, Tokyo Japan 102 03/221-2314	1975	Samson, Pierre , (A.C.A.S.), <i>Fillingham/Towers Perrin</i> , 77-91 New Oxford Street, Castlewood House, London England WC1A 1PX 071/872-0440 Fax: 071/379-7478	1990
Sakel, William P. , (A.S.A.), <i>Vice President & Actuary</i> , The Credit Life Insurance Co, One South Limestone Street, PO Box 480, Springfield OH 45501 513/328-3017 Fax: 513/328-3060	1982	Samuels, Richard A. , (A.S.A.), <i>Associate Actuary</i> , ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060	1990
Sakurada, Terry Eisaku , (A.S.A.), <i>Staff Actuary</i> , United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4529 Fax: 312/661-4690	1982	Sanborn, Anna L. , (E.A.), <i>Pension Consultant</i> , Frank J Walters Associates Inc, 509 Madison Avenue, New York NY 10022 212/688-1496	1982
Salazar, Camilo J. , (A.S.A.), <i>Chief Actuary</i> , American & Caribbean Regions, American Life Insurance Co, PO Box 2226, Wilmington DE 19899 302/594-2682 Fax: 302/427-2090	1983	Sanchez, Jose R. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8623	1980
Salinger, Robert G. , (F.S.A.), <i>Actuary</i> , Penn Mutual Life Insurance Co, 510 Walnut Street, Philadelphia PA 19172 215/956-8161	1978	Sanchis, Gabriela R. , (A.S.A.), <i>Teaching Assistant</i> , University of Rochester, Mathematics Department, Hyman Building, Rochester NY 14627 716/275-4411	1988
Salmons, George B. II , (F.S.A., A.C.A., E.A.), <i>Senior Associate Group Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9494	1977	Sandberg, David K. , (A.S.A.), <i>Chief Financial Actuary</i> , LifeUSA, 300 Highway 169, Minneapolis MN 44526 612/591-5220	1986
Salomon, Joel Steven , (A.S.A.), <i>Actuarial Associate</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/376-7234	1990	Sander, Marcia S. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166	1984
Salton, Jeffrey C. , (F.C.A.S.), <i>Assistant Actuary</i> , Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3447	1986	Sanders, David , (F.S.A.), <i>Vice President & Chief Actuary</i> , Empire Blue Cross/Blue Shield, 622 Third Avenue, 32nd Floor, New York NY 10017 212/476-3652	1989
		Sanders, David E. , (A.S.A.), <i>Management Actuary</i> , Eagle Star Insurance Co Ltd, 60 St Mary Axe, London United Kingdom EC3A 8JQ 071/929-1111 Fax: 071/626-1266	1984

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Sanders, Douglas O., Jr., (F S A), *President*, Benetech Actuaries Inc, 2960 Lucerne Drive, Grand Rapids MI 49506 616/940-2099 Fax 616/940-2699 1973

Sanders, Robert L., (F C A S), *Consulting Actuary*, Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250 1981

Sandler, Geoffrey C., (F S A), *Assistant Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2825 Fax: 212/683-4916 1981

Sandler, Robert M., (A.C.A.S.), *Senior Vice President/Senior Actuary & Senior Claims Officer*, American International Group, 70 Pine Street, New York NY 10270 212/770-6960 1971

Sandman, Donald Dwight, (F C A S.), *Assistant Actuary*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7889 1986

Sanford, Robert G., Jr., (F S A., E A.), *Actuary*, Williams Thacher & Rand Inc, 7400 Beaufont Springs Drive, Suite 401, Richmond VA 23225 804/320-8438 1981

Sann, Brian S., (F.S.A., E.A.), *Consulting Actuary*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 1975

Sanning, Donald E., (F S A., E A.), *Second Vice President & Actuary*, The Principal Financial Group, Actuarial-Corporate, 711 High Street, Des Moines IA 50392-0650 515/247-5495 Fax 515/248-3194 1971

Sansevero, Michael, Jr., (A C.A.S.), *Assistant Secretary & Actuary*, Empire Insurance Group, 122 Fifth Avenue, New York NY 10011 212/387-3130 Fax: 212/691-6374 1982

Santiago, Edmund, (A S.A.), *Senior Life Actuarial Analyst*, American Life Insurance Co, One Allico Plaza, King Street, Wilmington DE 19801 302/594-2769 Fax 302/427-2090 1989

Santillo, Carl J., (F.S.A.), *Wausau Insurance Companies*, 2000 Westwood Drive, Wausau WI 54401 715/845-5211 1978

Santoloci, John L., (F S A), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2402 1979

Santomenno, Sandra C., (A C A S), *Assistant Vice President*, Munich American Services Corp, 560 Lexington Avenue, New York NY 10022 212/310-1759 1989

Santos, Alexis S., (A S A), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza 39S, Chicago IL 60685 312/822-5328 1985

Santos, Elizabeth J., (M C A., A S A., E A.), *Vice President*, Lynchval Systems Inc, 6842 Elm Street, McLean VA 22101 703/893-3170 1985

Sanz de Soto, Julia T., (E A.), *Associate Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2605 1976

Sapora, Joseph K., (F C A., F S A., E A.), *Senior Vice President*, Hay/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4999 1975

Sardelis, John, (A S A., E A.), *Project Development Director*, ACS Information Systems, 71 Fifth Avenue, New York NY 10003 212/741-5200 1976

Sargent, Gary N., (F S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2167 1973

Sarkisian, Charles D., (A S A), *Consultant*, TPF&C/Towers Perrin, USX Tower, 600 Grant Street, Pittsburgh PA 15219-2742 412/497-3122 Fax 412/497-3099 1986

Sarli, Maria M., (F S A., E.A.), *Consulting Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 Ext 308 Fax 201/592-1168 1987

Sarna, Cynthia, (F S A), *Associate Actuary*, Allstate Life Insurance Co, Allstate Plaza West, Northbrook IL 60062 708/402-2581 1990

Sarnoff, Paul E., (F S A., A.C.A.S.), 252 Stoney Point Road, Kingsport TN 37664 615/323-9465 1965

Sarosi, Joseph F., (A C.A.S.), *Assistant Vice President*, American Re-Insurance Co, 555 College Road East, Princeton NJ 08543 609/243-4483 1987

Sartain, James H., (F S A), 228 Monument Avenue, Barrington IL 60010 1970

Sartain, Keith T., (A.S.A.), *Consulting Actuary*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 Ext 522 1990

Sartorius, Robert J., (A S.A., E A.), *Consulting Actuary*, The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5531 1979

Satrom, Donn B., (F S A), *Assistant Vice President & Managing Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7024 1976

Saucier, Kenneth A., (A.S.A.), *Associate Director*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext 4394 1988

Sauer, Terence W., (A S.A.), *Vice President*, Lord & Ware Inc, 9245 North Meridian, Suite 206, Indianapolis IN 46260 317/575-3388 1983

Sauey, Dennis D., (F S A), *Assistant Vice President & Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7065 Fax 608/238-0830 1980

Saul, Arthur, (F S.A.), *Associate Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-3071 Fax 203/843-3057 1980

Saulon, Joseph F., (A S A), 17830 Brigham Trail, Wayzata MN 55391 612/473-7645 1965

Savard, Wallace V., Jr., (A S.A.), *Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Suite 750, Milwaukee WI 53202 414/299-2582 1985

Savasta, Neil J., (A.S.A., E A.), *President*, Savasta & Co Inc, The Empire State Building, 350 Fifth Avenue, Suite 4700, New York NY 10118 212/643-9400 Fax: 212/643-9696 1966

Savitz, Edward I., (E.A.), *Senior Principal*, Laventhol & Horwath/REBC Associates, 1845 Walnut Street, 14th Floor, Philadelphia PA 19103 215/563-9930 1976

Savord, Gregory J., (F S A.), *Actuary*, Health Care Financing Administration, 6325 Security Boulevard, Room M-1 Equitable, Baltimore MD 21207 301/966-6384 1981

Sawtelle, Peter G., (F.S.A., E A.), *Pension Actuarial Services Director*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0425 1981

Sawyer, Frederick W., III, (F S A), *Senior Vice President*, Individual Insurance Systems, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5956 1985

Sawyer, J Stewart, III, (A.C.A.S.), *Vice President & Actuary*, Pettit-Morrey Company, 520 Pike Street, 20th Floor, Seattle WA 98101-4004 206/447-0516 Fax 206/447-0902 1971

Sawyer, Olin M., (F S A), *Second Vice President*, Individual Life Actuary, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-8671 Fax 207/770-8690 1969

Sawyer-Tait, Pamela H., (A S A), *Actuarial Associate*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-7648 1990

Sayre, Kristie K., (F S A), *Consulting Actuary*, Sayre & Sayre Associates Inc, 200 South Main Street, Greenville SC 29601 803/235-3745 Fax 803/232-9784 1980

Sayre, Ralph J., (F C A., F S A), *Consulting Actuary*, Sayre & Sayre Associates Inc, 200 South Main Street, Greenville SC 29601 803/235-3745 Fax 803/232-9784 1980

Admitted		Admitted	
Seahill, Patricia L. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345 Fax: 301/727-3347	1979	Schallack, Ronald J. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Connecticut General Life Insurance, PO Box 2975, M-50, Hartford CT 06104 203/725-2577	1980
Scammon, Lawrence W. , (A.C.A.S.), Pinecrest Place, Apt 908, 1150 Eighth Avenue SW, Largo FL 33540	1967	Schaller-Kelly, C V. , (A.S.A., E.A.), <i>Actuary</i> , Alcan (Bermuda) Ltd, PO Box HM 1386, Hamilton Bermuda HMFx 809/295-3550	1969
Scanlon, Edmund S. , (A.C.A.S.), <i>Actuarial Manager</i> , Continental Insurance, 180 Maiden Lane, New York NY 10038 212/440-3860	1990	Schandling, Katherine M. , (F.S.A., E.A.), <i>Actuary</i> , Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 Fax: 312/782-6527	1981
Scanlon, Raymond. , (F.S.A.), <i>Product Development Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1985	Schaper, Richard A. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Beneft Plan Services Inc, 1801 Park 270 Drive, Suite 530, St Louis MO 63109 314/542-0500	1979
Scarborough, Alton L. , (E.A.), <i>Associate Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030	1976	Scharbach, Robert C. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1330	1980
Scarlett, David E. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 1850, 8500 Normandale Lake Boulevard, Minneapolis MN 55437 612/897-5300 Fax: 612/897-5301	1972	Scharmer, Gary L. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1976
Scattergood, Elizabeth J. , (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600 Ext: 1806	1979	Schaub, Thomas W. , (F.S.A., E.A.), William M Mercer Incorporated, 10 South Broadway, St Louis MO 63102 314/982-0200	1982
Scearcy, James H. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 Ext: 149	1980	Schauder, Joseph M. , (A.S.A.), <i>Actuarial Assistant</i> , CIGNA Corp, 1600 Arch Street, (5PC-32), Philadelphia PA 19101 215/523-1525	1989
Schachet, Michael D. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1986	Schauer, Francis M, Jr. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9367 Fax: 202/626-9666	1973
Schachne, Steven. , (A.S.A., E.A.), <i>Actuarial Assistant</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000	1986	Schaumann, George R. , (A.S.A., E.A.), CPS Inc, 1014 Hope Street, Stamford CT 06907 203/324-9203	1966
Schadel, William A. , (E.A.), <i>Actuary</i> , Consulting Actuaries Incorporated, 60 Route 46 East, Fairfield NJ 07006 201/575-1100	1982	Scheel, Paul J. , (F.C.A.S.), <i>Special Assistant to the President</i> , Loyola College, 4501 North Charles Street, Baltimore MD 21210-2699 301/323-1010	1968
Schadler, Thomas E. , (A.C.A.S.), <i>Vice President & Actuary</i> , Shelby Insurance Group, 175 Mansfield Avenue, Shelby OH 44875 419/347-1880 Ext: 227 Fax: 419/347-4958	1988	Scheffler, Anne E. , (A.S.A.), <i>Assistant Actuary</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/489-4717	1986
Schaefer, Jamie C. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Wausau Insurance Companies, 2000 Westwood Drive, PO Box 8017, Wausau WI 54402-8017 715/842-6031 Fax: 715/847-8740	1990	Scheibenreif, Daniel M. , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 Ext: 342	1989
Schaefer, Peter R. , (F.S.A.), <i>Associate Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, C3C, Philadelphia PA 19172 215/956-8084	1986	Scheibl, Jerome A. , (F.C.A.S.), <i>Vice President, Industry Affairs</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402 715/842-6319 Fax: 715/847-8740	1966
Schaefer, Richard D. , (A.S.A.), <i>Assistant Actuary</i> , Loyal American Life Insurance Co, 2460 Government Boulevard, PO Box 6408, Mobile AL 36660-0408 205/471-5481 Ext: 482	1987	Scheid, James E. , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4839	1966
Schaefer, Thomas. , (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175	1988	Scheig, Henry F. , (F.S.A.), 16301 Fairway Woods Drive, Unit 801, Fort Myers FL 33908 813/433-4456	1965
Schaeffer, Bernard G. , (F.C.A.S.), <i>Executive Director</i> , Investment Research Institute, Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552	1980	Scheil, Barbara V. , (F.S.A.), <i>Consulting Actuary</i> , Barbara V Scheil & Associates Ltd, 6555 Pouncey Tract Road, PO Box 249, Rockville VA 23146 804/749-4341	1979
Schaeffer, Bruce D. , (A.S.A.), <i>Second Vice President & Senior Associate Actuary</i> , Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875	1979	Scheinerman, David C. , (F.S.A.), <i>Chief Financial Officer</i> , Crusader Insurance plc, Reigate, Crusader House, Surrey United Kingdom RH2 8BL 073/724-2424	1986
Schaeffer, Gail P. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-5077 Fax: 617/572-5039	1977	Scheidlin, Alexander G. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 3-H, Pension & Savings Center, New York NY 10010 212/578-3267	1990
Schafer, William C. , (E.A.), <i>Assistant Vice President</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7287	1980	Scheiwe, Kenton L. , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, Capital Center, South Tower #2000, 201 North Illinois Street, Indianapolis IN 46204 317/237-2888 Fax: 317/237-2872	1988
Schaffer, Barry H. , (E.A.), <i>Senior Vice President & Chief Actuary</i> , Financial Institutions Retirement Fund, 5 Corporate Park Drive, White Plains NY 10604 914/694-1300	1976	Schellenberg, George S. , <i>Assistant Vice President</i> , Family Life Insurance Co, Park Place, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000	1969
		Schellpeper, Gene H. , (F.S.A.), <i>Senior Vice President</i> , Continental General Insurance Co, 8901 Indian Hills Drive, Omaha NE 68114 402/397-3200	1971
		Schenkel, James M. , (F.S.A.), 5000 North A-1-A, Apt 540, Vero Beach FL 32963 407/231-1011	1965

Admitted

- Scher, Edward**, (F.S.A.), *Supervising Actuary*, New York State Insurance Department, Life Insurance & Cos Bureau, 160 West Broadway, New York NY 10013 212/602-0309 1965
- Scher, Jerrold R.**, (F.S.A.), *Senior Vice President & Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 Ext: 229 1971
- Scherb, Marvin A.**, (E.A.), *Vice President & Actuary*, Northeast Consulting Group, 11 Commerce Drive, Cranford NJ 07016 201/709-1600 1976
- Schermann, Harris**, (A.S.A.), 55 Prince Arthur Avenue, Suite 603, Toronto ON Canada M5R 1B3 1966
- Scherr, David E.**, (F.S.A.), *Vice President & Valuation Actuary*, North American Reinsurance Co, 237 Park Avenue, New York NY 10017 212/907-8440 1979
- Scheuermann, Edmund D.**, (A.S.A., E.A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, 2200 Oliver Building, 535 Smithfield Street, Pittsburgh PA 15222 412/562-1511 1989
- Scheuing, Jeffrey R.**, (F.C.A.S.), *Assistant Actuary*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-6049 1986
- Scheuneman, John**, (A.S.A.), *Manager*, Equitable Life Assurance Society, Two Penn Plaza, Area 21H, New York NY 10121 212/714-5271 1990
- Schiewer, Suzann P.**, (A.S.A.), *Actuarial Associate*, Lord & Ware Inc, 9245 North Meridian, Suite 206, Indianapolis IN 46260 317/575-3388 1990
- Schiffer, Graeme F.**, (F.S.A.), *Associate Reinsurance Actuary*, General American Life Insurance Co, PO Box 14701, St Louis MO 63178 314/525-3525 Fax: 314/525-6188 1980
- Schillaci, Gerald Anthony**, (F.S.A., E.A.), *American National Insurance Co*, One Moody Plaza, Galveston TX 77550 409/766-6494 1981
- Schilling, Timothy L.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2618 1986
- Schilmeister, Barry M.**, (F.S.A.), *Consultant*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-3639 1982
- Schiltz, Karen D Mallett**, (A.S.A.), *Associate Actuary*, Millman & Robertson Inc, 2445 M Street NW, Washington DC 20037 202/429-9760 1989
- Schimpff, Milton C.**, (F.C.A.), PO Box 634, Route Three, Crystal River FL 32629 1965
- Schionning, Michael W.**, (F.S.A.), *Consultant*, Treacy & Rhodes Consultants, 462 Stevens Avenue, Suite 308, Solana Beach CA 92075 619/481-1191 1989
- Schirmer, Daniel J.**, (A.S.A.), *Vice President of Group Operations*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/283-1100 1980
- Schisler, Donald D, Jr.**, (A.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 101 South Hanley, St Louis MO 63105-3411 314/854-4900 1987
- Schlachter, Gertrude A.**, (F.S.A.), 270 South Boulevard, Nyack NY 10960 1965
- Schlageter, Frank W.**, (A.S.A., E.A.), *Managing Consultant*, Ingham & Co, 3170 North Federal Highway, Suite 100H, Lighthouse Point FL 33064 305/941-7912 1971
- Schlappich, Greg S.**, (A.S.A., E.A.), *Assistant Vice President*, Hay/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4967 1989
- Schlaug, Owen C.**, (F.C.A., A.S.A., E.A.), *Actuary*, The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600 1968
- Schlee, Ronald O.**, (F.S.A., E.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 365 Willard Avenue, Newington CT 06111-2341 203/666-7101 1984
- Schleifer, Scott Paul**, (A.S.A.), *Assistant Actuary*, General Services Life Insurance Co, 2199 South McDowell Extension, Petaluma CA 94954 707/762-6525 1987

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- Schleisman, Joette S.**, (F.S.A.), *Assistant Vice President, Product Development*, Century Life of America, 2000 Heritage Way, Waverly IA 50677 319/352-1000 Ext 2549 Fax: 319/352-1000 1988
- Schlenker, Sara E.**, (A.C.A.S.), *Associate Actuary*, Allstate Insurance Co, Allstate Plaza North, D-7, Northbrook IL 60062 708/402-5488 1990
- Schlenz, John W.**, (A.C.A.S., A.C.A.), *Senior Vice President*, Civil Service Employees Insurance Co, 13551 Paseo Del Roble, Los Altos Hills CA 94022 415/495-6800 1967
- Schlinsog, Jeffrey S.**, (F.S.A.), *Director-Life Operations & Chief Actuary*, Milwaukee Insurance, 803 West Michigan Avenue, PO Box 621, Milwaukee WI 53201 414/271-0525 Ext 3610 1989
- Schloss, Eugene**, (F.C.A., A.S.A., E.A.), *President*, Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455 1970
- Schlosser, Michael A.**, (A.S.A., E.A.), *Consulting Actuary*, Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4869 1989
- Schlosser, Michael D.**, (F.S.A., E.A.), *Managing Director*, William M Mercer Incorporated, PO Box 27506, Richmond VA 23261 804/285-7385 1980
- Schlotzhauer, Robert T.**, (F.S.A.), *Associate Actuary*, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3232 Fax: 713/831-8016 1985
- Schlude, Raymond T, Jr.**, (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225 1982
- Schmid, Craig N.**, (A.S.A.), *Senior Actuarial Analyst*, Blue Shield of California, Two Northpoint Street, San Francisco CA 94133 415/445-5374 1990
- Schmidt, Geoffrey J.**, (A.S.A., E.A.), *President*, Peak 1 Resources Inc, 5215 South Laredo Way, Aurora CO 80015 303/699-5500 1982
- Schmidt, Jeffrey W.**, (A.C.A.S.), *Senior Actuarial Assistant*, ITT/Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-6782 1989
- Schmidt, John J.**, *Health Service Corporate Actuary*, John Schmidt & Associates, 3450 Camino de la Cumbre, Sherman Oaks CA 91423 818/789-6835 1984
- Schmidt, Kerry N.**, (F.S.A., E.A.), *Principal*, Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3080 1976
- Schmidt, Neal**, (F.C.A.S.), *Senior Vice President & Actuary*, St Paul Reinsurance Management Corp, 195 Broadway, New York NY 10007 212/238-9220 1983
- Schmidt, Rene H.**, (E.A.), 2120 Beech Street, Wantagh NY 11793 516/221-7786 1976
- Schmidt, William H.**, (F.S.A.), Road #5, Box 137, Valatie NY 12184 1965
- Schmier, Abram**, (M.C.A., E.A.), *Executive Vice President & Actuary*, Consulting Actuaries Incorporated, PO Box 1269, 60 Route 46, Fairfield NJ 07007 201/575-1100 1971
- Schmit, Herman H.**, (F.S.A.), *President*, NRG America Life Reassurance, Three Mellon Bank Center, Philadelphia PA 19102 215/564-2603 Fax: 215/864-0374 1968
- Schmitt, Karen E.**, (A.C.A.S.), *Assistant Actuary*, Allstate Insurance Co, Allstate Plaza, D8, Northbrook IL 60062 708/402-3178 1990
- Schmitt, Richard M.**, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer Incorporated, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-5038 1981
- Schmitz, Thomas L.**, (F.S.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000 1977

Admitted		Admitted	
Schnaer, William J. , (F S A, A C A), <i>Executive Vice President</i> , A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199 404/564-7890 Fax: 404/925-2818	1973	Schofield, David A. , (F S A), <i>Consultant</i> , Merlino & Schofield Inc, 2840 NE Expressway, Suite 208, Atlanta GA 30345 800/328-9449 Fax 404/248-9218	1984
Schnapp, Frederic F. , (A C A S), <i>Actuary</i> , Hanover Insurance Company, 333 Pierce Road, Itasca IL 60143 708/773-2882	1989	Scholl, David C. , (F C A S), <i>Vice President & Actuary</i> , Transamerica Insurance Group, Trillium West Tower, 6300 Canoga Avenue, Woodland Hills CA 91365 818/596-5481	1985
Schneebacher, Alex. , (F.S.A.), <i>President & Chief Executive Officer</i> , Educators Mutual Life Insurance Co, 202 North Prince Street, PO Box 3149, Lancaster PA 17604 717/397-2751 Fax: 717/397-1821	1977	Schonenberg, John J., Jr. , (A C A), 264 McMillan Road, Grosse Point Farms MI 48236 313/881-9588	1966
Schneeberger, Charles M. , (F.S.A.), <i>Vice President and Actuary</i> , American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/596-3563	1984	Schonlau, James E. , (F S A), <i>Associate Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1984
Schneider, Charles W. , (E.A.), <i>Actuary</i> , Schneider & Brown Co EA, 9402 Towne Square Avenue, #A, Cincinnati OH 45242 513/984-6100	1979	Schopp, Russell J. , (F.S.A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5245	1986
Schneider, Chester R. , (F S A), <i>Vice President</i> , Alexander Consulting Investment Services Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6656 Fax: 201/460-6701	1980	Schor, Mark , (A.S.A., E A), <i>Vice President & Actuary</i> , APS Pension Services Inc, 115 Eileen Way, Syosset NY 11791 516/364-9444	1976
Schneider, Edgar W., Jr. , (A S A), <i>Director & Group Actuary</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Towson MD 21117 301/561-7515	1981	Schorr, Phillip A. , (F S A), <i>Executive Vice President-Individual</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0659	1969
Schneider, F Russell , (F.S.A.), 5525 Montulla Drive, Fort Meyers FL 33919 813/482-7633	i 1965	Schott, Paul G. , (F S A), <i>Associate Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5147	1979
Schneider, Gregg , (F S A), <i>Director</i> , Deloitte & Touche, 4300 Norwest Center, Minneapolis MN 55402-4150 612/344-0347	1979	Schott, Paul Kelvin , (E A), <i>Partner</i> , KPMG Peat Marwick, 1600 Market Street, Philadelphia PA 19103 215/299-3100	1984
Schneider, Harold N. , (F C A S), <i>Vice President & Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3357	1979	Schrader, Daryl M. , (A S A), <i>Actuarial Associate</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/277-6204	1990
Schneider, Robert E. , (F S A), <i>Senior Vice President & Actuary</i> , New England Mutual Life Insurance Co, Actuarial Department, 501 Boylston Street, Boston MA 02117 617/578-2458 Fax 617/247-2824	1977	Schrader, R Paul , (A S A, E A), <i>Consulting Actuary</i> , Buck Consultants Inc, 1675 Broadway, Suite 1950, Denver CO 80202 303/592-5055 Ext 5051 Fax: 303/592-5065	1976
Schneider, Steven C. , (A.S.A.), <i>Assistant Actuary</i> , AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7229	1987	Schramm, Robert H. , (E A), <i>President</i> , Retirement Systems Management Corp, 356 East 900 South, Salt Lake City UT 84111 801/532-5411	1976
Schneider, William G. , (F S A), 3662 Ingersoll Avenue, Apt 414, Des Moines IA 50312 515/277-1692	i 1965	Schrank, Rosalyn L. , (E A), <i>Pension Consultant & Actuary</i> , Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694	1976
Schneiker, Henry C. , (A.C.A.S.), 96 Mustato Road, RD 1, Katonah NY 10536 914/232-8642	i 1966	Schreck, Wayne Allen , (F.S.A.), <i>Senior Vice President-Corporate Development</i> , Ellsworth Financial Corp, 3001 East Camelback Road, Phoenix AZ 85016 602/957-8781	1984
Schnelle, Charles S. , (F.S.A.), 32 Easton Road, Westport CT 06880	i 1965	Schreiber, Jeffrey S. , (E A), <i>Vice President</i> , Consulting Actuaries International Inc, 75 Livingston Avenue, Roseland NJ 07068 201/992-2991	1976
Schobel, Bruce D. , (F C A, F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Sixth Floor, New York NY 10010 212/576-6807 Fax: 212/576-7316	1986	Schreiber, Larry L. , (F.S.A.), <i>Actuary</i> , Modern Woodmen of America, 1701 First Avenue, Rock Island IL 61201 309/786-6481 Ext: 263 Fax: 309/786-7084	1978
Schoch, Suzanne M. , (F S A), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1549	1990	Schreiber, Steven I. , (F S A), <i>Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, 15th Floor, New York NY 10001 212/279-7166 Fax: 212/629-5657	1986
Schoen, James M. , (A S A), <i>Consultant</i> , The Actuarial Network, PO Box 11608, Shorewood WI 53211 414/242-7431	1986	Schreier, Mark Leonard , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890	1982
Schoen, Steven H. , (F S A), <i>Group Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1980	Schreiner, John P. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 55 West Monroe Street, Chicago IL 60603 312/726-0677	1979
Schoenberger, Susan C. , (A C A S), <i>Assistant Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3208	1989	Schreiner, William J. , (F.S.A.), <i>Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2166 Fax 202/624-2319	1968
Schoener, Paul H. , (F S A), <i>Supervising Actuary</i> , Life, New York State Insurance Department, Empire State Plaza, Agency Building One, Albany NY 12257 518/474-7929 Fax: 518/486-6809	1969	Schreitmüller, Richard G. , (F C A, F.S.A., E A), <i>Senior Research Actuary</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3065 Fax 404/233-5399	1965
Schoenly, Stuart , (F S A, E A), <i>Consulting Actuary</i> , Stuart G Schoenly & Associates Inc, Suite 101, 221 East Main Street, Milford MA 01757 617/478-5309 Fax: 508/478-1784	1976	Schroeder, Steven W. , <i>Sales Representative</i> , Sentry Insurance Group, PO Box 115, Minneapolis MN 55440 612/540-1121 Fax: 612/540-1129	1976

Admitted

- Schroeder, William E.** (F S A , E.A.), *Principal*, William M Mercei Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Box 135, Dallas TX 75201 214/220-3500 1975
- Schryer, Thomas Gordon**, (A.S.A., E.A.), *Vice President*, Findley Davies and Company, 20575 Center Ridge Road, Suite 440, Rocky River OH 44116 216/333-8888 1981
- Schubert, John J.**, (M.C.A., A.S.A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601-1210 312/701-6108 1988
- Schuering, Eric R.**, (A.S.A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 Ext 5833 Fax: 312/701-6541 1981
- Schug, Richard D.**, (F.C.A.S.), *Senior Consultant*, Deloitte & Touche, One State Street, Hartford CT 06103 203/522-1300 1988
- Schuh, Dale R.**, (F.S.A.), *Vice President-Actuary & Control*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6879 1977
- Schuldt, Randall S.**, (A.S.A.), *Assistant Actuary*, Northwestern National Life Insurance, 20 Washington Avenue, Minneapolis MN 55440 612/342-7252 1989
- Schuler, Robert J.**, (F.C.A.S.), *Executive Vice President & Chief Operating Officer*, Blue Cross of Western PA, Fifth Avenue Place, Suite 3112, Pittsburgh PA 15222 412/255-8228 Fax: 412/255-8240 1968
- Schulman, Justin**, (A.C.A.S.), *State Insurance Fund Actuary*, The State Insurance Fund, 199 Church Street, New York NY 10007 212/312-7562 1975
- Schultz, Alan O.**, (F.C.A., E.A.), 3998 Paseo Grande, Moraga CA 94556 1966
- Schultz, Alan R.**, (A.S.A.), *Southpaw Software*, 7549 Highbridge Road, Manlius NY 13014 315/682-7791 1979
- Schultz, Ellen O.**, (F.C.A.S.), *Associate Actuary*, Argonaut Group Inc, 250 Middlefield Road, Actuarial Department, Menlo Park CA 94025 415/858-6687 1989
- Schultz, Jeffrey B.**, (E.A.), *Supervisor & Consulting Actuary*, The Du Pont Company, 10514-2 Nemours Building, Wilmington DE 19898 302/774-2580 1990
- Schultz, John J. III**, (F.C.A.S.), *Senior Vice President*, California Casualty Management Co, 1900 Alameda delas Pulgas, PO Box M, San Mateo CA 94402 415/572-4440 Fax 415/572-4550 1977
- Schultz, Richard K.**, (F.S.A., E.A.), *Principal*, Richard Gabriel Associates, One Neshaminy Interplex, Suite 102, Trevoise PA 19047 215/638-1700 1979
- Schultz, Roger A.**, (F.C.A.S.), *Actuary*, Allstate Insurance Co, Allstate Plaza North, D-8, Northbrook IL 60062 708/402-8162 1985
- Schultze, Mark E.**, (F.C.A.S.), *Director & Associate Actuary*, CIGNA Reinsurance Company, 1600 Arch Street, 5SK, Philadelphia PA 19103 215/523-4635 1990
- Schulz, Lance E.**, (A.S.A.), *Assistant Actuary*, Kentucky Central Life Insurance Co, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5159 1985
- Schumacher, Robert C.**, (F.S.A., E.A.), 501 Seaton Springs Court, Louisville KY 40222 502/425-3540 1966
- Schumi, Joseph R.**, (F.C.A.S.), *Vice President & Actuary*, St Paul Specialty Underwriting Inc, 445 Minnesota Street, Suite 900, St Paul MN 55101 612/221-7718 1987
- Schur, Andrea J.**, (F.S.A.), *Associate Actuary*, Allstate Life Insurance Co, 3100 Sanders Road, M4B, Northbrook IL 60062 708/402-6543 1988
- Schuster, Paul A.**, (F.S.A.), *Vice President & Assistant Director, Reinsurance Operations*, ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060 1981
- Schutz, John A.**, (F.S.A.), 1617 North 76th Avenue, Elmwood Park IL 60635 708/456-6583 1966

Admitted

- Schwab, Debbie**, (F.C.A.S.), *Director & Assistant Actuary*, Continental Insurance, 180 Maiden Lane, 13th Floor, New York NY 10038 212/440-3802 Fax: 212/440-2853 1987
- Schwandt, Jeffery C.**, (A.C.A.S.), *Assistant Actuary*, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-8135 1987
- Schwartz, Allan I.**, (F.C.A.S., F.C.A., A.S.A.), *President*, AIS Risk Consultants, 4400 Route 9 South, Freehold NJ 07728 908/303-7470 Fax 908/780-7173 1979
- Schwartz, Althea A.**, (F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1984
- Schwartz, Barbara J.**, (E.A.), *Principal*, KPMG Peat Marwick, 725 South Figueroa Street, Los Angeles CA 90017 213/955-8805 Fax 213/622-1217 1978
- Schwartz, David A.**, (A.S.A., E.A.), *Managing Consultant*, A Foster Higgins & Co Inc, 125 Broad Street, New York NY 10004 212/574-9135 1989
- Schwartz, Denis G.**, (F.S.A.), *Actuary, Life Product Development*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-3926 1987
- Schwartz, Jane Bradley**, (A.S.A.), 3120 Natalie Circle, Augusta GA 30909 404/733-0878 1983
- Schwartz, Jesse M.**, (F.S.A.), *Senior Consultant*, Coopers & Lybrand, 1301 Avenue of the Americas, New York NY 10019-6013 212/259-1087 1972
- Schwartz, Jill A.**, (A.S.A.), *Actuarial Consultant*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07102 201/966-3887 1990
- Schwartz, Jonathan**, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, Jardine Consultants Inc, 1155 Avenue of the Americas, 10th Floor, New York NY 10036 212/642-3157 1972
- Schwartz, Lawrence Edwin**, (A.S.A.), *Senior Assistant Financial Actuary*, Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6791 Fax: 313/746-6268 1987
- Schwartz, Max J.**, (A.C.A.S.), 47 Cutter Hill Road, Arlington MA 02174 1966
- Schwartz, Mordecai**, (F.S.A.), *Vice President*, CIGNA Corp, One Liberty Place, 1650 Market Street, PO Box 7716, Philadelphia PA 19192-1560 215/523-5214 Fax: 215/523-1961 1981
- Schwartz, Richard A.**, (F.S.A.), *Senior Vice President*, M Financial Group, River Park Center, 205 SE Spokane Street, Portland OR 97202 503/232-6960 Fax 503/238-1621 1975
- Schwartz, Richard T.**, (F.S.A.), *Consulting Actuary*, 41 Clark Road, Hershev PA 17033 717/533-5543 1965
- Schwartz, Ronald K.**, (F.S.A., E.A.), *President*, RKS Consultants Inc, 111 Tanglewood Drive, McMurray PA 15317 412/941-6259 1978
- Schwartz, Sharon**, (A.S.A.), *Associate Actuary*, Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-7166 1982
- Schwartz, Steven B.**, (F.C.A., F.S.A., E.A.), *President*, Actuarial Finance, 32 Lakeview Drive, West Orange NJ 07052 201/736-0700 1979
- Schwartzman, Joy Andrea**, (F.C.A.S.), *Consulting Actuary*, Millman & Robertson Inc, Two Penn Plaza, Suite 1552, New York NY 10001 212/279-7166 1983
- Schwartzmann, Jeff Lon**, (A.S.A., E.A.), *Consulting Actuary*, Jeff L Schwartzmann, Consulting Actuary, 772 Town & Country Road, Orange CA 92668 714/558-0780 1985
- Schwarz, Joseph A.**, (A.S.A.), 589 Pine Forest Court, Melbourne FL 32940-1819 1966

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Schwehr, Mark D. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1980	Seaman, Diane R. , (A.S.A.), <i>Assistant Actuary</i> , Associated Insurance Companies, 120 West Market Street, Suite 16G, Indianapolis IN 46204 317/263-4866 Fax: 317/263-8445	1988
Schwenk, Edward B. III , (A.S.A.), <i>Life Actuarial Analyst</i> , American Life Insurance Co, One ALICO Plaza, PO Box 2226, Wilmington DE 19899 302/594-2753	1990	Seaman, Jerome F. , (F.S.A.), <i>Consulting Actuary</i> , Jerome F Seaman and Associates Inc, 550 Frontage Road, Northfield IL 60093 708/446-8084	1972
Schwisow, Mark D. , (F.S.A.), <i>Vice President & Group Financial Officer</i> , Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/474-2519	1979	Sears, Carol Ruth , (E.A.), <i>Small Parker and Blossom</i> , 4200 North Knoxville, Peoria IL 61614 309/682-4200	1983
Sclafane, Susanne , (A.C.A.S.), <i>Associate Consultant</i> , Coopers & Lybrand, 1301 Avenue of the Americas, 9th Floor, New York NY 10019-6013 212/536-3083	1988	Sears, Richard C. , (F.C.A., F.S.A.), <i>Chief Executive Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1965
Scofield, Gary W. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , North Atlantic Life Insurance Co, Two Robbins Lane, Jericho NY 11753 516/934-8745 Ext 467 Fax 516/934-8704	1986	Sears, William Hardin , (A.S.A.), <i>Actuarial Research Consultant</i> , Aetna Life & Casualty, PPB3 Health Operations PFSO, Hartford CT 06156 203/273-7489	1990
Scott, Bradley J. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7147	1987	Seaton, R Foster , (A.S.A.), <i>Associate Health Consltg Actuary</i> , Blue Cross/Blue Shield of TX, 901 South Central, Richardson TX 75081 214/669-6557	1987
Scott, Brian E. , (F.C.A.S.), <i>Senior Vice President, Commercial Insurance Division</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4951	1967	Sedlak, Stephen A J. , (F.S.A.), <i>Vice President, Corporate Actuary</i> , Nationwide Corp, One Nationwide Plaza, 27T, Columbus OH 43216 614/249-6742	1974
Scott, Ellis , (A.S.A.), 5255 West Running Brook Road, Columbia MD 21044 301/596-4674	1969	See, Gary N. , (F.S.A.), <i>Chief Actuary</i> , American General Corp, 2929 Allen Parkway, Houston TX 77019 713/831-1274 Fax: 713/831-1253	1965
Scott, Gordon L. , (F.S.A.), <i>Western Farm Bureau Life Insurance</i> , 1200 Lincoln Street, Denver CO 80203 303/831-3856	1979	Seeley, Alan R. , (A.C.A.S.), <i>Senior Actuarial Analyst</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2831	1989
Scott, H Randolph , 2026 Milledgeville Road, Augusta GA 30901	1967	Seeling, Ronald L. , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200	1983
Scott, James E. Jr. , <i>Deputy Chief Examiner</i> , State of New Mexico Dept of Insurance, Pera Building, Santa Fe NM 87504 505/827-4655	1970	Seelinger, Philip B. , (E.A.), <i>Retirement Plans Manager</i> , Levi Strauss & Co, Levi's Plaza Box 7215, 1155 Battery Street, San Francisco CA 94120 415/544-6877 Fax 415/544-1495	1976
Scott, Kim A. , (F.C.A.S.), <i>Assistant Vice President</i> , John Hancock Property & Casualty Ins Cos, Three Copley Place, PO Box 854, Boston MA 02117 617/375-3710	1988	Sega, Richard L. , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5505	1979
Scott, Lawrence G. , (A.S.A.), <i>Associate Actuary</i> , Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035	1986	Segal, Donald J. , (F.C.A., F.S.A., E.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5317 Fax: 212/251-5490	1967
Scott, Richard Calvin , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6732	1990	Segal, Lawrence N. , (A.S.A.), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, PP85, Hartford CT 06156 203/273-3080	1990
Scott, Robert F. , (F.C.A.S.), <i>Manager & Consulting Actuary</i> , Arthur Andersen & Co, 1600 Market Street, Philadelphia PA 19103 215/568-6162	1990	Segal, Noam , (A.S.A.), <i>Associate Actuary</i> , Tandem Financial Group, 1700 Broadway, New York NY 10019 212/713-8354 Fax: 212/246-5414	1988
Scott, Sanford W. Jr. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2323	1965	Segalowitz, Harold M. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, 200 Consilium Place, Scarborough ON Canada M1H 3E6 416/296-3050	1989
Scott, Thomas C. , (F.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-3900	1987	Seglem, Kevin A. , (A.S.A.), <i>Actuary</i> , Massachusetts Indemnity & Life, 3120 Breckinridge Boulevard, Duluth GA 30199-0001 404/564-7875	1979
Scrase, Floyd W. Jr. , <i>President & Chief Operating Officer</i> , Central Benefits Mutual Insurance Co, 255 East Main Street, PO Box 16526, Columbus OH 43216 614/464-5711 Fax: 614/464-5718	1984	Seidenstricker, John R. , (F.S.A.), <i>Director, Corporate Actuarial</i> , Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-2191	1990
Scribner, Donald J. , (A.S.A.), <i>Associate Product Actuary</i> , General American Life Insurance Co, B2-9, 13045 Tesson Ferry Road, St Louis MO 63128 314/525-3502	1984	Seidl, Sandra Ann , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 730, Milwaukee WI 53202 414/299-2635	1988
Scruggs, Michael L. , (A.C.A.S.), <i>Manager Insurance Actuarial Group</i> , KPMG Peat Marwick, 1400 Thanksgiving Tower, 1601 Elm Street, Dallas TX 75201 214/754-2294	1989	Seiffert, Barbara , (A.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2191	1982
Scully, Mark W. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 4601 North Fairfax Drive, Suite 1100, Arlington VA 22203 703/527-7500	1986	Seigel, Jack , (F.S.A.), <i>Second Vice Pres & Chief Financial Officer/Savings Product</i> , Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/455-5010	1978
Seager, Theodore D. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-5979	1965	Seiter, Margaret E. , (A.C.A.S.), <i>Assistant Vice President</i> , Atrium Corporation, Pan Am Building, 200 Park Avenue, New York NY 10166 212/973-5069 Ext 5069 Fax: 212/973-5083	1990
Seals, Bonnell B. , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Co (NZ) Ltd, Westpac Life House, Level 6, Cor Willis & Manner Streets, Wellington New Zealand 164/485-6989 Fax: 164/485-6984	1981		

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Sekac, Albert V. , (F.S.A.), <i>Senior Financial Analyst</i> , PRIMCO, First National Tower, 101 South Fifth Street, Louisville KY 40202 502/589-2011 Fax: 502/589-9875	1979	Sexton, Steven E. , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/228-4826	1982
Sekol, Randee William , (E.A.), <i>Vice President & Chief Actuary</i> , Beyer-Barber Company, PO Box 1728, Allentown PA 18105 215/435-9577	1981	Seymour, John H. , (A.S.A.), <i>Actuary</i> , Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2000	1966
Seliber, Mark S. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/855-3862 Ext. 3862	1985	Seymour, John K. , (E.A.), <i>Pension Enrolled Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3601 Fax: 802/229-9281	1977
Selig, Craig S. , (A.S.A.), <i>President</i> , Craig Selig, PO Box 11725, Fort Wayne IN 46860 219/749-4995	1984	Sforzini, Andrew Lewis , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, ROS2-Stop 300, 56 North Livingston Avenue, Roseland NJ 07068 201/716-6250	1989
Selig, Gerald W. , (F.S.A., E.A.), <i>Actuary Qualified Plan Services</i> , Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000	1974	Shaak, Ray N. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3759	1986
Sell, Susan J. , (F.S.A.), <i>Director, Actuarial & Contract Services</i> , Anchor National Services Inc, 1331 17th Street, Suite 1000, Denver CO 80202-1560 303/294-1522 Fax: 303/294-1507	1982	Shadman-Valavi, Ahamad , (A.C.A.S.), <i>Consultant</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080	1990
Sellers, Andrea T. , (F.S.A., E.A.), <i>Managing Director</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3050	1975	Shaffner, Charles Irvin , (A.S.A.), <i>Senior Actuarial Products Specialist</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 Ext. 3332 Fax: 414/299-2021	1981
Sellenriek, Jill Begg , (E.A.), <i>Consultant</i> , Miller Mason & Dickenson, 8112 Maryland Avenue, Suite 300, St Louis MO 63105 314/726-0010	1976	Shah, Samir , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7074	1990
Seller, Lawrence A. , (A.S.A.), <i>Actuarial Executive</i> , North American Security Life, 695 Atlantic Avenue, Boston MA 02111 617/439-6960 Ext: 246 Fax: 617/439-3286	1983	Shaheen, Gabriel L. , (F.S.A.), <i>Vice President</i> , Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/455-2646 Fax: 219/455-2738	1982
Selles, Robert H. , (F.S.A., A.C.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, PO Box 8116, Walnut Creek CA 94596 415/945-8220	1970	Shake, James C. Jr. , (E.A.), <i>Consultant</i> , Coopers & Lybrand, One Lincoln Center, Syracuse NY 13202 315/474-8541 Ext: 244	1989
Sellitti, Marie , (A.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 1301 Avenue of the Americas, 9th Floor, New York NY 10019-6013 212/536-1845	1984	Shalack, Theodore J. , (F.S.A.), <i>Senior Vice President</i> , Mutual Of New York, Glenpointe Centre West, 76-8, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6510	1974
Seltzer, Frederic , (F.S.A.), 30 Cleveland Drive, Croton-Hudson NY 10520 914/271-8480	1965	Shalit, Carl , (F.S.A., E.A.), <i>Carl Shalit & Associates Inc</i> , 630 Park Street, Stoughton MA 02072 617/344-4188	1970
Selwood, Alex E. , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , 55 West Seegers Road, Arlington Heights IL 60005 708/437-1021	1966	Shall, Mark L. , (A.C.A., A.S.A., E.A.), <i>President</i> , Shall & Associates Inc, 700 East Main Street, Suite 1008, Richmond VA 23219 804/788-4992	1979
Semaria, Stephen D. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, Social Security Division, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4702	1980	Shanahan, John L. , (E.A.), <i>President</i> , National Actuaries Inc, 30801 Barrington, Suite 110, Madison Heights MI 48071 313/583-4467	1976
Senior, F Thomas , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1972	Shane, Alan , (F.S.A.), 24 Simmons Road, Hingham MA 02043	1978
Senoski, Michael J. , (F.S.A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02052 617/421-0463	1979	Shank, John C. , (F.S.A.), <i>Second Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-4947	1977
Serota, Mitchell I. , (F.S.A., M.C.A., E.A.), <i>President</i> , Mitchell I Serota & Associates, 1255 North Sandburg Terrace, Suite 2110, Chicago IL 60610-2209 312/266-8212	1980	Shannon, Guy , (F.S.A.), 11424 Links Drive, Reston VA 22090	1965
Seto, Hor Fay , (E.A.), <i>Assistant Vice President & Actuary</i> , Noble Lowndes, 527 Madison Avenue, New York NY 10022 212/371-8282	1978	Shannon, Patrick J. , (A.S.A.), <i>Actuarial Associate</i> , CIGNA Corp, Special Benefits, 1601 Market Street, 32nd Floor, PO Box 7721, Philadelphia PA 19192 215/523-7896	1989
Seto, Pailin , (A.S.A.), Transamerica Occidental Life, 1150 South Olive Street, T-1506, Los Angeles CA 90015 213/742-3920	1988	Shantz, David H. , (F.S.A.), <i>Vice President, Investment Operations</i> , Great-West Life Assurance Co, 8515 East Orchard Road, Englewood CO 80111 303/689-6060 Fax: 603/689-6190	1984
Setterberg, Donna M. , <i>Manager, Defined Contribution Administration</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2722	1976	Shapiro, Arlyn G. , (A.C.A.S.), <i>Actuary</i> , Colorado Compensation Insurance Authority, 950 Broadway, Denver CO 80203 303/837-4073	1986
Settle, Daniel Brian , (F.S.A.), <i>Assistant Actuary</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100	1987	Shapiro, Arnold F. , (F.S.A., E.A.), <i>Professor</i> , Pennsylvania State University, 409 F Business Administration Building, University Park PA 16802 814/865-3961	1978
Sevcik, Ronald L. , (A.S.A., E.A.), <i>Actuary</i> , Hessel & Associates, 450 Skokie Boulevard, Suite 1101, Northbrook IL 60062 708/291-1800	1979	Shapiro, Kenneth , (F.C.A., F.S.A., E.A.), <i>President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2553	1974
		Shapiro, Martin , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1185	1979
		Shapiro, Patricia L. , (F.S.A.), <i>Consulting Actuary</i> , 1815 San Pasqual Street, Pasadena CA 91107 818/577-4428	1977

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Shapiro, Ray , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1979	Shaw, Mark E , (F.S.A.), <i>Vice President & Chief Actuary</i> , Capitol American Financial Corp, 1300 East Ninth Street, Cleveland OH 44114 216/696-6400 Fax 216/363-6354	1984
Shapiro, Robert D , (F.C.A., F.S.A.), <i>President</i> , The Shapiro Network Inc, 312 East Wisconsin Avenue, Suite 700, Milwaukee WI 53202 414/347-0666 Fax: 414/347-0398	1969	Shaw, Richard E , (A.S.A.), <i>Associate Director</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 Ext. 3174	1981
Shapland, Mark R , (F.C.A.S., A.S.A.), <i>Vice President & Actuary</i> , Empire Fire & Marine Insurance Co, 1624 Douglas Street, Omaha NE 68102 402/271-2627 Fax: 402/271-2614	1983	Shaw, Robert K , (F.S.A.), <i>Assistant Vice President, Group Pensions</i> , Great-West Life Assurance Co, Great-West Center, 8505 East Orchard, Englewood CO 80111 303/889-3329	1981
Shapland, Robert , (F.S.A.), <i>Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2083 Fax: 402/978-5993	1965	Shaw, Samuel E, II , (F.S.A., E.A.), <i>Consulting Actuary</i> , 131 Sewall Avenue, Brookline MA 02116 617/277-8729	1965
Sharkey, William H, Jr. , (F.S.A.), <i>Senior Vice President, National Marketing</i> , CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-5495 Fax: 203/726-4644	1977	Shawcross, Steven W , (A.S.A.), <i>Director of Underwriting</i> , Blue Cross/Blue Shield of CT, 370 Bassett Road, North Haven CT 06473 203/239-8907	1986
Sharma, Ashok K , (F.S.A.), <i>Special Risks Pricing Manager</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5735	1981	Shea, David A, Jr. , (F.S.A.), <i>Associate Actuary</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, Richmond VA 23230 804/354-7754	1984
Sharma, Parmeshvar N , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, J-186, Springfield MA 01111 413/788-8411 Ext 4199	1980	Shea, Gerald R , (F.S.A., E.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-5645 Fax 312/440-5904	1985
Sharma, Rajendra P , (F.S.A., E.A.), <i>Vice President & Chief Actuary</i> , Investors Life Group, Curtis Center, 9th Floor, 601 Walnut Street, Philadelphia PA 19106-3309 215/351-3021 Ext 3021	1976	Sheak, Donald Allen , (A.S.A.), <i>Assistant Vice President</i> , Union Fidelity Life Insurance Co, 4850 Street Road, Trevoise PA 19049 215/953-3443	1985
Sharp, Anthony C , (F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 831, Devon PA 19333 215/688-1885	i 1970	Shearer, James L , (A.S.A.), <i>President</i> , Kennedy National Life, 3801 Hobson Road, Fort Wayne IN 46815 219/483-9506	1966
Sharp, Raymond E , (F.S.A., E.A.), <i>Director of Intl Services</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2300	1980	Sheehy, Virginia M , (E.A.), <i>Associate Actuary</i> , Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5000	1986
Sharpe, Benjamin A , (A.S.A.), <i>Senior Actuarial Assistant</i> , Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221-0500 214/978-7485	1990	Sheerin, Martin , (A.S.A.), <i>Systems Actuary</i> , Inter-State Assurance Co, 1206 Mulberry, Des Moines IA 50309 515/283-2501	1990
Sharpe, Timothy W , (E.A.), The Wyatt Company, 5828 Cherrywood, Suite 2301, West Bloomfield MI 48322 313/961-3458	1988	Sheets, William L , (F.S.A.), <i>Actuary</i> , CAPSCO PALLM SYSTEMS INC, 4040 Vincennes Circle, Indianapolis IN 46268 317/871-4751	1978
Shatoff, Larry D , (A.C.A.S.), <i>Vice President, Intere Intermediaries</i> , 10 Penn Center Plaza, Suite 1000, Philadelphia PA 19103 215/246-3427 Fax: 215/569-8228	1979	Sheffler, William J , (M.C.A., A.S.A., E.A.), <i>Principal and Actuary</i> , William J Sheffler, Consulting Actuaries, 130 'B' Avenue, Coronado CA 92118-1511 619/435-2593	1980
Shaub, David L , (F.S.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 Fax: 615/665-1650	1984	Shek, Sandra C , (F.C.A.S.), <i>Consultant</i> , 8263 Big Dry Creek Drive, Englewood CO 80112 303/771-8226	i 1979
Shaull, Randy D , (A.S.A.), <i>Assistant Actuary</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1989	Shelby, Thomas H, III , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , 1930 Old Orchard Drive, Dallas TX 75208 214/638-3207	1967
Shaw, Alan Edward , (A.S.A.), <i>Vice President & Chief Actuary</i> , INS Consultants Inc, New Market, Suite 206, Box 10, Second & Lombard Streets, Philadelphia PA 19147 215/625-9877	1987	Sheldon, Barbara , (A.S.A., E.A.), <i>Hooker & Holcombe Inc</i> , 365 Willard Avenue, Newington CT 06111 203/666-7101 Fax 203/666-0889	1984
Shaw, Carolyn B , (F.S.A.), <i>Assistant Vice President, Actuary</i> , North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6673 Fax: 612/337-6136	1981	Sheldon, Curtiss S , (F.S.A.), <i>Vice President & Chief Actuary</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1971
Shaw, David W , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 10 South Broadway, St Louis MO 63102 314/982-0200	1990	Shell, Arnold J , (F.S.A.), <i>Senior Vice President, Development</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4572	1979
Shaw, Henry D , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/572-5198	1965	Shelor, Morgan L , (F.S.A.), <i>Micro Life Systems Inc</i> , 13910 Champion Forest Drive, Suite 205, Houston TX 77069 713/580-3041 Fax 713/586-0239	1968
Shaw, James L , (A.S.A., E.A.), <i>Ingham & Co</i> , 1570 Madrug Avenue, Fourth Floor, Coral Gables FL 33146 305/662-5557 Fax: 305/661-8812	1976	Shelton, Sally Kay , (A.S.A.), 24 Peabody Terrace, #502, Cambridge MA 02138-6411	1984
Shaw, Joe W, Jr. , (F.S.A.), <i>Vice President, Resource Management</i> , J C Penney Life Insurance Co, 2700 Plano Parkway, Plano TX 75075 214/881-6093	1979	Shelton, Tamara R , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 2121 San Jacinto Street, Suite 1800, Dallas TX 75201 214/969-1001	1990
		Shemin, Barry L , (F.S.A., E.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5750	1972
		Shemtob, Mark , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Abar Employee Benefit Plan Services, 70 South Orange Avenue, Livingston NJ 07039 201/994-0051	1982
		Shen, Lih-Bin , (A.S.A.), <i>Aid Association for Lutherans</i> , 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1989

	Admitted		Admitted
Sheng, Michelle G. , (A C A S), <i>Associate Actuary</i> , Argonaut Group Inc, 250 Middlefield Road, Menlo Park CA 94025 415/326-0900 Ext 6443 Fax 415/858-6508	1990	Sherritt, George M. , (F S A), <i>Consulting Actuary</i> , 2260 Baseline Road, Suite 101, Boulder CO 80302 303/449-9382	1965
Shenoy, Sudha , (A.S.A.), <i>Actuarial Associate</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8019 Ext 8019	1990	Sherron, W Fred , (F.S.A.), <i>Vice President & Chief Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/254-9629	1971
Shepard, Donald A. , (E A), <i>Consulting Actuary</i> , Norstar Employee Benefit Services, 159 East Main Street, Rochester NY 14604 716/726-8800	1988	Sherry, Harold R. , (F S A), <i>Associate Actuary</i> , North American Reassurance Co, The Triad, Suite 590, 18111 Preston Road, Dallas TX 75252 214/380-8880 Fax. 214/380-0286	1970
Shepherd, Carl L. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8045	1980	Shetensky, Lorraine T. , (E.A.), <i>Associate Director-Human Resources</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1976
Shepherd, Linda A. , (F C A S), <i>Second Vice President</i> , Ulico Casualty Company, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-4919 Fax 203/682-4911	1987	Shewan, Andrew F. , (A S A , E A), 1175 York Avenue, New York NY 10021 212/838-8781	1979
Shepherd, W Blaine , (F.S.A.), <i>Senior Vice President & Actuary-Pension Division</i> , Washington Square Capital Inc, Northstar West, Suite 1400, 625 Marquette Avenue South, Box 9402, Minneapolis MN 55440 612/372-5665	1982	Shiemke, Deborah T. , (A S A), <i>Assistant Actuary</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/746-6475	1990
Shepherd, Warren L. , (A S A), <i>Associate Vice President & Associate Actuary</i> , American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5425	1983	Shigley, Klaus O. , (F S A , E A), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place C-2, Box 111, Boston MA 02117 617/572-5980	1977
Shepler, Richard J. , (F.S.A.), <i>Senior Vice President</i> , CIGNA Corp, Hartford CT 06152 203/726-8580 Fax 203/726-6443	1977	Shih, Jin-Dih , (A S A), <i>Director</i> , Blue Cross of California, Actuarial Department, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-3707	1980
Shepp, Bruce N. , (F.S.A.), <i>President</i> , Shepp & Associates Ltd, 950 Scotia Place, 10060 Jasper Avenue, Edmonton AB Canada T5J 3R8 403/423-4720 Fax 403/420-0446	1974	Shih, Kathleen C. , (A.S.A., E.A.), <i>Senior Manager</i> , Price Waterhouse, 1801 'K' Street NW, Suite 700, Washington DC 20006 202/778-1725	1983
Sheppard, Alan R. , (F C A S), <i>Executive Vice President</i> , H S Fox Corporation, 8222 Douglas Avenue, Suite 400, Dallas TX 75225-5904 214/369-2211	1976	Shih, Wanfang C. , (A.S.A.), <i>Life Actuary I</i> , American Life Insurance Co, 600 King Street, Wilmington DE 19801 302/594-2668	1990
Sheptin, Alan Jay , (A S A), <i>Assistant Actuary</i> , Mutual Of New York, Four Manhattanville Road, Purchase NY 10577 914/697-8756 Fax. 914/697-8718	1990	Shima, Richard J. , (A S A), <i>Vice Chairman</i> , The Travelers Corporation, One Tower Square, Hartford CT 06183 203/277-6119	1970
Sher, Fred , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751 1400	1976	Shimamura, Keizo , (A S A), <i>Associate Actuary</i> , Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6848	1989
Sher, Lawrence J. , (F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1981	Shimpi, Prakash A. , (A.S.A.), <i>International Insurance Executive & Vice President</i> , Chase Manhattan Bank NA, Worldwide Insurance Division, 19th Floor, One Chase Manhattan Plaza, New York NY 10081 212/552-3801	1989
Sherfey, Charles J. , (F.S.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606-7485 312/902-7554 Fax 312/902-7626	1967	Shinkwin, William , (F S A), <i>Manager of Tax Planning</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7139	1971
Sherman, Daniel W. , (A S A , E A), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Three Center Plaza, Boston MA 02108 617/227-2125	1981	Shinnick, Daniel L. , (F.S.A.), <i>Second Vice President & Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1987
Sherman, Harvey A. , (F.C.A.S.), <i>Chief Actuary</i> , Tokio Marine Management, 101 Park Avenue, New York NY 10178 212/297-6906	1984	Shipley, Hugh , (A S A , E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7000	1982
Sherman, Ollie L, Jr. , (F.C.A.S.), Tillinghast/Towers Perrin, 4601 North Fairfax Drive, Suite 1100, Arlington VA 22203 703/527-7500	1981	Shipley, Katherine A. , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7000	1987
Sherman, Richard E. , (F.C.A.S.), <i>Principal</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3222 Fax. 415/957-3394	1979	Shipman, Don R. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1987
Sherman, Steven J. , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1987	Shipp, J Martin , (A.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of NC, Actuarial Department, PO Box 2291, Durham NC 27702 919/490-4204	1983
Sherrard, George R. , (F S A), <i>Assistant Vice President & Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2315	1982	Shippee, Larry W. , (A S A , E A), <i>Vice President & Chief Actuary</i> , The Benefits Consulting Group Inc, 53 West Jackson Boulevard, Suite 560, Chicago IL 60604 312/427-9140	1980
Sherrets, Julianne How , (F S A), <i>Life Consultants Inc</i> , 210 South 93rd Street, Omaha NE 68114 402/397-0177 Fax: 402/390-0404	1982	Shires, Catherine H. , (F S A), <i>Actuarial Analyst</i> , Sun Life of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1990
Sherrill, Thomas C. , <i>Consulting Actuary</i> , Sherrill & Associates, PO Box 294, Tucker GA 30085 404/939-3264	1968	Shissler, Harry R. , (A.S.A.), <i>Manager, Actuarial Support Services</i> , Blue Cross/Blue Shield of DE, One Brandywine Gateway, Wilmington DE 19899 302/421-3198	1986
		Shively, Brian Dale , (F.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street 2H, Fort Wayne IN 46801 219/455-4166	1988

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Shively, Theodore J. , (A.S.A., E.A.), <i>Associate Actuary</i> , Martin E Segal Co, Suite 3750, 525 Market Street, San Francisco CA 94105 415/882-4700	1982	Shutley, Ronal , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , 7560 Chaparral Drive, Dunwoody GA 30350 404/393-0359 Fax 404/551-0538	1971
Shlesinger, Samuel B. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Location 44-K, New York NY 10019 212/554-2666	1979	Shyu, Jyh-Cherng , (A.S.A.), <i>Senior Actuarial Associate</i> , American Family Life Assur Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 Ext: 2546	1988
Shlifer, Robert J. , (F.S.A.), <i>Vice President & Actuary</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6621	1979	Shyu, Kuo Liang-Fen , (A.S.A.), <i>Senior Actuarial Analyst</i> , United Pacific Life Insurance Co, One Penn Center Plaza, Philadelphia PA 19103 215/864-5897	1990
Shockley, Marcom H. , 3109 Carroll Drive, Waco TX 76708	i 1970	Sibigtroth, Alan W. , (F.S.A.), <i>President</i> , Sibigtroth & Consultants, 101 Colin Drive, Suite One, Holbrook NY 11741 516/472-8300 Fax: 516/472-8309	1980
Shomaker, William J. , (A.S.A.), <i>Manager</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670	1979	Sibigtroth, Joseph C. , (F.S.A.), <i>Sibigtroth & Consultants</i> , 1075 Avocet Road, Delray Beach FL 33444 407/276-1883	1965
Shook, Gary E. , (A.C.A.S.), <i>Manager</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/625-5158	1990	Sibley, Brian Alan , (A.S.A.), <i>Associate Actuary I</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500	1990
Shoop, Edward Carl , (F.C.A.S.), 105 Rockrose Way, Novato CA 94945 415/892-2756	1980	Sicking, Matthew C. , (A.S.A.), <i>Senior Actuarial Specialist</i> , TPF&C/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600	1985
Shope, R Wesley , (A.S.A.), 754 Village Road, Box 339, Lampeter PA 17537	1966	Siczewicz, Peter J. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3203	1988
Shore, Neil M. , (A.S.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500 Fax: 312/902-7626	1990	Siebel, Richard W. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900	1977
Shostak, Nancy C. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3282	1983	Siebrass, Wesley H. , (F.S.A.), <i>Assistant Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0001 515/247-7442	1985
Shotwell, Stuart M. , (F.S.A., E.A.), <i>Consulting Actuary</i> , 110 Maple Street, Sherborn MA 01770 617/653-7766	1965	Siegel, Conrad M. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 Fax 717/540-9106	1965
Shrader, William R. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of SC, I-20 at Alpine Road, Columbia SC 29219 803/788-0222 Ext. 2413	1980	Siegel, Henry W. , (F.S.A.), <i>Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 40K, New York NY 10019 212/554-2485 Fax. 212/554-2320	1974
Shreve, Jonathan L. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1986	Siegel, Lewis A. , (E.A.), <i>National Director, Actuarial Services</i> , Laventhol & Horwath/REBC Associates, 1099 Wall Street West, Lyndhurst NJ 07071 201/896-9616 Fax. 201/896-0560	1976
Shrum, Roy G. , (F.C.A.S.), <i>Chief Actuary</i> , Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 508/856-0110 Ext 3305 Fax: 508/853-6332	1979	Siegel, Seth F. , (M.C.A., A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8800	1987
Shugars, Warren A. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6631 Fax: 203/636-1293	1980	Siegel, Walter W. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220 Ext: 240 Fax. 203/964-9282	1980
Shugart, Becky J. , (A.S.A.), <i>Technical Specialist</i> , William M Mercer Incorporated, 411 East Wisconsin, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1989	Siegfried, Charles A. , (F.S.A.), 66 Hunter Drive, West Hartford CT 06107	i 1965
Shugart, Edward R. , (F.C.A., F.S.A.), <i>President</i> , Investment Life Insurance Co of America, PO Box 25207, Winston-Salem NC 27114-5207 919/631-3160 Fax 919/631-3164	1976	Siegler, Ira I. , (M.C.A., A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 Fax 201/592-9012	1976
Shugart, G Eric , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Blue Cross/Blue Shield of WI, 401 West Michigan, Milwaukee WI 53203 414/226-5517	1981	Sielman, Rebecca A. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1990
Shulman, Richard A. , (E.A.), 2078 Blanche Lane, Merrick NY 11566 516/378-3860	1976	Siemon, Scott R. , (F.S.A.), <i>Vice President</i> , Time Insurance Company, PO Box 3050, Milwaukee WI 53201-3050 414/299-8518	1981
Shulman, Sharon Z. , (E.A.), <i>Director, Consulting Services</i> , Reed-Ramsey Inc, 2021 Midwest Road, Oak Brook IL 60521 708/620-4585	1984	Sievert, Frederick J. , (F.S.A.), <i>Senior Vice President</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/746-6320	1980
Shultes, Lawrence K. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, PO Box 388, Fort Washington PA 19034 215/784-3015	1977	Siewert, Jerome J. , (F.C.A.S.), <i>Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54401 715/842-6255	1982
Shumate, Michael A. , (A.S.A.), <i>Assistant Actuary</i> , Standard Life & Accident Insurance, 421 NW 13th Street, Oklahoma City OK 73193 405/232-5281	1984	Sigler, John H. , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1986
Shumrak, H Michael , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Atlanta Financial Center, East Tower, 3343 Peachtree NE, Suite 1250, Atlanta GA 30326-1052 404/237-7060	1980		
Shur, Walter , (F.S.A.), <i>Executive Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5057 Fax: 212/576-8375	1965		

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Sikic, Ante B. , (E.A.), <i>Consulting Actuary</i> , 2346 North Bend Road, Cincinnati OH 45239-6810 513/542-0487	1976	Silvers, Mark E. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500	1987
Sikora, Joseph A. , (F.S.A.), <i>Vice President & Corporate Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7649 Fax 312/648-7795	1981	Silverstein, Charles H. , (A.S.A.), <i>Assistant Investment Officer</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183-2030 203/954-2073	1988
Silberberg, Steven I. , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, One Perimeter Park South, Suite 130-S, Birmingham AL 35243 205/969-3421 Fax: 205/967-4471	1989	Simbro, David W. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-2517 Fax: 414/299-2021	1986
Silberstein, Ben. , (A.C.A.S.), <i>President</i> , AJA Risk Management Consultant, 500 Fifth Avenue, Suite 2600, New York NY 10110 212/768-1919	1980	Simester, T. Thomas. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 Ext 141 Fax: 206/340-1380	1971
Silberstein, Morris J. , (E.A.), <i>President & Consulting Actuary</i> , Pensions & Forecasting Inc, 310 Madison Avenue, New York NY 10017 212/687-8177 Fax: 212/687-8352	1978	Simmonds, Albert C. III. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9378	1971
Silberstein, Warren H. , (A.S.A.), <i>Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1326	1986	Simmons, Kathleen G. , (A.S.A.), <i>Senior Consultant</i> , KPMG Peat Marwick, One Marine Midland Plaza, Rochester NY 14604 716/454-1644	1990
Silins, Edward S. , (F.C.A., F.S.A.), <i>Principal</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5770 Fax: 312/701-6541	1978	Simmons, Kent M. , (F.S.A.), <i>Vice President & Actuary</i> , HIR Life of America Reassur Co, 3751 Maguire Boulevard, Suite 151, Orlando FL 32803 407/896-6660 Fax: 407/896-0081	1973
Silkes, Lawrence. , (F.S.A.), <i>Consultant</i> , Lawrence Silkes Consulting, 108 Falcon Road, Livingston NJ 07039 201/992-7197	1973	Simmons, Maurice O. , (F.S.A., E.A.), <i>Senior Vice President</i> , Noble Lowndes International, International Division, 785 Market Street, Suite 1110, San Francisco CA 94103-2018 415/777-0550 Fax 415/543-7355	1974
Sillesky, J. Darrison. , (F.S.A.), 41 Perry Drive, Needham MA 02192 617/444-1208	1965	Simmons, Nicholas J. M. , (F.C.A., A.S.A.), <i>Principal</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Avenue, Dallas TX 75201 214/220-6219 Fax: 214/220-4591	1990
Silos, George E. , (F.S.A.), <i>Associate Actuary</i> , Mutual Of New York, Glenpointe Centre West, Teaneck NJ 07666-6888 201/907-6340 Fax 201/907-6449	1986	Simms, Clifford R. , (F.C.A., E.A.), <i>Actuary</i> , The Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600	1965
Silva, Anne L. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3918	1984	Simon, LeRoy J. , (F.C.A.S.), <i>Executive Consultant</i> , Coopers & Lybrand, 59 Skyline Drive, Morristown NJ 07960 201/993-1151	1965
Silva, Gerald S. , (A.S.A.), <i>Vice President & Associate Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0399	1971	Simon, Lora J. , (A.S.A.), <i>Assistant Actuary</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2010	1990
Silvanic, William S. , (F.S.A.), <i>Vice President</i> , CIGNA Corp, B-233, Hartford CT 06152 203/726-8027	1985	Simon, Robin B. , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2585	1983
Silver, Melvin S. , (F.C.A.S.), <i>Actuary</i> , Kemper Reinsurance Co, Reinsurance, K-1, Long Grove IL 60049-0015 708/540-3921	1984	Simonds, Bruce. , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
Silvera, Sharon E. , (A.S.A., E.A.), Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1984	Simoneau, Paul W. , (F.C.A.S.), 38 Linwood Drive, West Hartford CT 06107 203/232-3754	1965
Silverman, Anne C. , (E.A.), <i>Manager-Employee Benefits</i> , ITT Corporation, 320 Park Avenue, New York NY 10022 212/940-2742	1977	Simonelli, Nicholas M. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, 213 Washington Street, Newark NJ 07102-3777 201/802-6208	1978
Silverman, Don J. , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 213/482-6271	1988	Simons, Martin M. , (M.C.A., A.C.A.S.), <i>Chief Casualty Actuary</i> , South Carolina Department of Insurance, PO Box 100105, Columbia SC 29202 803/737-6220	1982
Silverman, Janet K. , (A.C.A.S.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280	1982	Simons, Rial R. , (A.C.A.S.), <i>Actuarial Associate</i> , Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217 704/522-2710	1990
Silverman, Mark J. , (F.C.A.S.), <i>Vice President & Pricing Actuary</i> , Metropolitan Property & Casualty Ins Co, 700 Quaker Lane, PO Box 350, Warwick RI 02887 401/827-3172	1986	Simpson, Charles E. , (E.A.), <i>Actuarial Assistant</i> , McCready & Keene Inc, 7941 Castleway Drive, PO Box 50460, Indianapolis IN 46250 317/849-4333	1990
Silverman, Martin. , (M.C.A., E.A.), <i>National Associates Inc</i> , 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222	1970	Simpson, Timothy Joseph. , (A.S.A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-7957	1990
Silverman, Robert L. , (F.C.A., F.S.A.), <i>President</i> , PSCC, 772 East State Street, Westport CT 06880 203/226-4238	1965	Simpson, William. , (F.S.A.), <i>Actuary</i> , US General Accounting Office, 7610 Woodbine Drive, Laurel MD 20707 202/272-3239	1965
Silverman, Roslyn. , (F.S.A., E.A.), <i>Vice President</i> , Hay/Huggins Co Inc, 1271 Avenue of the Americas, New York NY 10020 212/603-4979	1981	Singdahlsen, Kim H. , (A.S.A.), <i>Assistant Manager</i> , Great-West Life Assurance Co, Group Insurance Products, 2T1, 8505 East Orchard Road, Englewood CO 80111 303/889-3296	1989
Silverman, Susan L. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7432	1980		

	Admitted		Admitted
Singer, Carl J. , (A.S.A.), 6049 North Morgan Street, Alexandria VA 22312 703/354-2904	i 1966	Skelton, Don R. , (F.S.A., E.A.), <i>Senior Vice President</i> , Monarch Life Insurance Co. One Monarch Place, Springfield MA 01133 413/784-6805	1965
Singer, Fred M. , (A.S.A.), <i>Vice President & Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5004	1979	Skevington, John A. , (F.S.A.), 3221 Rockwood Drive, Fort Wayne IN 46815 219/483-2748	i 1966
Singer, Jack A. , (A.S.A.), 61 Townsend Drive, Florham Park NJ 07932	i 1966	Skiff, Thomas A. , (F.S.A.), <i>Senior Vice President</i> , AMEX Life Assurance Co, 1650 Los Gatos Road, San Rafael CA 94903-1899 415/492-7715	1975
Singer, Paul E. , (A.C.A.S.), 46125 Whitewood Avenue, Grand Beach, New Buffalo MI 49117 616/469-4979	i 1966	Skillman, Thomas E. , (F.S.A.), <i>Regional Director Financial Reinsurance</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2255 Fax 219/455-4000	1980
Singer, Stephen G. , (F.C.A., F.S.A., E.A.), <i>President & Chief Executive Officer (US)</i> , Noble Lowndes, 33 Evergreen Place, East Orange NJ 07018 201/675-8900	1970	Skinner, Fred E. , Rural Route 4, Hoehchester Road, Springfield IL 62707	i 1966
Singer, Steven J. , (E.A.), PO Box 323, Marlton NJ 08053 609/596-1096	1988	Skinner, Ronald K. , (F.S.A.), <i>Director Real Estate Finance</i> , Prudential Mortgage Capital Co, Prudential Plaza, Newark NJ 07101 201/802-7295	1986
Singh, Harold D. , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903-1899 415/492-7381	1984	Skocypec, Gary M. , (A.S.A.), <i>Manager</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3798	1982
Sintov, Joseph D. , (F.S.A., M.C.A., E.A.), Howard Johnson & Co, First Interstate Tower, 707 Wilshire Boulevard, 30th Floor, Los Angeles CA 90017 213/623-1040	1978	Skoczen, John E. , (E.A.), <i>Consulting Actuary</i> , John E Skoczen & Co, 198 Union Street, Suite 107, Bedford OH 44146 216/232-8136	1976
Sipes, Chris L. , <i>Senior Vice President & Actuary</i> , Professional Administrators Ltd-Pen & Group Cnslts Inc, 1141 Red Mile Road, Lexington KY 40504 606/231-8771	1984	Skoglund, David Michael , (M.C.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3500 Texas Commerce Tower, 2200 Ross Ave, Box 135, Dallas TX 75201 214/220-3500 Ext 203	1980
Siphers, Susan B. , (A.S.A.), <i>Assistant Actuary</i> , Occidental Life Insurance Co of NC, 1001 Wade Avenue, Raleigh NC 27605 919/831-8023	1989	Skokan, Donald A. , (F.S.A.), <i>Actuary, Annuity Products</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5603 Fax 203/293-5606	1979
Sipos, Michael Jay , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6759	1985	Skolnik, Richard S. , (A.C.A.S.), <i>Vice President-Underwriting</i> , Prudential Reinsurance Co, 100 Mulberry Street, Gateway Three, 6th Floor, Newark NJ 07102 201/802-3951	1979
Sirian, Robert L. , <i>Director of Financial, Corporate Accounts</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/561-7011	1984	Skov, Steven A. , (A.C.A.S.), <i>Financial Products Manager</i> , Zurich-American Insurance Group, Zurich Towers, 1400 American Lane, Schaumburg IL 60196-1056 708/605-7652	1988
Sirkin, Michael B. , (F.S.A.), <i>Principal</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5601	1984	Skovron, David A. , (F.C.A., F.S.A., E.A.), <i>Chief Operating Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1968
Sisson, Claude B. , (A.S.A., E.A.), <i>Pension Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987	Skriletz, Jess A. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2050	1984
Sivin, Burton A. , (F.S.A., F.A.), <i>President</i> , Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500	1973	Skrodenis, Donald P. , (A.C.A.S.), <i>Director of Actuarial Services</i> , Allstate Insurance Co, 2 Allstate Commercial Place, 51 West Higgins Road, South Barrington IL 60010 708/551-2618	1980
Siwek, Raymond A. , (A.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, 39 South, Chicago IL 60685 312/822-4558	1985	Skurnick, David , (F.C.A.S.), <i>Vice President & Actuary</i> , F & G Re Inc, 55 Madison Avenue, PO Box 1958, Morristown NJ 07960-1958 201/898-9393	1973
Skalecki, Paul W. , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 Ext 3902 Fax 414/299-2021	1989	Sky, David C. , <i>Graduate Assistant</i> , Pennsylvania State University, Graduate Dept of Mathematics, University Park PA 16823 814/865-7527	i 1987
Skalinder, Gregg L. , (M.C.A., A.S.A., E.A.), Howard Johnson & Co, 20 North Wacker Drive, Suite 1475, Chicago IL 60606 312/368-7013	1976	Slaby, Edward J. , (F.S.A.), <i>Senior Vice President/Finance</i> , Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/469-7751	1979
Skar, Alden W. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-7289	1990	Slaff, Nathan H. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1860	1986
Skar, John R. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7160	1981	Slate, Marvin L, Jr. , (A.S.A.), 855 Westover Avenue, Winston-Salem NC 27104 919/723-8982	1976
Skeba, Cherise A. , (A.S.A., E.A.), <i>Actuarial Consultant</i> , William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440	1990	Slater, Michael R. , (A.S.A., E.A.), <i>Senior Vice President/ Administration</i> , Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 Ext 250 Fax 404/394-7744	1976
Skelding, Albert Z. , (F.C.A.S.), 1213 Longmeadows Drive, Apt 412, Lynchburg VA 24502	i 1965	Slater, Philip D. , (F.S.A., E.A.), <i>Chief Actuary</i> , Woodward & Slater Inc, 225 Lorraine Avenue, Spring Lake NJ 07762 201/528-9057 Fax 201/528-5240	1965
Skelley, Daniel F. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , American Family Life Assur Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/596-3749	1989	Slater, Robert E. , (F.S.A.), 340 Robin Lane, Pinehurst NC 28374	i 1965
Skelly, Dennis A. , (M.C.A., A.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1980		

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Slavin, Charles, (A S A., E A.), *Actuary*, Florida Local Retirement System, Cedars Executive Center, 2639 North Monroe, Building C, Tallahassee FL 32303 904/488-2784 1967

Sliment, Kenneth J., (F S A., E A.), *Consulting Actuary*, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1973

Slipher, Clark E., (F S A.), *Consultant*, TPF&C/Towers Perrin, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203-2215 414/273-1046 1986

Slipowitz, Michael, (F S A.), *Vice President & Corporate Actuary*, Mutual Of New York, Glenpointe Centre West, Teaneck NJ 07666 201/907-5752 Fax: 201/907-6449 1984

Slishinsky, David H., (E A.), *Associate Consulting Actuary*, Buck Consultants Inc, 1675 Broadway, Suite 1950, Denver CO 80202 303/592-5055 1984

Sloan, Deborah K., (F S A.), *Vice President & Actuary*, Grange Mutual Life Co, PO Box 48, Nampa ID 83653-0048 208/466-7856 Fax 208/466-0825 1990

Sloan, John L., Route 4, PO Box 275, Piedmont SC 29673 1967

Sloan, Thomas D., (F S A., E A.), *Wolper Ross & Company Ltd*, 555 Madison Avenue, New York NY 10022 212/355-5566 Fax 212/753-2726 1965

Sloan, Thomas L., (A S A.), *Director of Pricing, US Pensions*, Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314 703/684-4560 Fax: 703/684-4563 1982

Sloan, W Keith, (F C A.), *Consulting Actuary*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Nashville TN 37215 615/665-1640 Ext 368 Fax: 615/665-1650 1970

Sloane, William L., (A S A.), *Actuarial Assistant*, Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890 1988

Sloat, Frederick P., (F C A., F S A.), 127 Bender Avenue, Roselle Park NJ 07201 1965

Slomiany, Victoria A., (F.S.A., M.C.A., E A.), *Actuary*, The Wyatt Company, 8400 Normandale Lake Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700 1981

Slotnick, Ira, (A.S.A.), *Senior Insurance Analyst*, Prudential Insurance Company, Small Group & Individual Health, 213 Washington Street, 14th Floor, Newark NJ 07102-2992 201/802-9238 1983

Slotznick, Lisa A., (F C A S.), *Senior Consultant*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1100 1988

Slowata, S John, (E A.), *Manager, NIGPP Actuarial*, Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/593-3791 1982

Sluder, Larry R., (F S A.), *Management Compensation Group/SE/Inc*, 3490 Piedmont Road NE, Suite 1300, Atlanta GA 30305 404/261-7707 Fax: 404/262-7878 1978

Slusarski, John, (F C A.S.), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0473 1988

Slusarz, Anthony W., (F S A.), *Group Actuary*, Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5302 1978

Slutzky, Marc, (F S A.), *International Financial Officer*, Equitable Life Insurance Co, NSE Building 7F, 1-7 Kanda, Jimbo-Cho Chiyoda-Ku, Tokyo Japan 101 03/292-6703 Fax 03/292-6717 1980

Sluyter, Kent Douglas, (F S A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, 13001 County Road 10, Plymouth MN 55442 612/553-5846 1989

Slyter, Dean K., (A.S.A.), *Assistant Actuary*, LifeUSA, 300 South Highway 169, Suite 600, St Louis Park MN 55426 612/591-5234 1987

Small, Howard J., (M.C.A., A.S.A., E.A.), *Actuary*, Martin E Segal Co, One Park Avenue, New York NY 10016-5895 212/251-5320 1981

Smalle, Lisa W., (E.A.), *Associate Actuary*, The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5614 1990

Smalley, Paul N., (A S A.), *Assistant Actuary*, North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7668 Fax: 312/648-7796 1981

Smallsreed, Patricia D., (A.S.A., E A.), *Consultant*, TPF&C/Towers Perrin, 1800 Chiquita Center, Cincinnati OH 45255 513/381-0111 Fax: 513/381-0576 1986

Smardon, Robert J., (F.S.A.), *Assistant Vice President*, *Individual Product*, Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1979

Smart, Ian C., (A.S.A.), *Tillinghast/Towers Perrin*, 77-91 New Oxford Street, London England WC1A 1PX 01/379-1000 1979

Smeaton, Lynda J., (A S A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, 18/248, Minneapolis MN 55440 612/342-8101 1989

Smith, Alexander J C., (F.C.A., A S A.), *President*, Marsh & McLennan Cos, 1166 Avenue of the Americas, New York NY 10036 212/345-5113 1971

Smith, Barry V., 15 Richmond Hill Road, Weston CT 06883 203/227-8132 1965

Smith, Bradley M., (F S A.), *Consulting Actuary*, Milliman & Robertson Inc, 1445 Ross Avenue, Suite 3800, Dallas TX 75202 214/855-0901 Fax 214/855-1428 1980

Smith, Byron W., (A C A S.), *Vice President and Actuary*, National General Insurance Co, One National General Plaza, PO Box 66937, St Louis MO 63166-6937 314/298-0500 1984

Smith, Carl D., (F.S.A.), *Consultant*, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 Fax: 206/682-8562 1988

Smith, Carolann, *Assistant Vice President*, Blue Cross/Blue Shield of MA, 100 Summer Street, 14th Floor, Boston MA 02110 617/956-3908 1984

Smith, Charles B., (F S A., E A.), *Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5111 1979

Smith, Christopher G., (F.S.A.), 61 North Street, Grafton MA 01519 508/855-2364 1965

Smith, Clyde, Jr., (F S A.), *Associate Actuary*, American General Life/Accident, 2635 American General Center, Nashville TN 37250 615/749-1318 Fax: 615/749-2614 1978

Smith, Courtland C., (F.S.A.), *Vice President & Chief Actuarial Officer*, Winterthur Life Reinsurance, 2727 Turtle Creek Boulevard, Dallas TX 75219 214/554-1805 Fax: 214/522-8417 1965

Smith, Craig A., (F.S.A.), *Assistant Vice President & Product Line Manager*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3333 1985

Smith, David A., (A S A.), *Assistant Vice President*, Amerisure Companies, Reinsurance Department, 28 West Adams, Detroit MI 48226 313/965-8600 Ext: 427 1987

Smith, David V., (F S A.), *Life/Health Actuary*, Florida Insurance Department, 371-L Larson Building, 200 East Games Street, Tallahassee FL 32399-0300 904/488-4434 1979

Smith, Edward I., (F S A.), *Actuarial Director*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07102-3777 201/802-6950 1976

Smith, Edward R., (F.C.A.S.), *Vice President & Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4830 1966

Smith, F Eugene, (F S A.), 2175 Marine Drive, Suite 1401, Oakville ON Canada L6L 5L5 416/827-3938 1968

Smith, Frances A., (F C A S.), *Senior Vice President & Chief Actuary*, Crum & Forster Personal Insurance, 40 Technology Drive, Warren NJ 07060 908/412-3314 1979

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Smith, Fraser M. (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, 99 Bank Street, Ottawa ON Canada K1P 5A3 613/560-7706		1968	Smith, Michael L. (F.S.A.), <i>Vice President, Chief Actuary & Financial Officer, Life Dept</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1457		1974
Smith, Frederic J. (A.S.A., E.A.), <i>Actuary</i> , 14950 SW 71st Avenue, Miami FL 33158 305/254-7970		1976	Smith, Michael Scott (F.S.A.), <i>Actuarial Consultant</i> , Lincoln National Corp, 1300 South Clinton Street 3H, PO Box 1110, Fort Wayne IN 46801 219/455-1653		1990
Smith, G Nicholas (F.S.A.), <i>Vice President & Actuary</i> , John Hewitt & Associates Inc, Marine Trade Center, Two Port Fish Pier, Suite 205, Portland ME 04101 207/874-2261		1979	Smith, Morton, Jr. (F.S.A.), 1642 Ramapo Way, Scotch Plains NJ 07076	i	1966
Smith, Henry W. , 22 Blake Street, Westborough MA 01581 508/366-5603	i	1976	Smith, Peter L, Jr. (A.S.A.), <i>Super Actuary, Life Actuarial Valuation Bureau</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6605		1980
Smith, J Brookes, Jr. , 11843 Falls Road, Cockeysville MD 21030	i	1970	Smith, Randy H. (A.S.A.), <i>Senior Actuarial Assistant</i> , American General Life/Accident, 2635 American General Center, Nashville TN 37250 615/749-1683		1990
Smith, J C McKenzie (F.S.A., E.A.), <i>Actuary</i> , Gilliland Gold Young Consulting, 100 Sheppard Avenue East, Suite 910, PO Box 11, Toronto ON Canada M2N 6N5 416/250-6777 Fax: 416/250-6776		1987	Smith, Richard A. (F.C.A.S.), <i>Assistant Vice President</i> , PMI Mortgage Insurance Company, 601 Montgomery Street, San Francisco CA 94111 415/788-7878		1983
Smith, James B, Jr. (F.S.A.), <i>Vice President, Product Development</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3208		1977	Smith, Robert H. (F.C.A., F.S.A.), 912 Judie Lane, Ambler PA 19002	i	1965
Smith, James P. (F.S.A.), 13821 Vinewood Lane, Dayton MN 55327 612/421-5496	i	1965	Smith, Robert T. (F.S.A.), <i>Senior Vice President</i> , Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/737-9350 Fax: 604/734-7207		1984
Smith, James R. (F.S.A.), <i>Vice President</i> , The Mutual Group (US), 401 North Executive Drive, Brookfield WI 53008-0980 414/797-3981 Fax: 414/797-5035		1979	Smith, Roger W. (F.S.A.), <i>Executive Vice President</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670		1980
Smith, Jeffrey K. (F.S.A.), <i>Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 6-B, New York NY 10010 212/578-0342		1989	Smith, Ronald J. (F.S.A., E.A.), <i>Consultant, TPF&C/</i> Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700		1984
Smith, Jeffrey L. , <i>Vice President, Product Operations</i> , PHP Benefit Systems Inc, 3650 Olentangy River Road, Columbus OH 43214 614/442-6305 Fax 614/442-3902		1984	Smith, Ronald J W. (F.C.A., F.S.A., E.A.), <i>Principal</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346		1965
Smith, John E. (F.S.A.), 609 Edgar Road, Webster Groves MO 63119	i	1965	Smith, Rosanne Kay (F.S.A.), <i>Individual Actuary</i> , Educators Mutual Life Insurance Co, 202 North Prince Street, PO Box 3149, Lancaster PA 17604-3149 717/397-2751		1983
Smith, John Richard (A.S.A.), <i>Actuarial Associate</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600		1980	Smith, Russell H, Jr. (F.S.A., A.C.A.), 11 Rochelle Street, Worcester MA 01606 617/853-1574	i	1965
Smith, Kenneth R. (F.C.A., F.S.A., E.A.), <i>Vice President</i> , TPF&C/Towers Perrin, 200 Renaissance Center, Suite 2700, Detroit MI 48243 313/567-6616		1970	Smith, Sherwood Z. (F.S.A.), <i>Assistant Vice President & Group Actuary</i> , Provident Life & Accident Insurance, Western Home Office, 5750 Wilshire Boulevard, Los Angeles CA 90036 213/932-7388		1973
Smith, Kenneth W. (F.S.A., F.A.), <i>Actuary</i> , American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2691		1979	Smith, Stephen L. (F.S.A.), <i>Vice President Product Development</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/770-6369		1969
Smith, Kevin Michael (A.S.A.), <i>Director, Guaranteed Products</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3799 Fax: 201/966-3758		1980	Smith, Steven A. (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , First Colony Life Insurance Co, 700 Main Street, PO Box 1280, Lynchburg VA 24505 804/948-5218 Fax: 804/948-5858		1974
Smith, Kirk A. (F.S.A.), <i>Actuarial Officer</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4092		1986	Smith, Susan M. (A.S.A., E.A.), <i>Vice President</i> , TPF&C/ Towers Perrin, 200 Renaissance Center, Suite 2700, Detroit MI 48243 313/567-6616 Ext: 260		1976
Smith, Larry C. (A.S.A.), <i>American Heritage Life Insurance Co</i> , 76 South Laura Street, Jacksonville FL 32202 904/359-2610 Ext: 610		1980	Smith, T Donald (A.S.A.), <i>Senior Vice President</i> , Diversified Consultants Inc, 17311 North Dallas Parkway, #300, Dallas TX 75248 214/250-1099 Fax: 214/248-5838		1971
Smith, Larry R. (E.A.), <i>Vice President & Actuary</i> , Rael & Letson, 635 Mariners Island Boulevard, Suite 203, San Mateo CA 94404 415/341-3311		1976	Smith, Talbot T. (A.S.A., E.A.), <i>Consultant</i> , PO Box 2437, Fullerton CA 92633 714/525-1606		1979
Smith, Laurence K. (A.S.A.), Route 4, Box 171A, Elkhorn WI 53121	i	1966	Smith, Thomas Brooks (A.S.A., E.A.), <i>Actuarial Supervisor</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1828		1984
Smith, Lee M. (F.C.A.S.), <i>Partner</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800		1973	Smith, Vernon J. (A.S.A.), <i>Consultant</i> , Smith Consulting Services, 2334 Addison Circle, Wichita KS 67226 316/687-9308		1966
Smith, Martin H. (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer Incorporated, 3200 One Union Square, Seattle WA 98101 206/292-7000		1986	Smith, Victor L. (A.S.A.), <i>Assistant Vice President, Financial Systems</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2316		1970
Smith, Matthew J. (A.S.A.), <i>Second Vice President-Investment Actuary</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4412		1981	Smith, Vine H. , <i>President</i> , Smith Kazazian Inc, 350 West Arden Avenue, Suite 201, Glendale CA 91206 818/409-0821		1977
Smith, Michael Bayard (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207-8186 904/398-5661 Fax 904/399-8267		1985			

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Smith, W Leon, (F.C.A., F.S.A., E.A.), *Principal*, Deloitte & Touche, 500 North Akard, Suite 1400, Dallas TX 75201-3302 214/954-3356 Fax: 214/954-4593 1977

Smith, William Daniel, (F.S.A.), 505 Turtle Hatch Road, Naples FL 33940 1965

Smith, William David, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 Fax: 415/546-5670 1965

Smithback, Eric L, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 Fax: 312/726-5225 1984

Smithen, Robert M, (F.S.A.), *Senior Vice President & Chief Financial Officer*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-5901 1983

Smitreski, James M, (A.S.A.), *Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 908/562-6921 1990

Smoot, Barbara Jean, (A.S.A.), *Assistant Actuary*, Nationwide Insurance Co, One Nationwide Plaza, (10T), Columbus OH 43216 614/249-6063 1989

Smrekar, Jerry, (E.A.), *Vice President*, Pension Consultants Inc, 430 Marquette Avenue, Suite 407, Minneapolis MN 55401 612/339-1111 1980

Snader, Richard H, (F.C.A.S., A.S.A.), [*Secretary*], *Vice President & Corporate Actuary*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3205 1970

Snapp, Sharon Alice, (A.S.A., E.A.), 804 West 62nd Street, Kansas City MO 64113 1982

Snead, Patrick K, *Consulting Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1979

Sneed, Donald W, (F.S.A.), *Consulting Actuary*, W P Hirsch & Associates, 3712 Ashford Avenue, Fort Worth TX 76133 817/294-0596 1967

Snell, David L, (A.S.A.), *Actuary*, Wells & Associates, 5550 Skyline Boulevard, Suite C, Santa Rosa CA 95403 707/571-0226 Fax: 707/571-0296 1986

Snell, William M, (F.S.A.), 4330 North Alpine Avenue, Milwaukee WI 53211 414/964-0116 1965

Snively, Allen B, *Senior Vice President*, Blue Cross/Blue Shield of KY, 9901 Linn Station Road, Louisville KY 40223 502/423-2320 1984

Snook, Linda D, (A.C.A.S.), *Superintendent*, US Fidelity & Guaranty Co, PO Box 1138, 100 Light Street, Baltimore MD 21203 301/547-3169 1989

Snook, Thomas D, (F.S.A.), *Actuary*, Milliman & Robertson Inc, 333 Clay, Suite 4330, Houston TX 77002 713/658-8451 Fax: 713/658-9656 1989

Snow, David C, (A.C.A.S.), *Vice President & Actuary*, PMA Reinsurance Corp, 925 Chestnut Street, Philadelphia PA 19107 215/629-5256 Fax: 215/629-5499 1987

Snow, Morris, (F.S.A.), *Assistant Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3119 Fax: 212/481-7073 1990

Snow, Scott M, (F.S.A.), *Consulting Actuary*, S M Snow & Associates, 78 Johansen Drive, Marlborough MA 01752 508/481-9650 1987

Snow, Susan L, (F.A.), *Consultant*, William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6445 1987

Snyder, Barbara L, (F.C.A., F.S.A.), *Second Vice President & Actuary*, Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-2789 1979

Snyder, John B, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 West Blue Mound Road, Brookfield WI 53005 414/784-2250 Ext: 204 Fax: 414/784-6388 1976

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Snyder, Marvin, (E.A.), *President*, Pension Analysis Consultants Inc, PO Box 189, Merion Station PA 19066 215/667-2955 1976

Snyder, Mary Beth, (E.A.), *Actuary*, 3626 North Hall, #627, Dallas TX 75219 214/528-0384 1976

Snyder, Ronald H, (E.A.), *President & Enrolled Actuary*, Ron Snyder & Associates, 4190 Highland Drive, Suite 100, Salt Lake City UT 84124 801/278-5500 1990

Snyder, William J, (A.S.A.), *Assistant Health Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-5184 1986

Snygg, John K, (E.A.), *Senior Specialist*, TPF&C/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 1989

Sobel, Harvey, (F.C.A., F.S.A.), *Principal*, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-8855 212/345-7557 1979

Sobel, Mark J, (F.C.A.S., F.C.A.), *Partner*, Deloitte & Touche, One State Street, Hartford CT 06103-3195 203/522-1300 1980

Sobus, Bruce R, (F.S.A.), *Vice President*, Actuarial Services, US Healthcare, 980 Jolly Road, Blue Bell PA 19422 215/628-4800 1988

Soderquist, G David, (F.C.A., F.S.A.), *Vice President & Actuary*, World Insurance Company, 1000 World Plaza, North Park, PO Box 128, Omaha NE 68101 402/496-8000 1967

Soderstrom, Glenn W, (F.C.A., F.S.A., E.A.), *Associate*, William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 Fax: 414/223-1119 1979

Sohn, William J, (F.C.A., F.S.A., E.A.), *Principal*, Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1973

Solenberger, Carl W, (F.S.A.), 1935 South Park Avenue, Springfield IL 62704 217/546-3883 1965

Solomon, Ian L, (A.S.A.), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-0111 1988

Solomon, Norman, (F.S.A.), PO Box 202, Arlington VA 22201 703/525-2705 1979

Solomon, Richard H, (F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 1801 Century Park East, Suite 480, Los Angeles CA 90067 213/282-8232 1969

Solomon, Roger R, (F.S.A.), *Vice President & Actuary*, Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045 708/615-1500 1979

Solomon, Ronald L, (A.S.A., E.A.), *Supervisory Actuary*, Health Care Financing Administration, 1705 Whitehead Road, Room 100, Baltimore MD 21207 301/966-6383 Fax: 301/966-6371 1977

Solomonian, Laura A, (F.S.A.), *Consulting Actuary*, Sedgwick James Consulting Group, 12th Floor, Commercial Union Tower, PO Box 439, Toronto ON Canada M5K 1M3 416/361-6713 Fax: 416/361-6946 1981

Solverud, Mark L, (F.S.A.), *Actuary*, North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/337-6497 Fax: 612/337-6203 1982

Somers, Edward C, (A.C.A.S.), *Associate Actuary*, Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-2799 1986

Sommer, Steven D, (F.S.A.), M & R Services Inc, Suite 3600, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970 1977

Sommers, Karl C, (A.S.A.), *Vice President*, Corporate Planning, Mennonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511 1988

	Admitted		Admitted
Sondergaard, John E. (E A.), <i>Legislative Actuary</i> , Office of the Legislative, State of Louisiana, PO Box 94397, Baton Rouge LA 70804-9397 504/342-7237	1976	Southall, Charles R. (F S A, E A.), Howard Johnson & Co, 1001 SW Fifth Avenue, Suite 750, Portland OR 97204 503/241-0220	1979
Sondergeld, Donald R. (F S A, A C A.), <i>Executive Vice President</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07102-3184 201/481-8038 Fax 201/268-4341	1965	Southcote-Want, Colin E. (F S A, E A.), <i>Chief Actuary</i> , National Associates Inc NW, 1600 Plaza 600 Building, Seattle WA 98101 206/448-0285 Fax 206/448-2507	1980
Sondergeld, Eric T. (A S A), <i>Senior Investment Analyst</i> , Travelers Realty Investment Co, One Tower Square, 13SHS, Hartford CT 06183-2020 203/954-7131	1988	Southwell, Donald G. (F S A), <i>Senior Vice President</i> , Prudential Insurance Company, 213 Washington Street, Newark NJ 07102-2992 201/802-4012 Fax 201/802-9541	1978
Song, Young B. (A C A S), <i>Technical Analyst</i> , CIGNA Corp, Hartford CT 06152 203/726-1754 Fax 203/726-3183	1981	Southworth, J Russell (F C A., F S A., E A.), <i>Managing Director</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1972
Sonheim, Jeffrey (A S A), Chubb Life Insurance Co of America, Group Actuarial, One Granite Place, Concord NH 03301 603/226-5465	1981	Spade, Kent A. (F S A, E A.), <i>Actuary</i> , The Wyatt Company, 1700 One Penn Center, 1617 Kennedy Boulevard, Philadelphia PA 19103 215/569-4393	1980
Sonkin, Ronald B. (M C A., A S A, E A.), <i>Consultant</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116 617/638-3700	1980	Spafford, Dan R. (F S A), <i>Vice President & Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-5269	1977
Sonnanstine, Alan E. (A S A), <i>Actuary</i> , Gabriel Roeder Smith & Co, 101 North Main Street, Suite 440, Ann Arbor MI 48104 313/665-4820	1979	Spalla, Joanne S. (F C A S), <i>Associate Actuary & Director, Research Fin Analysis</i> , Hartford Insurance Group, Actuarial/Research Operations, HO-1, Hartford CT 06115 203/547-2312 Fax: 203/547-3606	1983
Sonnanstine, J Kathryn , <i>Actuary</i> , Gabriel Roeder Smith & Co, The Globe Building, 407 East Fort Street, Suite 200, Detroit MI 48226 313/961-3346	1976	Spano, Anthony T. (F S A, E A.), <i>Actuary</i> , American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2165 Fax 202/624-2319	1965
Sonnenschein, Gerald B. (A C A, E A.), <i>Vice President & Actuary</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346	1976	Spare, William A. (F S A), <i>Consulting Actuary</i> , 210 Hillendale Drive, Doylestown PA 18901 215/348-4059	1965
Sonnleitner, William (F S A), <i>Vice President & Health Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, PO Box 1447, Cedar Rapids IA 52499 319/398-8667	1979	Spaulding, Asa T. 1608 Lincoln Street, Durham NC 27701	1965
Soppe, Janet M. (F S A.), <i>Vice President & Actuary</i> , Life Investors Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6155	1985	Spear, Roy W. (E A), <i>President</i> , Spear Actuarial Services Inc, 2368 Shallowford Terrace, Chamblee GA 30341-3706 404/457-4111	1980
Sorbo, Allen J. (F S A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Minneapolis MN 55437-1097 612/897-3438 Fax 612/835-1437	1980	Specia, Brennan C. (A S A), <i>Actuarial Associate</i> , Liberty Life Insurance Co, 2000 Wade Hampton Avenue, Greenville SC 29615 803/292-4056	1986
Sorensen, Douglas K. (A S A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-5546	1986	Spedden, W Calvin (F S A, E A), <i>President</i> , Spedden & Associates Inc, 6116 North Central Expressway, Suite 200, Dallas TX 75206 214/987-1126	1979
Sorensen, Stuart L. (F S A), <i>Executive Vice President & Chief Actuary</i> , Security American Financial, 6681 Country Club Drive, Minneapolis MN 55427-4698 612/544-2121	1975	Speier, David Marc (A S A), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1990
Sormani, Charles R. (F S A., E A), <i>Senior Vice President-Insurance Operations</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6603 Fax: 202/682-4984	1971	Spell, Darrell D. (A S A), <i>Associate Actuary</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Seventh Floor, Orlando FL 32887 407/345-2502	1990
Sornberger, G Clinton (F C A S.), <i>Actuary</i> , Providence Washington Insurance Group, 20 Washington Place, PO Box 518, Providence RI 02901 401/831-4000	1986	Spellman, James W. (F S A), 1306 Stephens Drive, Normal IL 61761 309/454-2710	1965
Soronow, Frederick T. (F S A), <i>Consulting Actuary</i> , Sedgwick James Consulting Group, 401 West Georgia Street, Suite 1500, Vancouver BC Canada V6B 5A1 604/682-0865	1977	Spellman, Peter J. (F S A), 26 Catawba Ridge Court, Clover SC 29710 803/831-1279	1965
Sorrentino, Steven G. (F S A), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1983	Spence, Calvin C. (F S A., E A.), <i>Consultant</i> , TPF&C/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000	1984
Soucy, Robert L. (E A), <i>Data Center Manager</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0475	1976	Spencer, Gerald D. (A S A.), Sayre & Sayre Associates Inc, 200 South Main Street, Greenville SC 29601 803/235-3745	1990
Soul, Mary Ellen (F S A), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, Small Group & Individual Health, 213 Washington Street, 14th Floor, Newark NJ 07102-2992 201/802-6765	1983	Spencer, James C. (F S A., E A.), <i>Consultant</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700	1987
Sourdif, Jerald E. (F S A.), <i>Vice President & Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7025	1976	Spencer, James E. (F S A.), <i>Associate Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8766	1986
		Spencer, Janet Schilling (A S A), <i>Manager/Group Actuarial</i> , Blue Cross/Blue Shield of SC, I-20 and Alpine Road, Columbia SC 29219 803/788-3860	1986
		Spencer, William C. (E A.), <i>President & Actuary</i> , Spencer Organization Inc, 24 Wampum Road, Park Ridge NJ 07656 201/307-9099 Fax 201/307-9404	1981
		Spenny, Martha M. (A S A), <i>Assistant Actuary</i> , American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000	1986

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- Sperry, Mark D.**, (A S A.), *Manager*, Aetna Life & Casualty, 151 Farmington Avenue, PP89, Hartford CT 06156 203/273-1802 1982
- Spidell, Bruce R.**, (F C A S.), *Assistant Vice President & Actuary*, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4405 Fax: 407/997-4233 1986
- Spiegelman, Josh Stuart**, (A S A., F A.), *Consulting Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1987
- Spiegler, David**, (F C A S.), *Assistant Vice President*, American Re-Insurance Co, 555 College Road East, Princeton NJ 08543 609/243-4423 1989
- Spies, Robert L.**, (F.S.A.), *Actuary*, ITT Life Insurance Corp, Waterford Park, 505 North Highway 169, Minneapolis MN 55441 612/545-2100 Ext: 352 Fax: 612/591-9756 1975
- Spigal, Jerauld G.**, (F C A., F.S.A., E A.), *Principal*, TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3617 1976
- Spigal, Judith D.**, (F S A., E A.), *Actuary*, General Electric Co, Fairfield CT 06431 203/373-3018 1980
- Spilker, Dean D.**, (F.S.A.), 5801 North First Street, Lincoln NE 68521 1988
- Spilker, Keith K.**, (F S A.), *Second Vice President & Associate Actuary*, Security Mutual Life Insurance Co, 200 Centennial Mall North, PO Box 82248, Lincoln NE 68501 402/477-4141 1981
- Spilker, Mark E.**, (F S.A.), *Actuary-Individual Annuities*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8228 1980
- Spina, Vincent F.**, (A S.A., E A.), *Senior Consultant*, Coopers & Lybrand, One Lincoln Center, Syracuse NY 13202 315/473-1327 1985
- Spinner, Russell D.**, (E A.), *Senior Actuarial Analyst*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6840 1990
- Spitser, Kevin Lee**, (A.S.A.), *Actuarial Associate*, Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1988
- Spitz, Michael E.**, (F S A.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-1408 1984
- Spitz, Ronald O.**, (A S A., E.A.), *Consulting Actuary*, REBC Associates, 300 South Riverside Plaza, 10th Floor, Chicago IL 60606 312/930-0002 1980
- Spitzer, C Robert**, (F C A S.), *Vice President & Actuary*, Frontier Insurance Co, 196 Broadway, Monticello NY 12701 914/796-2100 Ext 439 Fax 914/791-7230 1973
- Spitzer, Robert F.**, (E A.), *Principal*, TPF&C/Towers Perrin, 1111 Third Avenue, Suite 2185, Seattle WA 98101-3204 206/343-6043 Fax 206/343-6056 1982
- Splitt, Daniel L.**, (F C A S.), *Actuary, Business Insurance*, American Family Insurance Group, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783 608/249-2111 Ext. 3546 1983
- Spock, Stephen C.**, (F S A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, PPB4, Hartford CT 06156 203/273-8860 1980
- Spock, William T.**, (F.S.A.), *Vice President, Business & Financial*, Swarthmore College, 500 College Avenue, Swarthmore PA 19081-1397 215/328-8315 1966
- Spoolstra, Herbert B.**, 567 Cielo Vista Court, Greenwood IN 46143 i 1966
- Spoolstra, Peter C.**, (F C A.), *President*, Peter C Spoolstra & Associates Inc, 1829 North Meridian Street, Indianapolis IN 46202 317/925-9001 1966
- Spooner, Forrest Allen**, (F.S.A.), *Vice President*, Gramercy Partners, 245 Park Avenue, 14th Floor, New York NY 10167 212/272-5793 Fax: 212/272-5895 1971

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- Spooner, Todd Paul**, (F S A.), *Assistant Vice President, Reinsurance FP&A*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46804 219/455-2397 1989
- Sprecher, Ingrid V.**, (A S A.), *Assistant Actuary*, Durham Life Insurance Co, PO Box 27807, Raleigh NC 27611 919/881-2544 1989
- Springer, Linda M.**, (F.S.A.), *Assistant Vice President*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8258 1981
- Sproule, Michael E.**, (F S A.), *Tillinghast/Towers Perrin*, 245 Park Avenue, 17th Floor, New York NY 10167 212/351-4132 Fax: 212/309-3857 1983
- Spurgeon, Benjamin G.**, (F S A.), *Second Vice President*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/289-6766 1982
- Spurgeon, Paul M.**, (A S.A.), *Associate Actuary*, Lafayette Life Insurance Co, 1905 Teal Road, Lafayette IN 47905 317/477-7411 Ext. 221 Fax: 317/477-6577 1982
- Spurr, Paul P.**, (A.S.A.), *Assistant Actuary*, MacKeen & Bailey Inc, 1068 West Fourth Street, Winston-Salem NC 27101 919/761-0951 1989
- Squier, Craig A.**, (A S A.), *Vice President & Actuary*, Creditor Resources, 1100 Johnson Ferry Road, Atlanta GA 30342 404/257-8238 1986
- Squires, Sanford R.**, (F C A S.), *Vice President, Product Development*, ISI Systems Inc, Two Tech Drive, Andover MA 01810 508/682-5500 1977
- Srite, Jim H.**, (F S A.), *Vice President & Associate Group*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126 305/594-1434 1986
- Staats, Dean R.**, (F S A.), 234 Hansell Road, Newtown Square PA 19073 i 1965
- Stabert, Bernhardt K.**, (F C A.), 312 Hathaway Lane, Wynnewood PA 19096 215/649-0140 i 1965
- Stackhouse, B L.**, (F S A.), *Vice President, Corporate Actuarial*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4589 Fax: 416/928-5255 1968
- Stadler, Elisabeth**, (F C A S.), *Secretary & Associate Actuary*, North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8266 Fax: 212/907-8728 1982
- Staehlin, Martin E.**, (F S A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5709 1979
- Stafford, Charles B.**, (F C A., A S A., E A.), *Assistant Vice President & Associate Actuary*, Union Central Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2702 Ext. 2702 Fax: 513/595-2111 1966
- Stagg, Ronald G.**, (F.S.A.), 7011 Balmoral Drive, Fort Wayne IN 46804 i 1965
- Stahl, John F.**, (F S A.), *Actuary*, The Wyatt Company, 303 West Madison, Chicago IL 60606 312/704-2528 1986
- Stahl, Joseph J. II**, (F C A., F S A., E A.), *President & Chief Operating Officer*, Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4800 Ext 4848 Fax: 312/701-2347 1965
- Stahly, Larry D.**, (A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 1801 Century Park East, Suite 480, Los Angeles CA 90067 213/282-8232 1986
- Stallworth, Mildred J.**, (E A.), *Actuarial Consultant*, Actuaries & Information Management Services Inc, 989 Sixth Avenue, 9th Floor, New York NY 10018 212/714-0960 1976
- Stamant, Jeanne M.**, (F S.A.), *Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext 3131 1978
- Stanar, Thomas J.**, (F.S.A., E.A.), *Hewitt Associates*, 2550 One First Union Center, Charlotte NC 28202 704/347-0100 1977

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Stanard, James N. , (F.C.A.S.), <i>Executive Vice President</i> , F & G Re Inc, 55 Madison Avenue, PO Box 1958, Morristown NJ 07962-1958 201/898-9393	1977	Stearns, John L. , (F.S.A.), 75 Grove Street, Apt 225, Wellesley MA 02181	i 1965
Stancik, Edwin E. , (A.S.A., E.A.), <i>Vice President</i> , W E Stanley & Co Inc, 300 East Wendover Avenue, Greensboro NC 27401-1221 919/273-9492	1967	Stedman, John A. , (F.S.A.), <i>Consulting Actuary</i> , Rural Route 1, Box 3511, Montpelier VT 05602 802/229-5079	1966
Stanco, Edward J. , (A.C.A.S.), <i>Vice President</i> , Balis & Company Inc, One Meridian Plaza, Philadelphia PA 19102-2499 215/564-3738	1985	Steele, Ernest C. , 1418 Coachman Lane, Knoxville TN 37919	i 1966
Stankus, Leo M. , (F.C.A.S.), 1201 Hawthorne Lane, Glenview IL 60025	i 1965	Steenek, Lee R. , (F.C.A.S.), <i>Vice President</i> , General Reinsurance Corp, Financial Centre, 695 East Main Street, Stamford CT 06904 203/328-5404	1978
Stanley, Daniel L. , (A.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, Suite 440, 2398 East Camelback Road, Phoenix AZ 85016 212/997-7171	1986	Steeple, Larry A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , West 315, South 7605 Lakecrest Drive, Mukwonago WI 53149 414/363-4507	1973
Stanley, Dennis L. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1979	Steer, Grant David , (F.C.A.S.), <i>Vice President & Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/899-2144	1980
Stanley, J Perham , (F.C.A., A.S.A.), PO Box CB-11393, Nassau Bahamas	i 1965	Steeves, Spurgeon S. , (E.A.), <i>President</i> , Pension Development Co Inc, 64 Salem Street, Medford MA 02155-3231 617/395-4774	1976
Stanley, Neal N. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Group and Pension Administration, 12160 Abrams Road, Suite 409, Dallas TX 75243 214/238-7900	1967	Stefanski, Richard D. , (A.S.A.), <i>Actuarial Assistant</i> , Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7213	1990
Stanley, Randall L. , (F.S.A., E.A.), <i>Vice President</i> , Actech Inc, Eight Piedmont Center, #310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7522	1977	Stefanson, Doug J. , (F.S.A.), <i>Assistant Vice President</i> , Group Insurance, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3408	1981
Stanley, Samuel S. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 Ext: 456 Fax 313/961-3383	1980	Steffen, Karen , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , Millman & Robertson Inc, 1301 Fifth Avenue, Suite 3800, Seattle WA 98101 206/624-7940	1976
Stanley, Stephen A. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3450 Fax: 919/691-3938	1975	Steffen, Walter W. , (F.S.A.), <i>Consultant</i> , 406 Bent Tree Lane, Indianapolis IN 46260 317/251-2406	i 1965
Stanton, Gary A. , (A.S.A.), <i>Vice President</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670 Fax: 312/332-2391	1980	Steimla, Joseph H. , (F.S.A., M.C.A.), <i>President</i> , Steimla & Associates Inc, One Energy Center, Suite 101, 300 East Shuman Boulevard, Naperville IL 60563 708/717-1640	1979
Stanton, Ming H. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6735	1971	Stein, Debra R. , (A.C.A.S.), <i>Associate Actuary</i> , National Council on Compensation Insurance, One Penn Plaza, 51st Floor, New York NY 10119 212/560-1003	1983
Stark, Glen Edward , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2242	1980	Stein, Jerome M. , (F.S.A.), <i>Vice President & Associate Actuary</i> , Prudential Insurance Company, Small Group & Individual Health, 213 Washington Street, 14th Floor, Newark NJ 07102-2992 201/802-6900 Fax 201/802-6442	1965
Stark, John W C. , (F.S.A.), <i>Associate Actuary</i> , Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/354-7009	1983	Stein, Joan Berkman , (A.C.A.S.), <i>Manager & Assistant Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5440	1966
Starr, Jeremy , (F.S.A.), <i>Second Vice President</i> , Reinsurance, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8289 Fax: 212/598-8659	1979	Stein, Mel , (F.S.A., E.A.), <i>President</i> , Profit Techniques Inc, 17110 Dallas Parkway, Suite 201, Dallas TX 75248 214/407-1081	1965
Starr, Susan H. , (M.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	Stein, Michael S. , (F.S.A.), <i>Time Insurance Company</i> , 501 West Michigan Street, PO Box 3050, Milwaukee WI 53201-3050 414/299-8672 Fax: 414/224-0472	1988
Stashin, Philip D. , (E.A.), <i>President</i> , Federation Pension Bureau Inc, 10 East 21st Street, New York NY 10010 212/505-0100	1977	Stein, Robert W. , (F.S.A.), <i>Partner</i> , Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-3386	1977
Statius, Anastase E. , (F.C.A., A.S.A.), 1450 Palisade Avenue, Apt 6B, Fort Lee NJ 07024 201/947-6031	i 1965	Steinberg, Edwin J. , (A.S.A.), <i>Consulting Actuary</i> , EJS Associates, Box 43616, Miami FL 33243 305/226-6158	1966
Staub, E Brian , (A.S.A., E.A.), <i>President</i> , Staub and Associates Inc, 2882 Remington Green Lane, Suite B, Tallahassee FL 32308 904/386-6688 Fax: 904/422-2523	1966	Steinberg, Howard L. , (A.S.A.), <i>Actuary</i> , Ingham & Co, 1570 Madruga Avenue, 4th Floor, Coral Gables FL 33146 305/662-5557	1982
Stavsky, Louis E. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/lowers Perrin, 245 Park Avenue, New York NY 10167 212/309-3691	1981	Steinbrunner, John A. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1986
Stearns, Bernice E. , 4124 Calaroga Court, West Linn OR 97068	i 1984	Steinen, Phillip A. , (F.C.A.S.), <i>Associate Actuary</i> , Central Insurance Companies, 800 South Washington Street, Van Wert OH 45891 419/238-1010 Ext: 381	1984
Stearns, John B. , (F.S.A.), 80 Green Village Road, Madison NJ 07940	i 1965	Steiner, Elliott Mark , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 1109, New York NY 10010 212/576-3955	1979
Stearns, John H, Jr. , (A.S.A.), <i>Senior Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3557	1971	Steiner, Kenneth A. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3222 Ext. 272 Fax: 617/235-0311	1979

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Steiner, Robert C. , (F.C.A., F.S.A., E.A.), <i>President & Consulting Actuary</i> , Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3666	1968
Steiner, William K. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568	1965
Steinert, Lawrence J. , (F.C.A.S.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Three Garret Mountain Plaza, West Patterson NJ 07424 201/278-8860	1989
Steinforth, Alex W, Jr. , (F.C.A., F.S.A.), Route 1, Box 94, i Genoa City WI 53128 414/279-3237	1965
Steingiser, Russell , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-2525	1986
Steinhauser, John , (F.S.A., E.A.), <i>Worth Corporate Planning</i> , Suite 3610, 380 Lexington Avenue, New York NY 10168 212/983-8340	1978
Steinhauser, Mark W. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1987
Steinhorn, Robert David , (A.S.A., E.A.), <i>Consulting Actuary</i> , Steinhorn & Associates Inc, 3645 Grand Avenue, Suite 302, Oakland CA 94610 415/444-7444	1982
Steinig, Stephen N. , (F.S.A.), <i>Senior Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7317	1971
Steinmann, John W. , (E.A.), <i>Actuary</i> , Beyer-Barber Company, 22 North Seventh Street, Allentown PA 18101 215/435-9577	1982
Stek, Pamela , (A.S.A.), <i>Assistant Actuary</i> , North American Life & Casualty, 1750 Hennepin Avenue South, Minneapolis MN 55403 612/347-6567	1990
Stellmacher, Jon M. , (F.S.A.), <i>Second Vice President & Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext: 2461 Fax: 414/730-4757	1981
Stempel, Martin , (F.S.A., E.A.), <i>Senior Vice President & Actuary</i> , DM&C Consultants Inc, Penn Centre, Suite 200, 7250 South Painter Avenue, Whittier CA 90602 213/945-9744 Fax: 213/693-7501	1967
Stenmark, John A. , (A.C.A.S.), <i>Vice President & Actuary</i> , Southern Farm Bureau Casualty, 1401 Livingston Lane, PO Box 1985, Suite S-300, Jackson MS 39215-1985 601/364-2434 Fax: 601/981-7422	1988
Stennes, George V. , (F.S.A.), 7070 Mid Oaks Avenue North, Stillwater MN 55082 612/439-4780	1965
Stenson, John M. , (A.S.A.), <i>Senior Manager</i> , Deloitte & Touche, 4300 Norwest Center, Minneapolis MN 55402 612/344-0421 Fax: 612/339-6202	1987
Stenson, Richard M. , (F.S.A., E.A.), <i>Senior Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Area 41 East, New York NY 10019 212/554-4223	1965
Stephan, Ruth W. , (F.S.A.), <i>President</i> , UL-TRA Life Systems Inc, 1410 South Kaspar Avenue, Arlington Heights IL 60005 708/259-7707	1980
Stephan, William J. , (F.C.A., E.A.), <i>Senior Vice President & Director</i> , Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900 Fax: 212/486-6251	1966
Stephens, John F. , <i>Chairman of Board</i> , Employers Casualty Co, PO Box 2759, Dallas TX 75221 214/760-6166	1969
Stephens, John R D. , (F.S.A., E.A.), <i>Sole Proprietor</i> , John Stephens & Associates, PO Box 27104, Greenville SC 29616 803/269-5052	1979
Stephenson, Elton A. , (F.C.A.S.), <i>Assistant Vice President</i> , Allstate Insurance Co, Allstate Plaza North-B6, Northbrook IL 60062 708/402-5655 Fax: 708/402-9757	1974
Stephenson, J Herman , 10051 Miami, Omaha NE 68134 402/391-8153	1966
Stephenson, John W. , 1400 Rabb Road, Austin TX 78704 i	1970

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Stergiou, E James , (F.C.A.S., F.C.A.), <i>Chairman & Chief Executive Officer</i> , E James Stergiou Risk Consultants Inc, 410 Hackensack Street, Second Floor, Carlstadt NJ 07072 201/935-3434 Fax: 201/935-3618	1977
Stern, Deborah A. , (F.S.A., E.A.), 2509 Woodland Drive, Northbrook IL 60062	1985
Stern, Howard D. , (F.S.A.), 12925 SW 108th Avenue, Miami FL 33176 305/251-3018	1976
Stern, Larry N. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , United Presidential Life Insurance, PO Box 9006, Kokomo IN 46902-9006 317/453-8706 Fax: 317/453-8747	1980
Stern, Philipp K. , (A.C.A.S.), Nine Dunbar Road, Newark DE 19711 302/368-2460	1956
Sternfeld, Joe P. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-5972	1985
Sterr, Randi M. , (F.S.A.), <i>Senior Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place Area C-2, PO Box 111, Boston MA 02117 617/572-5971	1984
Stertz, Lynnette J. , (F.S.A.), <i>Assistant Vice President & Managing Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8617	1987
Steven, David E. , (F.S.A.), <i>Vice President-Management Info Retirement & Investment Servs.</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7454 Fax: 204/946-8817	1976
Stevens, Becky F. , (F.S.A.), <i>Actuary</i> , Colonial Life & Accident Insurance, 1200 Colonial Life Boulevard West, Columbia SC 29210 803/798-7000	1982
Stevens, John J. , (A.S.A.), <i>Consulting Actuary</i> , John Stevens Associates Inc, 668 Joseph Drive, Wayne PA 19087 215/783-6790	1966
Stevens, Valerie A. , (A.S.A.), <i>Senior Actuarial Analyst</i> , TPF&C/Towers Perrin, 333 Bush, Suite 1600, San Francisco CA 94104 415/773-3000	1990
Stevens, W Tris , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Stevens Dowd & Co, 629 Lakeland East Drive, Jackson MS 39208 601/939-2902	1965
Stevens, William Richard , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1980
Stevenson, Jeffrey Glenn , (F.S.A.), <i>Vice President & Deputy Chief Actuary</i> , ITT Lyndon Insurance Group, 700 Community Federal Center, 12555 Manchester Road, St Louis MO 63131 314/821-6060 Ext: 254	1980
Stevenson, Jeffrey W. , (E.A.), <i>Attorney</i> , Kirkland & Ellis, 200 East Randolph Drive, Chicago IL 60601 312/861-2000	1984
Stevenson, Kenyon , (F.S.A.), <i>Manager, Actuarial Research & Product Development</i> , Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3502	1988
Stevenson, Raymond H. , (M.C.A.), <i>President</i> , Stevenson International Inc, 13 Stonegate Drive West, Prospect Heights IL 60070 708/520-1604	1967
Stewart, Charles Walter , (F.C.A.S.), <i>Vice President & Senior Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19192 215/523-3350	1972
Stewart, Daniel G. , (F.S.A.), <i>Senior Vice President</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8211	1965
Stewart, Gathings , (F.S.A.), 6707 Sky Blue Drive, Fort Wayne IN 46804	1965
Stewart, James G. , (F.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , CIGNA Corp, One Liberty Place, PO Box 7716, Philadelphia PA 19192-1550 215/523-5725	1971
Stewart, Joy L. , (F.S.A.), <i>Second Vice President</i> , Pan-American Life Insurance Co, 601 Poydras Street, 14th Floor, New Orleans LA 70130 504/566-3304	1979

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Stewart, Kenneth W. , (F.S.A.), <i>Vice President-Strategic Initiatives</i> , London Life Insurance Company, 255 Dufferin Avenue, London ON Canada N6A 4K1 519/432-5281 Ext: 5051 Fax: 519/432-6883		1989	Stoltzfus, James G. , (A.S.A.), <i>Actuarial Assistant</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 Fax: 215/687-4236		1985
Stewart, O Conrad , (F.S.A.), 2526 Medway Drive, Raleigh NC 27608	i	1966	Stone, Clifton Arthur , (A.S.A.), <i>Actuarial Officer</i> , Amica Life Insurance Company, 10 Lincoln Center Boulevard, PO Box 500, Lincoln RI 02865-0500 401/334-6000 Ext. 3617		1982
Stiasny, Gabor , (A.S.A.), <i>Manager Actuarial</i> , United Farm Bureau Family Life, 130 East Washington, Indianapolis IN 46206 317/263-7366		1980	Stone, David L. , (F.S.A., E.A.), <i>Assistant Vice President</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6944		1979
Sticha, Kay L. , (F.S.A.), Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06154 203/727-6500		1986	Stone, Dennis L. , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1500 Meidinger Tower, Louisville KY 40202-3415 502/561-4709		1982
Stickney, Michael L. , (F.S.A.), <i>Actuary</i> , Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/737-9360 Fax: 604/734-7207		1984	Stone, Edward C. , (F.C.A.S.), <i>Assistant Actuary</i> , CIGNA Reinsurance Company, PO Box 41567, Philadelphia PA 19102 215/523-1135		1990
Stiefel, John D, III , (F.S.A.), <i>Assistant Vice President, Group Division</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/636-6762		1975	Stone, Frank P. , (A.S.A., E.A.), <i>Actuarial Consultants Inc</i> , PO Box 720415, Oklahoma City OK 73172-0415 405/840-4610 Fax: 405/840-3387		1980
Stier, Frances R. , (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5715 Fax: 215/636-8166		1990	Stone, Linda K. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/246-6412		1982
Stieren, Valeska U. , 11400 Normandale Boulevard, Bloomington MN 55437 612/881-8665 Fax: 612/885-2343	i	1966	Stone, Mary H. , (F.S.A.), <i>Second Vice President</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6838 Fax: 313/746-6667		1989
Stigliano, Neil , (F.S.A., E.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0479		1978	Stone, Ronald J. , (A.S.A.), Ronald Stone Consulting Inc, 86 Caribou Crossing, Northbrook IL 60062 708/480-9040		1970
Stiles, Hubert M. , (F.S.A.), PO Box 130177, Birmingham AL 35213 205/879-5528	i	1965	Stonecipher, David A. , (F.S.A.), <i>President</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100 Fax: 404/980-5800		1970
Stillier, Dean P. , (A.S.A.), <i>Associate Actuary</i> , Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-4626 Fax: 612/631-7460		1989	Stoner, Steven K. , (A.S.A.), <i>Assistant Actuary</i> , Kentucky Central Life Insurance Co, 300 West Vine Street, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5154		1981
Stinchcomb, James A. , (F.S.A., M.C.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Suite 1800, 250 East Fifth Street, Cincinnati OH 45202-4159 513/381-0111		1979	Stonewall, Alan J. , (E.A.), <i>Manager</i> , Stonewall Pension Service, Lincoln Center II, Suite 301, 10220 SW Greenburg Road, Portland OR 97223 503/245-9199		1976
Stipelman, Charles M. , (M.C.A., E.A.), <i>President</i> , CMS Pension Associates Inc, 57 Route 34, Matawan NJ 07747 201/290-0044 Fax: 201/583-8169		1976	Stontz, Carolyn J. , (F.S.A.), <i>Actuary</i> , Actuarial Resources Corp, 122 South El Camino Real, Suite 32, San Clemente CA 92672 714/498-8644 Fax: 714/498-0423		1981
Stirling, David F. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633		1980	Stontz, Michael A. , (A.S.A.), <i>Actuarial Assistant</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3319		1986
Stobie, David W. , <i>Principal Planner</i> , US Sprint Communications Co, 9300 Metcalf, Overland Park KS 66212 913/967-5097		1967	Stopher, Ronald L. , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-5057 Fax: 219/455-7769		1982
Stock, Mary C. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000		1989	Storace, Janet M. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5337		1986
Stockfleth, Ronald D. , (F.S.A.), <i>Regional Vice President</i> , Phoenix Mutual Life Insurance Co, Oakwood Square, Suite 180F, 1400 Highway 101 North, Plymouth MN 55447 612/476-6140		1981	Storm, Diane M. , (A.S.A., E.A.), <i>Vice President</i> , Actuarial Systems Corp, 323 1/2 Main Street, Suite 203D, Rochester MI 48307 313/656-8861		1982
Stockmeyer, Nancy J. , (F.S.A.), <i>Actuary</i> , The Wyatt Company, 303 West Madison Street, Suite 2400, Chicago IL 60606 312/704-0600 Ext: 2252 Fax: 312/704-8109		1985	Storms, Peter F. , <i>Director, Financial Standards</i> , Travelers Insurance Company, Corporate Finance (4PB), One Tower Square, Hartford CT 06183 203/277-5888		1970
Stoiber, Thomas J. , (F.S.A.), <i>Vice President & Actuary</i> , Time Insurance Company, 501 West Michigan Street, PO Box 3050, Milwaukee WI 53201-3050 414/299-8673 Fax: 414/224-0472		1980	Storozum, Mark L. , (A.S.A.), <i>Manager</i> , William Penn Life Insurance Co of NY, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000		1987
Stokes, Frank , (F.S.A.), <i>President</i> , Frank Stokes Inc, 7013 Crail Drive, Bethesda MD 20817 301/229-8363	i	1980	Storrer, Suzanne Waite , (A.S.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8706		1990
Stokes, Marvin Lee , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Boone & Company, 31 Inverness Center Parkway, Suite 110, Birmingham AL 35242 205/991-9723		1988	Stouffer, Linda M. , (A.S.A.), <i>Actuary</i> , Union National Life Insurance Co, 8282 Goodwood Boulevard, Baton Rouge LA 70806 504/927-3430		1980
Stokes, Robert J. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111 T-25, Boston MA 02117 617/572-8566		1980			
Stokesbury, John T. , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300		1986			

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Stout, Alberta , (F.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2940	1968	Stricker, Brian P. , (A.S.A.), <i>Assistant Actuary</i> , Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201-4894 301/539-7900	1987
Stover, J. Karl , (A.S.A.), 217 Valley Oaks Drive, Greenville SC 29609	i 1966	Stricker, Irwin J. , (F.S.A.), <i>Vice President-Group Pricing & Standards</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8670	1966
Stover, Richard D. , (F.S.A.), <i>Principal</i> , William M Mercer Incorporated, 44 Whippany Road, PO Box 2346, Morristown NJ 07960 201/538-5400	1986	Strickert, Roland R. , (F.S.A.), 4704 Belmont Park Terrace, Nashville TN 37215 615/297-4900	i 1965
Straate, Christine A.M. , (F.S.A.), 1325 Indianwood Drive, Brookfield WI 53005 414/785-0958	i 1982	Stroh, Ethan , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5627	1967
Straate, Lee H. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1980	Strom, C. Nelson , (F.S.A., E.A.), <i>Vice President</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-5054	1972
Strachan, Judy L. , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-6966	1983	Strom, Christian L. , (A.S.A.), Slash Pine Villa, Delray Dunes, Boynton Beach FL 33436 407/734-1160	i 1966
Straffin, Donald C. , (A.S.A., E.A.), <i>Associate Actuary</i> , Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 Ext 518	1975	Strom, David N. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9485 Fax: 314/889-9390	1979
Strasburg, Daniel H. , (F.S.A.), <i>Vice President Product Marketing & Chief Actuary</i> , Catholic Knights Insurance Society, 1100 West Wells Street, Milwaukee WI 53233 414/273-6266	1979	Strommen, Douglas N. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Sentry Insurance Group, 1800 North Point, Stevens Point WI 54481 715/346-6792	1988
Strassberg, Leslie , (F.S.A., E.A.), <i>Senior Manager</i> , Price Waterhouse, 1221 Avenue of the Americas, New York NY 10020 212/703-3875 Fax: 212/302-8736	1980	Strommen, Stephen J. , (F.S.A.), <i>Associate Director Planning</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-1944	1981
Stratton, Andrew C. , (F.S.A., E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 25 Park Place NE, Atlanta GA 30303 404/586-8300	1978	Strong, Gregory S. , (F.S.A.), <i>Vice President, Financial Service</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101-2098 612/223-4363 Fax: 612/298-3853	1974
Strauss, Isidor R. , (A.S.A.), <i>Actuary</i> , Health Care Financing Administration, 6325 Security Boulevard, Baltimore MD 21207 301/966-7924	1987	Strong, H. Raymond , (F.C.A.), [Past President], 5650 Brookstown Drive, Dallas TX 75230 214/239-1295	i 1965
Strauss, Neil T. , (A.S.A.), <i>Actuarial Associate</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-4847 Fax: 212/576-6612	1986	Strong, Paul J. , (F.S.A.), <i>Assistant Vice President, US Individual Operation</i> , Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314 703/739-6934	1979
Strazemski, Joseph P. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Kwasha Lipron, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1983	Strother, Michael E. , (A.S.A., E.A.), <i>Senior Manager</i> , Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-3000	1988
Streatfeild, G. Philip , (A.S.A.), 43012 Montemarte Court, Lancaster CA 93536	i 1966	Stroud, Christine L. , (E.A.), <i>Vice President/Pension Marketing</i> , Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 Ext 413 Fax: 305/854-6305	1984
Streck, James J. , (F.S.A.), <i>Senior Vice President, Insurance Operations</i> , American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331	1973	Stroud, Richard A. , (A.C.A.S.), <i>Senior Research Associate</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-8569	1979
Streck, Linda S. , (F.S.A.), <i>Associate Actuary, Product Development</i> , Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/242-4546 Fax: 515/242-4670	1986	Struble, Danny L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , TPF&C/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600	1976
Streck, Michael J. , (F.S.A.), <i>Associate Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0630 515/247-6628	1986	Struble, William I. , (F.S.A.), 2908 Lombardy Road, Pasadena CA 91107	i 1965
Strecker, Jefferson L. , (F.S.A., E.A.), Hewitt Associates, Suite 4250, One Oxford Centre, Pittsburgh PA 15219 412/281-3300	1982	Strug, Emil J. , (F.C.A.S.), 37 Merrill Street, Stoughton MA 02072	i 1966
Street, Christopher C. , (A.S.A.), 8 Overlook Trail, Morris Plains NJ 07950	i 1971	Strum, Eugene R. , (F.S.A., E.A.), <i>Vice President, Product & Services Development</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5303	1975
Street, John L. , <i>President</i> , Sigma Sciences Inc, 207 Cedargate Common, Lawrenceville GA 30245 404/963-1058	i 1971	Strunk, Carl J. , (A.S.A.), 381 Highlands Drive, Bailey CO 80421	i 1969
Streff, James P. , (F.C.A.S.), <i>President</i> , Milwaukee Teleservice, PO Box 887, Suite 202, 1045 Clark Street, Stevens Point WI 54481 715/341-8780	1978	Strunk, Gary J. , (A.S.A.), <i>Actuarial Associate</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8502	1990
Strenk, Richard E. , (F.A.), <i>Consulting Actuary</i> , Millman Strenk & Cuni Inc, 7815 Cooper Road, Suite D, Cincinnati OH 45242-7605 513/891-0270	1976	Stryker, John A. , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2954	1989
Strewchuk, Roy W. , (F.S.A.), <i>Consulting Actuary, Group Health & Welfare</i> , Millman & Robertson Inc, 3800 Fountain Place, 1445 Ross Avenue, Dallas TX 75202-2711 214/855-0100 Ext: 43 Fax: 214/855-1428	1987	Stubbe, Robert J. , (A.S.A.), <i>Manager, Actuarial Services</i> , Wisconsin Physicians Service Insurance Corporation, 1717 West Broadway, Madison WI 53708 608/221-4711	1989
		Studer, Jonathan M. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7389 Fax: 614/249-7705	1987

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Studley, Patrick D., (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7446 1988

Stuenkel, Wayne E., (F.S.A.), *Senior Vice President & Chief Actuary*, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3200 Fax: 205/868-3104 1979

Stulce, L. Jefferson, (F.S.A., E.A.), *Vice Chairman of the Board*, Chubb Life Insurance Co of America, PO Box 1369, Chattanooga TN 37401 615/634-7220 Fax: 615/266-3203 1965

Sturdivan, Peter R., (F.S.A., E.A.), Milliman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634 1986

Sturgis, Robert W., (F.C.A.S., F.C.A.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761 1970

Sturm, Elissa M., (A.C.A.S.), 2644 Magnolia, Chicago IL 60614 1990

Su, Alice W., (F.S.A., E.A.), *Senior Manager*, KPMG Peat Marwick, 650 Town Center Drive, Costa Mesa CA 92626 714/850-4358 1984

Sublett, Sharon K., (A.C.A.S.), *Actuarial Assistant*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1989

Suchar, Christopher M., (F.C.A.S.), *Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1989

Suchoff, Stuart B., (F.C.A.S., F.C.A.), *Principal*, William M Mercer Incorporated, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969 1981

Sue, Chye, (A.S.A.), American Family Life Assurance Co, 1932 Wynnnton Road, Columbus GA 31999 404/323-3431 1990

Suggs, Warren P., (F.S.A., M.C.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067-2790 213/551-5611 1979

Suiter, G. Edward, II, (F.S.A.), *Senior Vice President, Product Management*, J. C. Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6462 1971

Sujecki, Robert A., (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-6096 1982

Sukha, Serm, (A.S.A.), *Assistant Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2548 1984

Sulek, Paul J., (F.S.A.), *Vice President & Chief Actuary*, American Guardian Life Assurance, 980 Harvest Drive, Suite 200, Blue Bell PA 19422 215/643-6400 Ext: 3063 Fax: 215/653-0998 1979

Sulger, Jack F., (F.S.A.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4034 1977

Sulger, Laurie E., (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4218 1979

Sulikowski, Henryk, (A.S.A.), *Assistant Vice President & Actuary*, Monarch Financial Services Inc, 361 Whitney Avenue, Holyoke MA 01040 413/784-6349 1987

Sullenberger, Mary M., (F.S.A.), *Vice President & Product Actuary*, Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221-0500 214/978-7486 Fax: 214/978-7718 1980

Sullivan, C. Jerome, (F.C.A., A.S.A.), 1850 East Ridgewood Lane, Glenview IL 60025 1965

Sullivan, Carl H., (A.S.A.), *Assistant Vice President & Associate Actuary*, Hudson Life Reassurance Corp, Tower One, 10th Floor, Ent Corporate Tower, One Corporate Drive, Shelton CT 06484 203/926-1166 1982

Sullivan, Denis J., (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1970

Sullivan, Eugene J., Jr., (F.S.A., E.A.), The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393 1971

Sullivan, Joe W., Jr., (A.S.A., E.A.), *Consulting Actuary*, Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 1984

Sullivan, Sean M. P., (A.S.A., E.A.), A Foster Higgins & Co Inc, 25 Park Place, Atlanta GA 30303 404/586-8300 1990

Sullivan, William J., (F.S.A.), 5425 North Delaware Street, Indianapolis IN 46220 1965

Summers, Sheldon D., (F.S.A.), *Supervising Life Actuary*, California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-2917 Fax: 213/736-4800 1984

Sumner, Dale R., 1033 Calle Del Vencejo, Green Valley AZ 85614 1970

Sumner, Gail L., (E.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5641 1976

Sun, Shuling W., (A.S.A.), *Assistant Actuary*, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/562-2475 1988

Sun, Tzegong, (A.S.A.), *Actuary*, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 1982

Sundaresan, Subramanian, (A.S.A., E.A.), *Actuary*, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600 Ext: 373 1988

Sunderland, David E., (F.S.A., A.C.A., E.A.), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111 T-56, Boston MA 02117 617/572-7435 1971

Sundram, Anuradha, (A.S.A.), CUNA Mutual/LIC, 15600 Providence Drive, Southfield MI 48075 313/557-3210 1982

Sung, Kihong, (F.S.A., E.A.), *Senior Vice President*, Mutual Of New York, Glenpointe Center West, Teaneck NJ 07666 201/907-5750 1972

Sunila, Thomas D., (E.A.), *Manager Actuarial Unit*, Mobil Corporation, 3225 Gallows Road, Room 20003, Fairfax VA 22037-0001 703/846-3660 Fax: 703/846-3782 1976

Surrage, James, (F.C.A.S.), *Vice President & Actuary*, Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-5353 Fax: 212/487-7199 1981

Sussman, Alexander, (F.C.A., F.S.A., E.A.), *Senior Vice President & National Consulting Director*, Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 1970

Sustman, Scott C., (F.S.A., M.C.A., E.A.), *Principal*, William M Mercer Incorporated, 1221 Lamar, Suite 1200, Houston TX 77010 713/951-0060 1980

Sutcliffe, Jon D., (F.S.A., E.A.), *Principal*, William M Mercer Incorporated, 3303 Wilshire Boulevard, Suite 375, Los Angeles CA 90010 213/480-6485 Fax: 213/480-1299 1965

Sutherland, Donald R., (E.A.), *Actuary*, Western Plan Admin Co Inc, Suite 500, 1330 Broadway, Oakland CA 94612 415/834-1337 1976

Sutherland, Elizabeth A., (F.S.A.), *Assistant Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5363 1988

Sutherland, John M., Jr., (F.S.A., E.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 340 Main Street, Worcester MA 01608 617/791-1069 1965

Sutter, Russel L., (F.C.A.S.), Tillinghast/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/246-6309 1988

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Sutton, Barry S. , (F.S.A.), <i>President & Chief Executive Officer</i> , GBB Buck Consultants Limited, 95 Wellington Street West, PO Box 15, Suite 1500, Toronto ON Canada M5J 2N7 416/865-0060 Fax: 416/865-1301	1980	Swenson, James R. , (F.S.A., E.A.), <i>Administrator</i> , Oregon State Insurance Division, 440 Labor & Industrial Building, Salem OR 97310 503/378-4271 Fax 503/378-4351	1974
Sutton, Harry L., Jr. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , R W Morey Inc, 8400 Normandale Lake Boulevard, Suite 1180, Minneapolis MN 55437 612/831-7565 Fax. 612/831-7535	1965	Swenson, Jerome P. , (F.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/299-8645	1990
Sutton, Richard L. , (F.S.A.), <i>Management Accounting Director</i> , Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6898	1984	Swerdlin, Dorn H. , (F.S.A., E.A.), <i>President</i> , Swerdlin & Co. 1050 Crown Pointe Parkway, Suite 300, Atlanta GA 30338 404/396-6601	1976
Sutton, Thomas C. , (F.S.A.), <i>Chairman of the Board/Chief Executive Officer</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3126	1973	Swerdlow, Laurence M. , (F.S.A.), <i>Vice President & Reserving Actuary</i> , Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Warwick RI 02888 401/827-2512	1973
Sutton, William F. III , (F.S.A.), <i>Actuary</i> , Provident Mutual Life Insurance Co, PO Box 7378, Philadelphia PA 19101 215/636-5587	1965	Swett, Robert E. , (F.S.A., E.A.), <i>Senior Vice President</i> , Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3138	1965
Svedin, Christian T. , (A.S.A.), <i>Consulting Actuary</i> , Wilcox & Company Inc, 170 South Main, Suite 1050, Salt Lake City UT 84101 801/532-2390	1986	Swiatkowski, Martin J. , (E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
Svendsgaard, Christian , (F.C.A.S.), <i>Manager & Associate Actuary</i> , Insurance Services Office Inc, 160 Water Street, 16th Floor, New York NY 10038 212/487-4716 Fax: 212/487-7199	1987	Swick, George B. , (F.C.A., A.S.A., E.A.), 39 Knollwood Road, Upper Saddle River NJ 07458 201/327-5374	1965
Swager, Richard E. , (F.S.A.), <i>Chairman & Chief Executive Officer</i> , Reinsurance Alternatives Inc, 7900 Xerxes Avenue South, Suite 2030, Minneapolis MN 55431 612/832-3366	1974	Swiecicki, Michael E. , (A.S.A., E.A.), <i>Actuary</i> , California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3426	1979
Swaim, R Steven, Jr. , (A.C.A., E.A.), The Nyhart Co Inc, 3505 North Washington Boulevard, Indianapolis IN 46205 317/923-2391	1966	Swift, John A. , (F.C.A.S.), <i>Vice President & Actuary</i> , Zenith Insurance Company, 21255 Califa Street, Woodland Hills CA 91367 818/713-1000	1979
Swain, Thomas A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1983	Swift, Richard A. , (F.S.A.), <i>Actuarial Consultant</i> , 1483 81st Avenue NE, Suite A, Minneapolis MN 55432 612/785-1537	1969
Swanick, Glenn R. , (F.S.A.), <i>Reinsurance Vice President</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M2J 4E4 416/926-3327 Fax: 416/926-5793	1969	Swim, Gregory Todd , (F.S.A.), <i>Senior Actuary & Director</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6899	1981
Swankey, Timothy P. , (A.S.A.), <i>Assistant Actuary</i> , Mutual Of New York, One MONY Plaza, PO Box 4830, Syracuse NY 13221 315/477-3812	1990	Swisher, John W., Jr. , (A.C.A.S.), <i>Consulting Actuary</i> , 362 Welch Street, Northville MI 48167 313/348-8474 Fax 313/348-7459	1979
Swanson, David L. , (F.S.A.), <i>Assistant Actuary</i> , CIGNA Corp, Routing S-330, Hartford CT 06152 203/726-5331	1989	Switzer, Vernon J. , (F.C.A.S.), <i>Vice President/Health Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2475	1966
Swanson, F Gilbert , (F.S.A.), 5 Holly Hill, Cromwell CT 06416	1965	Swope, Carl S. , (F.S.A., M.C.A., E.A.), 480 Colonial Road, Guilford CT 06437 203/458-3009	1980
Swanson, Robert H. , 701 West 101st Terrace, Kansas City MO 64114 816/943-0504	1967	Swotinsky, Mark S. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Park 80 West, Plaza One, Saddle Brook NJ 07662 201/843-3444	1981
Swanson, Sheree , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3231	1989	Sy, Leona U. , (E.A.), <i>Consulting Actuary</i> , 732 Davit Lane, Redwood City CA 94065 415/591-3332	1976
Swanstrom, Ronald J. , (A.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5583	1988	Sya, Chung-Shing , (A.S.A.), <i>Assistant Actuary</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-1676	1987
Sweeney, James L. , (F.S.A.), <i>Senior Vice President & Actuary</i> , Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 Ext: 445 Fax: 404/394-7744	1979	Sylvia, Elizabeth M. , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0562	1981
Sweeney, Theodore A. , (F.C.A.), 543 Bottlebrush Court, New Smyrna Beach FL 32168 904/428-3640	1969	Sypher, Edward , (A.S.A.), <i>Actuary</i> , Internal Revenue Service, Attn. E.E.P.A., Room 2242, 1111 Constitution Avenue NW, Washington DC 20224 202/535-9852	1990
Sweetser, Edward H. , (F.S.A.), 8 Thomas Paine Drive, Cranbury NJ 08512 609/655-2478	1965	Szczepanski, Chester J. , (A.C.A.S.), <i>Chief Actuary</i> , Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg PA 17120 717/787-0873	1989
Swender, David J. , (F.S.A.), <i>Vice President, Customer Information Systems</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 Ext. 2770	1969	Sze, Michael , (F.S.A., E.A.), Hewitt Associates, 4110 Yonge Street, North York ON Canada M2P 2B7 416/225-5001	1980
		Szkoda, Susan T. , (F.C.A.S.), <i>Second Vice President & Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/954-7314	1980
		Szper, Douglas A. , (F.S.A.), <i>President</i> , The Actuarial Network, PO Box 724, Mequon WI 53092 414/242-0148	1980
		Szurek, James E. , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/288-8829	1976

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- Tadelman, Lee S.** (F.S.A.), *Senior Actuary*, The Newport Group, 300 International Parkway, Suite 270, Heathrow FL 32746 407/333-2905 Fax: 407/333-2815 1982
- Taggart, Michael Harry** (F.S.A., M.C.A., E.A.), *Principal*, William M Mercer Incorporated, 2200 Ross Avenue, Suite 3800, Dallas TX 75201 713/951-0060 1982
- Tai, Dylan C.** (E.A.), *Consulting Actuary*, 27632 Ruisenor, Mission Viejo CA 92691 714/855-4015 1986
- Tak, John A.** (F.S.A.), *Associate Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5471 1985
- Takebayashi, Donn T.** (A.S.A.), *Actuarial Associate & Manager-Actuarial Services*, Pacific Guardian Life Insurance Co, 1440 Kapiolani Boulevard, Suite 1700, Honolulu HI 96814 808/955-2236 Ext: 281 1990
- Takemoto, Ronald T.** (F.S.A.), *Associate Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8328 1981
- Talaga, Robert M.** (F.S.A.), *Associate Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1983
- Talbert, Charles E.** (A.S.A.), *Consultant*, Deloitte & Touche, 4300 Norwest Center, 90 South Seventh Street, Minneapolis MN 55402 612/344-0200 Ext: 351 1990
- Tallman, Richard H.** (F.S.A.), Rural Route 1, Pender Island BC Canada V0N 2M0 604/629-3444 1965
- Tam, Raymond W.** (A.S.A.), *Assistant Director & Associate Actuary*, The Wyatt Co (HK) Ltd, 27/F Sun Hung Kai Centre, 30 Harbour Road, Hong Kong Hong Kong 852/891-1018 Fax: 852/834-5285 1987
- Tamura, Danny M.** (E.A.), *Consulting Actuary*, 31 Wintermist, Irvine CA 92714 714/262-0361 1989
- Tan, Beng-Lee** (F.S.A., E.A.), *Second Vice President, Long Term Care*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3908 1981
- Tan, Charles W.** (F.S.A.), Aetna Life & Casualty, 151 Farmington Avenue, MC-53, Hartford CT 06156 203/636-1375 1986
- Tan, Joseph H.** (F.S.A.), *Senior Manager & Actuary*, Price Waterhouse, 30 South 17th Street, Philadelphia PA 19103 215/665-4691 Fax: 215/665-0297 1983
- Tananbaum, David J.** (E.A.), *President & Chief Actuary*, National Retirement Programs Inc, 200 Park Avenue, Suite 228E, New York NY 10017 212/697-4590 1979
- Tandul, Leonard E.** (F.S.A.), *Senior Vice President & Chief Actuary*, Church Life Insurance Corp, 800 Second Avenue, New York NY 10017 212/661-6700 Ext: 823 1966
- Tanenbaum, Lori Simon** (A.S.A.), *Senior Actuarial Associate*, State Mutual Life Assurance Co, Group Actuarial, D-31, 440 Lincoln Street, Worcester MA 01605 508/852-1000 Ext: 3908 1987
- Tang, Chilun** (A.S.A.), *Associate Staff Research Actuary*, Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-6184 1990
- Tang, Lee Man** (F.S.A.), *Second Vice President*, Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015-2211 213/741-6971 Fax: 213/742-3935 1987
- Tanhehco, Efren L.** (A.S.A.), *Assistant Actuary-Group*, HBJ Insurance Companies, Product Research & Development Dept, 6277 Sea Harbour Drive, Orlando FL 32887 407/345-2791 1984
- Tani, Richard T.** (F.C.A., F.S.A., E.A.), *Consulting Principal*, William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500 1976
- Tannenbaum, Stanley H.** (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524 Ext: 302 Fax: 212/315-4274 1977
- Tan-Torres, Antonio L.** (F.S.A., E.A.), William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5329 1989
- Tao, Yung** (A.S.A.), *Senior Corporate Actuary*, Foundation Health Plan, 3400 Data Drive, Rancho Cordova CA 95670 916/631-5324 1981
- Taper, Alan S.** (A.S.A., E.A.), *Associate*, TPF&C/Towers Perrin, One Houston Center, 1221 McKinney, Suite 2600, Houston TX 77010-1006 713/754-9497 1990
- Tapson, John F.** (E.A.), Pacific Retirement Plans Inc, 216 North San Mateo Drive, San Mateo CA 94401 415/340-7170 1984
- Taranto, Joseph V.** (F.C.A.S.), *President*, Transatlantic Reinsurance, 80 Pine Street, 7th Floor, New York NY 10005 212/770-2025 1979
- Taranto, Suzanne** (E.A.), *Consultant*, The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1990
- Tarbell, Luther L, Jr.** (F.C.A.S.), 1080 Harwich Road, Brewster MA 02631 508/896-2836 1965
- Tarr, Duane B.** (A.S.A.), *Actuarial Associate*, Colonial Penn Group Inc, Colonial Penn Plaza, 19th & Market Streets, Philadelphia PA 19181 215/988-5361 1987
- Tartaro, Nancy M.** (E.A.), *Associate*, William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7242 1990
- Tarzian, Michael J.** (A.S.A.), *Chief, Actuarial Staff*, Veterans Administration, 5000 Wissahickon Avenue, Philadelphia PA 19144 215/951-5729 1981
- Tash, Richard C.** (A.S.A.), Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000 1986
- Tatge, Robert L.** (F.C.A.S.), *Actuarial Vice President*, Farm Bureau Mutual Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5744 1979
- Tatum, Samuel C.** (A.S.A.), 606 Elmwood Drive, Greensboro NC 27408 919/272-0832 1966
- Taub, David** (A.S.A.), *Second Vice President & Associate Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1986
- Tausch, Alan J.** (F.S.A.), *Vice President*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2702 1979
- Taylor, Angela Elliott** (F.C.A.S.), *Corporate Actuary & Manager-Actuarial Division*, Fidelity & Deposit Co of MD, 210 North Charles Street, Baltimore MD 21203 301/360-3691 1988
- Taylor, Brannon B.** (A.S.A.), *Vice President*, National Western Life Insurance Co, 850 East Anderson Lane, Austin TX 78752-1602 512/836-1010 Ext: 308 1980
- Taylor, Catherine H.** (F.C.A.S.), *Executive Director*, United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2109 1983
- Taylor, Craig P.** (A.C.A.S., A.C.A.), *Assistant Actuary*, Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144 1987
- Taylor, Dean L.** (A.S.A.), *Actuarial Associate*, Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/354-7125 1989
- Taylor, Douglas G.** (F.S.A.), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 Fax: 206/447-8867 1981
- Taylor, Douglas W.** (F.S.A.), *Associate Actuary*, The Paul Revere Life Insurance Co, 440 Elizabeth Street, Burlington ON Canada L7R 4C1 416/681-1180 Ext: 209 1987
- Taylor, Frank C.** (F.C.A.S.), *Senior Vice President & Actuary*, Crum & Forster Corporation, Corporate Actuarial Department, 40 Technology Drive, Warren NJ 07060 908/412-3199 1979

	Admitted		Admitted
Taylor, Gregory T. (A S A), <i>Assistant Actuary</i> , Security Administrators Inc, PO Box 1625, Binghamton NY 13902-1625 607/723-3551	1990	Teitelbaum, Naftali (F S A , E A), <i>Vice President & Actuary</i> , Individual Insurance, North Atlantic Life Insurance Co of America, Two Robbins Lane, Jericho NY 11753 516/934-8779	1966
Taylor, J Eugene (F S A), 1131 Deerfield Road, Prescott AZ 86303 602/778-1882	i 1965	Tell, Philip A. (E.A.), <i>President</i> , Tell Retirement Services Inc, 34 East Main Street, Somerville NJ 08876 201/707-0146 Fax 201/707-0446	1987
Taylor, Jane C. (F.C.A.S.), <i>Senior Vice President</i> , Reliance Reinsurance Corp, One Penn Center, Suite 1200, Philadelphia PA 19103 215/864-6421 Fax 215/864-6499	1979	Tellier, Robert N, Jr. (E.A.), <i>President</i> , Scott Tellier & Company Inc, 3302 East Indian School Road, Phoenix AZ 85018 602/954-8933	1976
Taylor, John R. (F S A), 1100 Union Street, Apt 200, San Francisco CA 94109 415/673-4382 Fax 415/673-8479	1965	Tenenbaum, Philip M. (A S A , E A), <i>Consulting Actuary</i> , William M Mercer Incorporated, One Perimeter Park South, Suite 130 South, Birmingham AL 35243 205/969-3421	1982
Taylor, John W H. (F.S.A.), <i>Executive Vice President</i> , London Pacific Life & Annuity, 1755 Creekside Oaks Drive, Sacramento CA 95833 916/611-4225	1971	Tenenbein, Aaron (A S A), <i>Professor of Statistics & Actuarial Science</i> , New York University, Stern School of Business, 100 Trinity Place, New York NY 10006 212/285-6180 Fax 212/766-5282	1980
Taylor, Lawrence Dale (F S A), <i>Vice President & Actuary</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/553-2000	1981	Tepfer, Arthur H. (A S A , E A), <i>Senior Principal</i> , Laventhol & Horwath/REBC Associates, 300 South Riverside Plaza, 11th Floor, Chicago IL 60606 312/930-0002 Fax 312/648-7411	1976
Taylor, R Glenn (A C A S), <i>Consulting Actuary</i> , Walker and Associates, 40 North Main, Midvale UT 84047 801/562-5748	1988	Tepfer, Hal S. (F S A , M C A , E A), <i>Vice President</i> , The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780	1985
Taylor, Robert H. (F.C.A.), <i>Chairman</i> , Network Data Processing, 200 Fifth Avenue SE, PO Box 74828, Cedar Rapids IA 52407 319/398-1800 Fax 319/398-1872	1965	Teplitz, Marvin S. (F C A , A S A , E A), <i>Actuary</i> , David R Kass & Company, 25550 Chagrin Boulevard, Suite 209, Beachwood OH 44122 404/636-7585	1965
Taylor, Thomas Neal (F S A , E.A.), <i>Second Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3752 Fax 919/691-3938	1981	Terhune, Harry, Jr. , <i>Manager, Benefits System & Compliance</i> , Consolidated Edison Co, Four Irving Place, Room 947-S, New York NY 10003 212/460-6559	1977
Taylor, William J. (F S A), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1965	Terne, Michael (F.S.A.), <i>American Life Insurance Co</i> , One ALICO Plaza, PO Box 2226, Wilmington DE 19899-2226 302/594-2705	1971
Taylor, William Juan (F S A), <i>Vice President, Group Underwriting</i> , Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/562-2472 Fax 201/562-8699	1981	Ternoey, Brian C. (A.S.A., E.A.), <i>Principal</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 212/574-9000	1976
Taylor, Wilson H. (F S A), <i>Chairman & Chief Executive Officer</i> , CIGNA Corp, 1650 Market Street, PO Box 7716, Philadelphia PA 19192-1550 215/523-5775	1969	Terrill, Kathleen W. (F.C.A.S.), <i>Associate Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5748 Fax 617/482-3254	1986
Taylor-Gooby, Steve , Tillinghast/Towers Perrin, Castlewood House, 77-91 New Oxford Street, London England WC1A 1PX 01/379-6000	1990	Terry, David L, Jr. (A.S.A.), <i>Vice President, Managed Care Actuarial</i> , Partners National Health Plans, Towers at Williams Square, 5215 North O'Connor Road, 22nd Floor, Irving TX 75039 214/869-2500	1981
Teague, T Kerry (A S A), <i>Assistant Actuary</i> , Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-2151	1980	Terry, James B. (F S A , E.A.), <i>Actuary</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1975
Teasley, Larkin (F S A , E.A.), <i>President & Chief Operating Officer</i> , Golden State Mutual Life Insurance, PO Box 2332, Los Angeles CA 90051 213/731-1131 Ext: 251 Fax 213/733-0320	1967	Terry, Karen Fulton (A C A S), <i>Senior Associate Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-6773	1988
Teffs, Amy J. (A S A), <i>Vice President</i> , CPS Inc, 1014 Hope Street, Stamford CT 06907 203/324-9203 Fax 203/348-4792	1990	Terry, Steven Lynn (E.A.), <i>Actuary</i> , The Nyhart Co Inc, PO Box 88187, Indianapolis IN 46208 317/923-2391	1982
Teich, Howard I. (F S A), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3424	1968	Terry, Thomas S. (F S A , M C A , E A), <i>Vice President</i> , TPF&C/Towers Perrin, 200 West Madison Street, 33rd Floor, Chicago IL 60606 312/609-9358	1981
Teichert, H Werner (A S A), 4732 Dunover Circle, Doraville GA 30360 404/454-8951	1966	Terry, Timothy N. (F.S.A.), <i>Associate Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-6673	1979
Teig, Gerald C. (F.S.A.), <i>Vice President & Valuation Actuary</i> , Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030	1980	Tettmar, Don (F.S.A.), <i>Head of Office</i> , Wilham M Mercer Ltd, SunLife Plaza III, 2080-112 Fourth Avenue SW, Calgary AB Canada T2P 0H3 403/269-4945	1979
Teiler, Arthur (A S A , E A), <i>Chief Actuary</i> , Pension Parameters Inc, 99 Madison Avenue, New York NY 10016 212/683-4747	1967	Teufel, Patricia A. (F.C.A.S.), <i>Manager & Consulting Casualty Actuary</i> , KPMG Peat Marwick, City Place II, Hartford CT 06103-4103 203/297-5426 Fax 203/297-5555	1979
Teisberg, John E. (A S A , E A), <i>Consulting Actuary</i> , Richard L Jacobsen, F S A , 1514 East 122nd Street, Burnsville MN 55337 612/890-0695	1976	Thacher, Charles (F C A , A S A , E A), <i>Consultant</i> , Williams Thacher & Raud Inc, 630 Third Avenue, 8th Floor, New York NY 10017-4277 212/949-1344 Fax 212/682-9147	1971
Teitel, Gary (F S A), <i>Corporate Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 610, New York NY 10010 212/576-5643	1988		

	Admitted		Admitted
Thaler, Alan M. , (F.S.A.), <i>President & Chief Actuary</i> , Alan M Thaler & Associates, 8306 North Merion Way, Paradise Valley AZ 85253 602/948-9061	1965	Thomas, Robert B., Jr. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 Fax 214/699-2721	1977
Thaler, Donald B. , (A.S.A.), <i>Executive Vice President</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08855-1326 201/980-8300 Fax: 201/980-8320	1981	Thomas, Stephen R. , (E.A.), <i>Vice President</i> , Maloney & O'Sullivan Inc, 1307 White Horse Road, Suite 500, Voorhees NJ 08043 609/770-0400	1989
Thau, Claude , (F.S.A.), <i>Vice President</i> , Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2242 Fax: 213/741-5969	1977	Thomas, Warner U., Jr. , (A.S.A.), <i>Actuarial Assistant</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351	1985
Theisen, Joseph P. , (A.C.A.S.), <i>Assistant Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8799	1987	Thomas, William S. , (F.S.A.), 4 Turkey Creek, Alachua FL 32615	1965
Theobald, Joy Anne , (A.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, One City Boulevard West, Suite 1600, Orange CA 92668 714/937-1434	1982	Thomason, David Reed , (A.S.A.), <i>Senior Systems Analyst</i> , Dauphin Data Corp, 2800 Dauphin Street, Mobile AL 36606 205/470-6515	1982
Theodore, Daniel , (F.S.A.), <i>Assistant Actuary</i> , Mutual Of New York, Glen Pointe Centre West, Teaneck NJ 07666 201/907-6299	1986	Thomason, Jerry L. , (A.S.A.), <i>Manager, Group Health Pricing</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/561-7107 Fax: 301/561-7887	1989
Thexton, Peter M. , (F.S.A.), 12211 Tildenwood Drive, Rockville MD 20852 301/231-8737	1966	Thomison, Joel D. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-1401 Fax 203/636-1293	1982
Thiel, Theodore L. , Victory Life Insurance Co, 2552 South Church Street, Murfreesboro TN 37130 615/896-1502 Ext: 48	1969	Thompson, David M. , (A.S.A.), <i>Consulting Actuary</i> , 87 East Bay Road, Osterville MA 02655 508/428-4827	1968
Thieme, Kenneth Duane , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2039	1989	Thompson, Donald A. , (F.S.A., E.A.), <i>Second Vice President & Actuary</i> , The Cowan Actuarial Co, 817 Main Street, 8th Floor, Cincinnati OH 45202 513/241-1280	1966
Thierman, Ronnie Susan , (F.C.A., F.S.A., E.A.), <i>Chief Actuary</i> , Pacific Telesis, Pacific Telesis Center, 130 Kearny Street, Room 3553, San Francisco CA 94108 415/394-3513 Fax: 415/362-2859	1979	Thompson, Douglas L. , (A.S.A., E.A.), <i>Vice President</i> , Miller Mason & Dickenson, 123 North Wacker Drive, Chicago IL 60606 312/701-4868	1980
Thiessen, Henry B. , (A.S.A.), 1415 Main Street, 264 Lake Haven Park Two, Dunedin FL 34698-6225	1969	Thompson, E Malcolm , (F.C.A., F.S.A., E.A.), <i>President</i> , Malcolm Thompson & Associates Inc, Suite 301, 14505 Torrey Chase Boulevard, Houston TX 77014 713/537-8304	1974
Thissen, Francis C. , (F.S.A., A.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Lincoln Bank Tower, 116 East Berry, 10th Floor, Fort Wayne IN 46802 219/426-7800	1971	Thompson, Ernest M. , (E.A.), <i>Senior Vice President</i> , Miller Mason & Dickenson, 123 North Wacker Drive, 10th Floor, Chicago IL 60606 312/701-4800	1977
Thoen, Franklin N. , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext: 241	1984	Thompson, Eugene George , (A.C.A.S.), <i>Vice President</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1418	1980
Tholany, Thomas , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980	Thompson, Frederick J. , (F.S.A., E.A.), William M Mercer Ltd, BCE Place, 161 Bay Street, PO Box 501, Toronto ON Canada M5J 2S5 416/868-2686 Fax 416/868-0322	1969
Thomas, B Russell , (F.S.A.), 50 East Road, Apt 1-B, Delray Beach FL 33483	1965	Thompson, Graham C. , (A.S.A.), 31079 Prairie Creek Drive, Punta Gorda FL 33982	1966
Thomas, Charles , (A.S.A.), 20400 Romar Street, Chatsworth CA 91311	1966	Thompson, James R. , (F.S.A.), <i>Associate Actuary</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 708/540-3099 Fax: 708/540-3892	1981
Thomas, Cheryl A. , (A.S.A.), <i>Actuarial Associate</i> , The Paul Revere Insurance Group, 18 Chestnut Street, 060-04, Worcester MA 01608-1528 508/799-4441 Ext: 5963	1990	Thompson, Joe L. , (F.S.A.), <i>Senior Vice President</i> , USLIFE Insurance Services Co, 1340 Riverbend Drive, Dallas TX 75247 214/637-1179 Ext: 1722	1975
Thomas, Darvey B. , (A.S.A.), <i>Associate Director, Property & Casualty</i> , Gulf Life Insurance Co, 1301 Gulf Life Drive, Actuarial, Jacksonville FL 32207 904/390-7385	1986	Thompson, John B. , (F.C.A., F.S.A., E.A.), <i>Senior Consulting Actuary</i> , Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 Ext: 255 Fax: 617/241-7404	1970
Thomas, David , <i>Associate Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1966	Thompson, John H. , (A.S.A.), 410 Church Road, Unit 33, Ojai CA 93023	1966
Thomas, Dean A. , 1907 Ridge Creek Drive, Richardson TX 75082	1968	Thompson, John S., Jr. , (F.S.A.), 109 East 81st Street, New York NY 10028 212/794-1378	1965
Thomas, James W. , (F.C.A.S.), 12 Olney Road, Wethersfield CT 06109	1965	Thompson, John W. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Xerox Centre, Suite 1700, 55 West Monroe Street, Chicago IL 60603 312/332-2285	1986
Thomas, John B. , (E.A.), <i>Director</i> , Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2249	1978	Thompson, Joseph F. , (F.S.A.), <i>Vice President & Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2064	1975
Thomas, Joseph Hunter , (F.S.A., E.A.), <i>Actuary</i> , McCready & Keene Inc, PO Box 50460, Indianapolis IN 46250-0460 317/849-4333	1981	Thompson, Kevin B. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-7162	1980
Thomas, Martin J. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Marketing Development T27, Boston MA 02117 617/572-9124 Fax: 617/572-1649	1983		

Admitted

- Thompson, Lloyd W.**, *Consulting Actuary*, Suncoast Pension & Benefits Group Inc, 13308 Winding Oaks Court, Tampa FL 33682 813/932-1211 i 1978
- Thompson, Lynn S.**, (E.A.), *Vice President & Chief Actuary*, Employer Designed Compensation Systems Inc, 3401 Merrick Road, Wantagh NY 11793 516/783-9540 Fax: 516/783-9854 1986
- Thompson, Matthew M.**, (A.S.A., E.A.), *Consultant*, William M Mercer Incorporated, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1987
- Thompson, Michael James**, (F.S.A.), *Vice President*, National Marketing, Prudential Insurance Company, National Account Operations, 56 North Livingston Avenue, Roseland NJ 07068 201/716-6920 1989
- Thompson, Philip R.**, (A.C.A.S.), 801 Rolling Green Drive, Owatonna MN 55060 507/451-3840 i 1966
- Thompson, Robert C.**, *Director*, Guaranteed Products, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3707 1980
- Thompson, Robert D.**, (F.S.A., E.A.), *Vice President*, TPF&C/Towers Perrin, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1801 Fax 404/365-1662 1974
- Thompson, Robert William**, (A.C.A.S.), *Vice President*, Cameron & Colby Co, 60 Batterymarch Street, Boston MA 02110 617/348-3380 1986
- Thompson, Stuart M.**, (F.C.A., A.S.A., E.A.), *Chairman of the Board*, Donegal Corp, PO Box 801248, Dallas TX 75380 214/404-9860 1965
- Thompson, Susan R.**, (A.S.A.), 10516 Cedar Avenue, Fairfax VA 22030 703/591-3308 1977
- Thompson, William J.**, (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1977
- Thomson, Edward H. III**, (E.A.), *President*, E H Thomson & Co Inc, 800 Route 71, PO Box 260, Sea Girt NJ 08750 908/974-9133 Fax 908/449-6959 1988
- Thomson, Maria N.**, (F.S.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-6985 1980
- Thomson, Paul**, (F.S.A.), 140 Flagg Road, Box Q, West Hartford CT 06117 i 1965
- Thomson, Sandra S.**, (E.A.), *Executive Vice President & Chief Actuary*, E H Thomson & Co Inc, 800 Route 71, PO Box 260, Sea Girt NJ 08750 908/974-9133 Fax 908/449-6959 1988
- Thorne, Charles L.**, (A.S.A., E.A.), *Consultant*, A Foster Higgins & Co Inc, 2029 Century Park East, Suite 2400, Los Angeles CA 90067 213/552-8845 1988
- Thorne, Joseph O.**, (A.C.A.S.), *Western Region Actuary*, National Council on Compensation Insurance, 30501 Agoura Road, Suite 205, Agoura Hills CA 91301 818/707-8360 1979
- Thornthwaite, Wilfred L.**, (F.S.A., E.A.), *President*, Thornthwaite & Co, 100 Winners Circle, Suite 200, Brentwood TN 37027 615/377-1973 Fax: 615/370-8467 1974
- Thornton, Scott C.**, (F.S.A., E.A.), *Chief Actuary*, Deseret Mutual, 10 South Main Street, PO Box 45530, Salt Lake City UT 84145 801/533-3310 Fax: 801/533-3333 1982
- Thorpe, Joan Marie**, (A.S.A.), *Associate Actuary*, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9320 1989
- Thrower, Charles H.**, (A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, Overlook at Great Notch, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177 1983
- Thurau, Russell W.**, (F.C.A., A.S.A., E.A.), *Vice President & Principal*, TPF&C/Towers Perrin, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220 1966

Admitted

- Thurston, Cynthia L.**, (A.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1984
- Tiede, Robert G.**, (F.S.A.), *Senior Vice President*, Abbey Life Insurance Co of Canada, 3027 Harvester Road, Burlington ON Canada L7N 3G9 416/639-6200 Fax: 416/827-6773 1982
- Tierney, Dennis B.**, *Vice President*, Blue Cross/Blue Shield of UT, 2455 Parley's Way, Salt Lake City UT 84130 801/487-6441 1984
- Tierney, John P.**, (F.C.A.S.), *Tillinghast/Towers Perrin*, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 1979
- Tierney, Michael J.**, (F.C.A., A.S.A., E.A.), *President*, Actuarial Concepts, 3020 Hartley Road, Suite 250, Jacksonville FL 32257 904/262-3020 1976
- Tierney, Thomas P.**, (F.S.A., E.A.), *Consulting Actuary*, Tierney & Peters, 209 West Central Street, Natick MA 01760-3716 508/651-0111 1974
- Tiessen, Robert J.**, (F.S.A.), *Actuarial Vice President*, Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 Ext 413 Fax: 416/364-2449 1988
- Tiffany, Carl A.**, (F.C.A.), 1630 Sheridan Road, Apt 9C, Wilmette IL 60091-1888 i 1965
- Tilford, Jeffrey K.**, (A.S.A.), *Tillinghast/Towers Perrin*, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611 Fax 314/854-4953 1979
- Till, Ronald L W.**, (F.S.A.), *Investment Vice President*, Research & Planning, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8241 1967
- Tiller, John E. Jr.**, (F.S.A.), *Tillinghast/Towers Perrin*, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251 214/701-2708 Fax: 214/701-2768 1977
- Tiller, Margaret Wilkinson**, (F.C.A.S., F.C.A., A.S.A.), *President*, Tiller Consulting Group Inc, 2833 North Geyer Road, St Louis MO 63131-3320 314/567-7480 1982
- Tilley, Carole M.**, (A.S.A.), 5993 South Florence Court, Englewood CO 80111 303/741-5883 i 1981
- Tilley, James A.**, (F.S.A.), *Managing Director*, Morgan Stanley & Co, 1221 Avenue of the Americas, New York NY 10020 212/296-5780 Fax: 212/764-7490 1979
- Tilley, Peter D.**, (F.S.A.), *Assistant Vice President*, Group Pension Product, Great-West Life Assurance Co, PO Box 1700, Denver CO 80201 303/889-4307 1984
- Tillis, Jean S.**, (F.S.A., E.A.), *Consultant*, TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1823 1983
- Tillis, Randy E.**, (A.S.A.), *Actuary*, Kentucky Home Mutual Life Insurance, 450 South Third Street, Louisville KY 40202 502/584-1123 1986
- Tillman, Cheryl E.**, (F.C.A., F.S.A., E.A.), *Managing Director*, Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-5942 Fax: 301/783-4328 1979
- Tillmann, Kim H.**, (A.S.A.), *Staff Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8225 1990
- Tillotson, Don C.**, 7531 Country Club Drive, Brookridge, Brooksville FL 34613 904/596-9727 i 1966
- Tillotson, James L.**, (F.S.A.), *Senior Vice President*, Kanawha Insurance Co, 210 South White Street, Lancaster SC 29720 803/286-3619 1980
- Timmons, Amy S.**, (F.S.A.), *Associate Actuary*, Fire & Police Pension Associates, Two DTC, 5290 DTC Parkway, Englewood CO 80111 303/770-3772 1989
- Timmons, Peter G.**, (F.S.A., E.A.), *Manager*, KPMG Peat Marwick, One Boston Place, Boston MA 02108 617/723-7700 1978

	Admitted		Admitted
Tine, Michael P. , (F.S.A.), <i>Senior Vice President</i> , Cologne Life Reinsurance Co., 1200 Bedford Street, PO Box 300, Stamford CT 06904-0300 203/326-4862	1973	Tomczyk, Thomas S. , (A.S.A.), <i>Principal</i> , William M Mercer Incorporated, One Mellon Bank Center, 500 Grant Street, Suite 4200, Pittsburgh PA 15219 412/355-8811	1981
Tingley, Nanette , (A.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Property & Casualty Cos., 1600 Arch Street, Philadelphia PA 19192 215/523-3242	1990	Tomlinson, John W. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5312	1967
Tinney, Douglas H. , (F.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , 245 Park Avenue, New York NY 10167 212/309-3627	1970	Tomlinson, Joseph A. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, Finance & Administration, PO Box 111, C-2, Boston MA 02117 617/572-5600	1987
Tino, Paulette , (A.S.A., E.A.), <i>Actuary</i> , Internal Revenue Service, Pension Actuarial Br E:EP PA, 1111 Constitution Avenue NW, Washington DC 20224 202/566-4266	1966	Tompson, Schuyler W. , (F.S.A.), <i>Chief Actuary</i> , Blue Cross/Blue Shield of NM, 12800 Indian School Road, Albuquerque NM 87112 505/291-6983 Fax: 505/275-2511	1966
Tipton, Clarence E. , (A.S.A.), <i>Actuarial Associate</i> , American National Insurance Co., One Moody Plaza, Galveston TX 77550 409/763-4661	1990	Tongson, Timothy J. , (F.S.A.), <i>Actuary-Corporate Actuarial</i> , North American Life & Casualty, 1750 Hennepin Avenue South, Minneapolis MN 55403 612/347-6500	1982
Tistan, Ernest S. , (F.C.A.S.), <i>Chubb Group of Insurance Companies</i> , 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-2000	1987	Tookey, Robert C. , (F.C.A., F.S.A., E.A.), <i>President</i> , Robert Tookey Associates Inc., PO Box 646, La Canada CA 91012 818/952-7990	1965
Tobin, Harold B. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1977	Toothman, Michael L. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 101 South Hanley, St Louis MO 63105-3411 314/862-7611	1977
Tobin, Vincent M. , (F.C.A., F.S.A., E.A.), <i>Group Executive</i> , Buck Consultants Inc., 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2600	1967	Topf, Norman A. , (F.C.A., A.S.A., E.A.), <i>A Foster Higgins & Co Inc.</i> , PO Box 1137, Richmond VA 23208	1969
Tobleman, Dennis R. , (A.S.A.), <i>Consulting Actuary</i> , Tobleman Consulting Services Inc., 2425 Quaker Drive, Texas City TX 77590 409/945-9092	1979	Torelli, Anthony J. , (F.S.A., E.A.), <i>Assistant Actuary</i> , Wausau Insurance Companies, PO Box 8017, Wausau WI 54402-8017 715/842-6395	1982
Tobleman, Glenn A. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc., 2175 North Glenview Drive, Richardson TX 75082 214/699-2700	1981	Toren, Chester J. , (A.C.A.S.), 3671 Jackson Street, Lansing IL 60438	1967
Tobleman, Ronald W. , (F.S.A., E.A.), <i>Principal</i> , Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 Fax: 512/345-7437	1979	Torgimson, Darvin A. , (A.C.A.S.), <i>Director Actuarial Services</i> , Principal Casualty Insurance Co., 711 High Street, Des Moines IA 50392-3540 515/247-5620	1968
Toczykowski, Deborah Lyn , (A.C.A.S.), 38 Lovers Lane, Southboro MA 01772	1983	Tornay, George F., Jr. , (F.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 461 Fifth Avenue, 6th Floor, New York NY 10017-6202 212/251-5533	1971
Toczynski, Robert A. , <i>Chief Actuary</i> , Blue Cross/Blue Shield of Rochester, 150 East Main Street, Rochester NY 14647 716/454-4424	1984	Tornga, J Edward , (A.S.A., E.A.), <i>Supervising Actuary</i> , New York State Employees Retirement Systems, A E Smith Building, Albany NY 12244 518/474-1064	1988
Todasco, Rosemary , (M.C.A., E.A.), <i>Senior Manager</i> , Price Waterhouse, 62nd Floor, 200 East Randolph Drive, Chicago IL 60601 312/565-1500	1976	Torrance, Ellen M. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , First Colony Life Insurance Co., PO Box 1280, Lynchburg VA 24505 804/948-5675 Ext: 5675 Fax: 804/948-5858	1985
Todd, Douglas L. , (A.S.A., E.A.), <i>Actuary</i> , McCready & Keene Inc., 7941 Castleway Drive, PO Box 50460, Indianapolis IN 46250-0460 317/849-4333 Fax: 317/576-6466	1980	Torrance, H Selwyn , (A.S.A., E.A.), <i>Vice President</i> , Hay/Huggins Co Inc., 229 South 18th Street, Philadelphia PA 19103 215/875-2811 Fax: 215/875-2833	1971
Todd, Melvin G. , (F.S.A.), <i>Assistant Vice President</i> , National Accounts, Great-West Life Assurance Co., 8515 East Orchard Road, Englewood CO 80111 303/889-4304 Fax: 303/889-4364	1983	Torrie, William , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 Fax: 201/592-9012	1979
Todisco, Frank , (F.S.A., E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7256	1987	Tortorella, Gerald J. , (M.C.A., E.A.), <i>Associate Benefit Consultant</i> , Buck Consultants Inc., 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2705	1984
Tofte, Roy D. , 606 Sonnet, San Antonio TX 78216	1967	Tosch, Charles E. , (A.S.A.), 110 Water Oak Lane, Altamonte Springs FL 32714	1966
Toher, Thomas , (F.S.A., E.A.), <i>Senior Manager</i> , KPMG Peat Marwick, One Marine Midland Plaza, Rochester NY 14604 716/454-1644	1975	Toth, Frederick C. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 1340 Treat Boulevard, Walnut Creek CA 94596 415/933-8100 Fax: 415/933-6056	1988
Tokarz, Anthony J. , (A.S.A.), <i>Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 Ext: 2110 Fax: 312/606-2321	1985	Tourville, Tricia A. , (A.S.A.), <i>Actuarial Assistant</i> , The Travelers Insurance Cos., One Tower Square, Hartford CT 06183 203/277-7485	1990
Tokerud, Douglas R. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568	1983	Tousignant, Susan J. , (A.S.A.), <i>Senior Actuarial Associate</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1986
Tollerud, Joyce A. , (F.S.A.), <i>Managing Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7014	1979	Toussaint, Robert C. , (F.C.A., A.S.A.), 5 Mendham Road, PO Box 276, Bernardsville NJ 07924 201/766-0842	1965
Tom, Darlene Paula , (F.C.A.S.), <i>Vice President & Actuary</i> , Fireman's Fund Insurance Co., 777 San Marin Drive, PO Box 777, Novato CA 94988 415/899-2805	1985	Tovson, David R. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Lafayette Life Insurance Co., 1905 Teal Road, PO Box 7007, Lafayette IN 47903 317/477-7411	1983
Tomassi, Randall J. , (M.C.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400 Ext: 7666 Fax: 708/317-7420	1984		

	Admitted		Admitted
Tovson, Orrin S. , (F.S.A.), <i>Research Actuary</i> , American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1686	1966	Tremko, William M. , (F.A.), <i>Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-5709	1984
Tovson, Richard J. , (A.S.A.), <i>Assistant Actuary</i> , Manhattan Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2376 Fax: 513/595-2960	1985	Trent, Samuel E., Jr. , (F.S.A.), <i>Vice President-Corporate Taxes</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1961	1979
Towell, Elizabeth C. , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701-0391 608/231-7395	1990	Trent, Gregory S. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 461 Fifth Avenue, New York NY 10017-6202 212/251-5502	1988
Towne, Robert J. , (F.S.A.), <i>Consulting Actuary</i> , Towne & Associates, 164 Main Street, Yarmouth ME 04096 207/846-4204	1965	Trenton, Thaddeus W. , (F.S.A.), <i>Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-6259	1972
Townsend, Frederick S., Jr. , (A.S.A.), <i>President</i> , Townsend & Schupp, 100 Wells Street, Suite 802, Hartford CT 06103 203/522-2214 Fax: 203/549-6200	1969	Trerice, Thomas N. , (F.S.A., E.A.), <i>Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-2289	1979
Townsend, Wm Lynn. , (F.S.A.), <i>Consulting Actuary</i> , 2110 Shadowlawn Street, PO Box 13712, Jackson MS 39236-3712 601/362-1650	1978	Tresco, Frank J. , (F.C.A.S.), <i>Assistant Vice President-Business Control</i> , CIGNA Corp, One Liberty Place, 1650 Market Street, Philadelphia PA 19192-1560 215/761-6042	1985
Towry, Terence N. , (F.S.A., E.A.), <i>Senior Vice President</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5681	1971	Tressel, Harry K. , (F.S.A.), Aon Corporation, 123 North Wacker, Chicago IL 60606 312/701-3579	1979
Toy, Gerald G. , (F.S.A.), 2370 SW Timberline Drive, Portland OR 97225 503/292-5341	1965	Tretowicz, Richard A. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , Farmers & Traders Life Insurance Co, 960 James Street, Syracuse NY 13201 315/471-5656 Ext. 228 Fax: 315/475-6612	1972
Tozer, William T. , (F.S.A., E.A.), <i>Consultant</i> , Actuarial Resources Corp, 647 Tateswood Drive, Lexington KY 40502 606/269-0728	1966	Tretsven, Todd Lee. , (F.S.A.), Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-5056	1986
Trad, Lee J. , (F.S.A., E.A.), <i>Partner</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500	1982	Trevarthen, Margaret A. , (F.C.A.), 219 Ford Street, Anamosa IA 52205	1965
Trapnell, Gordon R. , (F.S.A.), <i>President</i> , Actuarial Research Corp, 6928 Little River Turnpike, Suites E & F, Annandale VA 22003 703/941-7400	1965	Tribuch, Leonard. , (F.S.A.), <i>Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5309	1980
Trapp, Peter P. , (F.S.A., E.A.), <i>President</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7072 Fax: 715/346-7516	1974	Trieb, Mark A. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 3800 Fountain Place, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 Fax: 214/855-1428	1980
Traub, Raymond P. , (A.S.A.), <i>Actuarial Project Manager</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8626	1983	Trimble, James Everett. , (F.S.A.), <i>Vice President & Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8011	1981
Trautmann, Rolf. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 Fax: 206/447-8867	1984	Trindle, David B. , (F.S.A.), <i>President</i> , QED Consulting Group, Logan Square, Five Market Place, New Hope PA 18938 215/862-5051 Fax: 215/862-5053	1979
Traverso, David M. , (E.A.), Aetna, Employee Benefits Division, 151 Farmington Avenue, Hartford CT 06156 203/636-4856 Fax: 203/636-5754	1977	Trinh, Minh. , (A.C.A.S.), Actuarial Services Inc, PO Box 88279, Dunwoody GA 30338 404/551-0206	1984
Travnicek, Gary E. , (A.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1979	Trinrud, Charles I. , (A.S.A.), 5348 North Pueblo Avenue, Apt 502, Chicago IL 60656	1980
Trawinski, Robert. , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, 14 Westport Avenue, Norwalk CT 06851 203/845-2411	1977	Tripses, Michael Richard. , (F.S.A.), <i>Vice President & Chief Actuary</i> , American Life & Casualty, PO Box 9163, Des Moines IA 50306 515/284-7809	1980
Tredway, Thomas S. , (A.S.A., E.A.), <i>Associate Actuary</i> , Martin E Segal Co, 1000 Parkwood Circle, Suite 200, Atlanta GA 30339 404/955-4003	1985	Troncoso, Fernando J. , (M.C.A., A.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1980
Treece, Alan H. , (F.S.A.), <i>Director, Annuity Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2576	1980	Trotta, George B. , (F.S.A.), <i>Senior Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3037	1965
Trees, John S. , (A.C.A.S.), <i>Group Vice President</i> , Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 708/402-5550	1967	Troutman, Mark Richard. , (F.S.A.), <i>Second Vice President</i> , Lincoln National Life Insurance Co, Group Marketing/ Dental 1W-17, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4332 Ext: 4332 Fax: 219/455-7655	1983
Trefz, James R. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , General Services Life Insurance Co, 2199 South McDowell Extension, Petaluma CA 94954 707/769-2276 Fax: 707/762-7803	1984	Trowbridge, Charles L. , (F.S.A.), 8115A 58th Avenue SE, Olympia WA 98503	1965
Treitel, Nancy R. , (F.C.A.S.), <i>Associate Actuary</i> , Liberty Mutual Insurance Co, Actuarial Department, 175 Berkeley Street, Boston MA 02117 617/574-5514 Fax: 617/482-3254	1986	Trudeau, Rene E. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/585-8855 Fax: 416/589-4749	1979
		Trudel, Claude J. , (F.S.A.), 8550 A1A South, Unit 4-30, St Augustine FL 32086	1965
		True, Wendell C. , (F.S.A.), <i>Senior Vice President & Chief Financial Officer</i> , Ohio National Life Insurance Co, PO Box 237, William Howard Taft Road, Cincinnati OH 45201 513/559-6241 Fax: 513/559-6589	1965

	Admitted		Admitted
Trust, Brian C. , (F.S.A.), <i>Assistant Actuary</i> , Fidelity & Guaranty Life, 6225 Smith Avenue, 3A, Baltimore MD 21209 301/205-0109 Fax: 301/205-0189	1987	Tunnell, Larry W. , (A.S.A.), <i>Consulting Actuary</i> , Agee & Associates, 1100 Centennial Boulevard, Suite 290, Richardson TX 75081 214/234-3770	1981
Truttmann, Everett J. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2066	1982	Tuohy, Michael R. , (F.C.A., A.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/351-4145 Fax: 212/351-4157	1978
Trygstad, Lynette L. , (F.S.A.), Reden & Anders, 430 International Centre, 900 Second Avenue South, Minneapolis MN 55402 612/339-7933 Fax: 612/347-3788	1981	Tupper, Joseph Leonard, III , (F.S.A.), <i>Actuary</i> , Family Life Insurance Co, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000	1982
Tsang, Vincent Y Y. , (F.S.A.), <i>Director</i> , Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48334 313/489-4710	1986	Turberg, Phillip A. , (F.S.A.), <i>Director</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-2783	1965
Tschang, Kwoklan Chan , (F.S.A.), <i>Associate Actuary</i> , Equitable Life Assurance Society, 135 West 50th Street, Floor 21-South, New York NY 10020 212/641-8164	1990	Turcotte, Carole , (F.S.A.), <i>Vice President, Actuarial</i> , Les Cooperants, 600 Maisonneuve Boulevard West, 15th Floor, Montreal PQ Canada H3A 3J9 514/287-6689	1989
Tse, Julia S. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1981	Turk, Alan C. , (A.S.A.), <i>Associate Actuary</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1984
Tseng, Jiing-Lin Katherine , (A.S.A.), <i>Assistant Actuary</i> , Columbus Life Insurance Co, 303 East Broad Street, Columbus OH 43216 614/221-5875 Ext 417	1990	Turner, Catherine R. , (F.S.A.), 5205 SW Menefee Drive, Portland OR 97201 503/244-9580	1979
Tsui, Teresa T. , (A.S.A., E.A.), <i>Project Supervisor</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1979	Turner, David E. , (A.S.A.), <i>Senior Consultant</i> , KPMG Peat Marwick, 725 South Figueroa Street, Los Angeles CA 90017 213/972-4000 Ext 2862 Fax: 213/622-1217	1990
Tu, Barry , (A.S.A., E.A.), 4856 Heleo Avenue, Temple City CA 91780 818/286-2065	1983	Turner, Edward A. , (F.S.A.), <i>Assistant Vice President</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-6319 Fax: 708/402-4219	1979
Tu, Paul P C. , (F.S.A.), <i>Associate Actuary</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6209	1979	Turner, George W, Jr. , (F.C.A.S.), <i>Consulting Actuary</i> , Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309-3630 404/870-1321	1987
Tucker, Lyman R. , (F.S.A.), 39 A Crestwood Parkway, Whiting NJ 08759	1965	Turner, J Philip , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer Fraser Ltd, Brentwood House, 169 Kings Road, Essex United Kingdom CM14 4EF 027/726-4626	1979
Tucker, Matt , (F.C.A., F.S.A.), Tillinghast/Towers Perrin, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661 Ext: 348	1969	Turner, James P. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/465-2546	1990
Tucker, Michael , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1979	Turner, John G. , (F.S.A.), <i>President & Chief Operating Officer</i> , NWNL Companies Inc, 20 Washington Avenue South, Minneapolis MN 55401 612/372-5305 Fax: 612/342-3966	1969
Tucker, Richard J. , (F.S.A.), <i>Vice President-Individual Insurance</i> , Mutual Of New York, Glenpointe Center West, Mail Drop 76-18, Teaneck NJ 07666 201/907-6290	1982	Turner, Mary L Marcie , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-7567	1990
Tucker, Russell B. , (F.C.A., F.S.A.), <i>Actuary</i> , Reserve Life Insurance Co, PO Box 660254, Dallas TX 75266 214/670-9700	1976	Turner, Maureen E. , (A.S.A.), Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-2401	1990
Tucker, Samuel , (A.S.A.), 407 South Chestnut Street, Westfield NJ 07090 201/232-4024	1966	Turner, Philip C. , (F.S.A.), <i>Director, Reg Actuarial Services</i> , Center West, Partners National Health Plans, 7676 Hazard Center Drive, San Diego CA 92108 619/497-4155	1968
Tucker, Thomas F. , <i>Senior Vice President and Management Consultant</i> , Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-2424 Fax: 312/565-6481	1967	Turner, Roderick E. , (F.S.A.), <i>Vice President, A&H Product Manager</i> , American Republic Insurance Co, Sixth & Keosauqua, Des Moines IA 50301 515/245-2278	1982
Tucker, Warren B. , (A.C.A.S.), <i>Assistant Vice President & Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3359	1983	Turner, Samuel H. , (F.S.A.), 19 Lower Tuckahoe Road West, Richmond VA 23233 804/784-5081	1970
Tulin, Stanley B. , (F.C.A., F.S.A.), <i>Partner In Charge, Life Insurance Services</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103-2962 215/963-8020	1975	Turner, Scott A. , (A.S.A.), <i>Chief Actuary</i> , North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000	1987
Tullis, Mark A. , (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1612 Fax: 404/365-1662	1980	Turnquist, Jack M. , (F.C.A., F.S.A.), Totidem Verbis, PO Box 811095, Dallas TX 75381 214/239-4325 Fax: 214/239-4325	1965
Tulloch, John A. , (F.C.A., F.S.A., E.A.), <i>President</i> , John A Tulloch FSA PA, PO Box 196, East Schago ME 04029-0196 207/787-3000	1969	Turnquist, Kenneth J. , (A.S.A.), <i>Assistant Actuary</i> , Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5700	1986
Tuma, Jerry A. , (E.A.), <i>Consultant</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800	1976	Turoff, John H. , (F.S.A.), 47 Quisset Brook Road, Milton MA 02186	1966
Tung, Chieí J. , (A.S.A., E.A.), Hand & Associates Inc, 5700 Northwest Central Drive, Houston TX 77092 713/460-1000	1988	Turpin, James E. , (M.C.A., E.A.), <i>President</i> , Turpin & Associates, 2616 Mesilla NE, Suite Two, Albuquerque NM 87110 505/888-7000	1980
		Tuttle, Gail L. , 808 Smith Drive, Normal IL 61761	1966

	Admitted		Admitted
Tuttle, Jerome E. , (F.C.A.S.), <i>Vice President & Actuary</i> , Mercantile & General Reinsurance Company, 177 Madison Avenue, CN 1930, Morristown NJ 07962 201/898-9486 Fax: 201/898-9495	1979	Underhill, Nan , (E.A.), <i>Consulting Actuary</i> , Retirement Plan Services Inc, 7402 North 56th Street, Suite 740, Tampa FL 33617 813/985-0747	1976
Tveite, Carol J. , (F.S.A.), <i>Senior Staff Actuary</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2709	1984	Underwood, Charles M. II , (F.S.A.), <i>Vice President & Chief Financial Officer</i> , Hudson Life Reassurance Corp, One Corporate Drive, PO Box 853, Shelton CT 06484-0853 203/926-1166 Ext: 3608 Fax: 203/929-6759	1973
Tverberg, Gail E. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1633 Fax 404/365-1663	1976	Underwood, Howard R. , (A.S.A.), <i>Temple University</i> , School of Medicine, Broad & Ontario Streets, Philadelphia PA 19140 215/238-9873	1987
Tweedie, John H. , (F.S.A.), <i>President & Chief Executive Officer, Canadian Operations</i> , Metropolitan Life Insurance Co, 99 Bank Street, Ottawa ON Canada K1P 5A3 613/560-7885	1986	Ungar, Leta Worley , (F.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, 135 West 50th, Area 10A, New York NY 10020 212/641-7827	1979
Twery, Scott C. , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 2100 River Edge Parkway, Suite 900, Atlanta GA 30328 404/956-7777	1984	Unruh, H C. , (F.S.A.), 5380 North Ocean Drive, Apt 5A, Singer Island FL 33404 407/842-9269	i 1965
Twinney, Marc M. , (F.S.A., M.C.A., E.A.), <i>Manager, Pension Department</i> , Ford Motor Company, The American Road, Room 842, PO Box 1899, Dearborn MI 48121 313/322-9128	1966	Unterreiner, Karen A. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932	1986
Twiss, A Kirk , (F.S.A., E.A.), <i>Bob Gold & Associates Inc</i> , 203 North LaSalle, Suite 1335, Chicago IL 60601 312/332-3081	1983	Upchurch, Garland R. , 1514 Seneca Circle, Lafayette CO 80026	i 1967
Twomey, Leonard N. , PO Box 4, Frankfort IN 46041	i 1966	Upchurch, Kathleen Orr , (E.A.), <i>TPF&C/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600	1985
Ty, Virgilio C. , (F.S.A.), <i>Actuarial Associate</i> , Wisconsin National Life Insurance, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800	1987	Upson, Timothy James , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3936	1987
Tyler, William K. , (F.S.A.), <i>Senior Vice President</i> , Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/455-3211	1974	Upstill, Krystyna H. , (E.A.), <i>Consulting Actuary</i> , C & B Consulting Group, 50 Fremont Street, San Francisco CA 94105 415/979-0600	1977
U		Urschel, Frederick A. , (A.C.A.S.), <i>Assistant Vice President & Casualty Actuary</i> , Balboa Insurance Group, 3349 Michelson Drive, Irvine CA 92715-1606 714/553-7971	1987
Uccello, Cori E. , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, T-49 Group Retirement Product, Boston MA 02117 617/572-0421	1989	Useden, Neil A. , (E.A.), <i>President & Chief Actuary</i> , Neil A Useden Associates Inc, PO Box 142027, Coral Gables FL 33114 305/856-3900	1981
Uchitel, Mikel R. , (F.S.A., M.C.A., E.A.), <i>Executive Vice President & Consulting Actuary</i> , Abar Employee Benefit Plan Services, 70 South Orange Avenue, Suite 101, Livingston NJ 07039 201/994-0051	1974	Utter, Robert G. , (F.S.A., E.A.), <i>Second Vice President & Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0430 515/247-5494 Fax: 515/248-2669	1971
Uhl, Jeffrey A. , (F.S.A.), <i>Assistant Actuary</i> , Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3541	1986	Uzzell, Betsy K. , (F.S.A.), 1110 Seward, Apt 1E, Evanston IL 60202	i 1979
Uhl, Martin E. Jr. , (F.S.A.), <i>Vice President</i> , Kentucky Central Life Insurance Co, Kincaid Towers, Lexington KY 40507 606/253-5253 Fax: 606/253-5535	1980	V	
Uthoff, Dunbar R. , (F.C.A.S.), <i>Bluefish Drive</i> , Box 28226, Panama City FL 32411	i 1965	Vaccari, Thomas S. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1989
Ullman, Deborah Gorman , (A.C.A.S.), <i>Assistant Vice President-Corporate Planning & Effect</i> , Aetna Life & Casualty, 151 Farmington Avenue RE3W, Hartford CT 06156 203/273-6227	1981	Vadiveloo, Jeyaraj , (F.S.A.), <i>Connecticut Mutual Life Insurance Co</i> , Corporate Actuarial, 140 Garden Street, Hartford CT 06154 203/727-6500	1986
Ullman, Lisa G. , (A.S.A.), <i>Associate</i> , TPF&C/Towers Perrin, 500 Boylston Street, Suite 1700, Boston MA 02116-3734 617/638-3812	1988	Vaivads, Sandra Nina , (A.S.A.), <i>Assistant to the Actuary</i> , New York State Teachers Retirement System, 10 Corporate Woods Drive, Albany NY 12210 518/447-2617 Fax: 518/447-2630	1989
Ullman, Richard E. , (F.S.A., E.A.), <i>Vice President & Chief Actuary</i> , Group Health Inc, 330 West 42nd Street, 7th Floor, New York NY 10036 212/760-6575	1967	Valavanis, Manolis , (A.S.A.), <i>Life Manager</i> , Lincoln European Re, 10 Rue Montoyer, Brussels Belgium 1040 322/507-8681 Fax 322/512-1833	1980
Ullsperger, Dwayne E. , (A.S.A.), <i>Principal</i> , Reden & Anders, 430 International Center, 900 Second Avenue South, Minneapolis MN 55402 612/339-7933 Fax: 612/349-3788	1988	Valdemoro, Huberto L. , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 2200 Ross Avenue, Suite 3500, Dallas TX 75201 214/220-3543	1988
Umali, M Lina , (A.S.A., E.A.), <i>Vice President</i> , Bass Consultants Inc, 1225 North Loop West, Suite 600, Houston TX 77008 713/869-3566 Fax 713/869-3532	1980	Valenti, Karen Pichler , (A.C.A.S.), <i>Manager-Broker Support Unit</i> , Balis & Company Inc, One Meridian Plaza, Philadelphia PA 19102-2499 215/864-3766 Fax: 215/636-9929	1987
Umali, Roman T. Jr. , (A.S.A., E.A.), <i>William M Mercer Incorporated</i> , 1221 Lamar Street, Suite 1200, Houston TX 77010 713/951-0060	1979	Valliere, Cheryl A. , (E.A.), <i>Consultant</i> , Reed-Ramsey Inc, 2021 Midwest Road, Suite 106, Oak Brook IL 60521 708/620-4585	1976
Umstead, Richard D. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/688-8913	1966	Van Ark, William R. , (F.C.A.S., A.S.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-3284 Fax: 313/961-3383	1979

	Admitted		Admitted
Van Beaver, Peter C. , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, MIP B072, Springfield MA 01111 413/788-8411 Ext. 2678	1987	Van House, Charles L. , (A.C.A.), 6338 Ansel Court, Buford GA 30518 404/945-3945	1966
Van Buer, Lyle F. , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 Ext. 3558 Fax. 414/299-2021	1988	Van Iwaarden, James A. , (A.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 8300 Norman Center Drive, Minneapolis MN 55437-1097 612/835-4700	1988
Van Buskirk, Charles A. , (F.S.A.), <i>Assistant Vice President-Actuarial</i> , Sovereign Life Insurance Co of CA, 30 West Sola Street, Santa Barbara CA 93101 805/963-7871	1979	Van Leer, Michele G. , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-8562	1984
Vance, Jerome H. , (F.S.A.), <i>Consultant</i> , William M Mercer Incorporated, Market Tower, 10 West Market Street, Indianapolis IN 46204 317/637-4373 Fax: 317/464-8389	1969	Van Miegheem, Daniel J. , (E.A.), <i>President</i> , Southland Pension Services, 3000 Ocean Park Boulevard, Suite 3050, Santa Monica CA 90405 213/452-2850	1976
Vance, Randolph N. , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Integon Life Insurance Corp, PO Box 3199, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2614	1982	Vann, Thomas P. , (F.S.A.), <i>Second Vice President & Associate Actuary</i> , Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/691-3442 Ext. 3442 Fax: 919/691-3938	1975
Van Cleave, Marvin E. , (A.C.A.S., A.C.A.), 617 Anthony Lane, Madison WI 53711	1966	Vannier, Lyle , (F.S.A., E.A.), <i>Assistant Actuary, Pensions</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1976
Van Dam, Douglas S. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Colonial Penn Group Inc, 11 Penn Center, Philadelphia PA 19181 215/988-5732	1981	Van Oss, Terrence William , (A.S.A.), <i>Actuarial Consultant</i> , Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400	1990
Vande Kopple, Lois A. , (A.S.A.), <i>Director</i> , The Paul Revere Insurance Group, 18 Chestnut Street, 070-01, Worcester MA 01608 508/793-1428 Fax. 508/793-5839	1981	Van Schaick, Donald A. , (A.S.A., E.A.), <i>Senior Financial Analyst</i> , Connecticut General Life Insurance, S-204, Hartford CT 06152 203/726-5469	1988
van der Burch, Dirk , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 Ext. 240	1986	Van Slyke, Gregory A. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-7521	1988
Vandercook, Lynn B, Jr. , (E.A.), <i>Consultant</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9407	1976	Van Slyke, Oakley E. , (F.C.A.S., A.S.A.), <i>Partner</i> , Coopers & Lybrand, 4675 MacArthur Boulevard, Suite 1600, Newport Beach CA 92660 714/251-7224 Fax. 714/251-7239	1979
Vander Els, Bruce N. , (F.S.A.), <i>Senior Manager</i> , Price Waterhouse, 30 South 17th Street, Philadelphia PA 19103 215/665-1192	1990	Van Valen, James M. , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2216	1980
Vanderhoof, Irwin T. , (F.S.A., A.C.A.S., E.A.), <i>President</i> , Irwin T Vanderhoof Actuarial Investment Consulting Inc, 18 Two Bridges Road, Towaco NJ 07082 201/299-8584	1965	Van Valkenburgh, Regina , (A.S.A.), <i>Government Actuary</i> , US Treasury Department, 1500 Pennsylvania Avenue NW, Room 2045, Washington DC 20220 202/566-5894	1987
Vandermyde, Scott D. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2605	1990	Vanvig, James A. , (A.S.A.), <i>Staff Actuary</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4301	1988
Vander Pas, Timothy N. , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, M4B, Northbrook IL 60062 708/402-8672	1986	Varadarajan, Thiruvadi , (A.S.A.), <i>Senior Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-5976	1988
Vanderscoff, David P. , (F.S.A., E.A.), <i>President</i> , Vanderscoff Management Services, PO Box 7098, Bismarck ND 58502 701/255-6417	1975	Varca, John J. , (A.C.A.S.), <i>Vice President</i> , American Re-Insurance Co, 685 College Road East, PO Box 5212, Princeton NJ 08543-5212 609/243-4965	1983
Vandervelde, Johan G. , (A.S.A.), <i>Associate Actuary</i> , First International Life Insurance, 55 Ferncroft Road, Danvers MA 01923 508/777-7755 Ext. 363	1986	Varcoe, F Turner , (A.S.A.), 3861 Tyrone Drive, Jackson MS 39216-3419 601/982-5241	1966
Vandesteeg, Marcia M. , (F.S.A.), <i>Assistant Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-5818 Fax. 612/340-8389	1990	Varney, Laura Schumacher , (A.S.A.), <i>Assistant Actuary</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1985
Van Dyke, Lynn E. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza 39-S, Chicago IL 60685 312/822-5328	1989	Vaskas, Bernardette T. , (M.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1160	1976
Vane, Bruce F. , (F.S.A., E.A.), <i>Senior Vice President</i> , PAMCO, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3824 Fax. 201/966-3758	1982	Vasquez, Ralph A. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7834	1970
Van Elsen, James N. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Allied Life Insurance Company, 701 Fifth Avenue, Des Moines IA 50304 515/280-4327 Fax: 515/244-6827	1980	Vath, Robert A. , (A.S.A.), <i>Manager Actuarial Technical Services</i> , Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/861-3600	1968
Van Etten, James P. , (F.S.A.), <i>Second Vice President & Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8793	1986	Vaughan, Richard Carl , (A.S.A., E.A.), <i>President</i> , Vaughan & Associates Inc, PO Box 17946, Greenville SC 29606 803/271-1298 Fax. 803/271-6036	1981
		Vaughan, Richard L. , (F.C.A.S., F.S.A.), <i>Vice President</i> , Seabury & Smith Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6208	1980
		Vaughn, Roger L. , (F.S.A., M.C.A., E.A.), <i>Executive Vice President & Chief Actuary</i> , Booze & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 Ext. 650	1978

	Admitted		Admitted
Vaught, John E. , (F C A , F S A , E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 300 First Stamford Place, Stamford CT 06902 203/975-0260	1971	Vesely, Debra J. , (F.S.A.), <i>Assistant Vice President</i> , Sedgwick James, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7340	1985
Vautravers, Richard W. , (F.S.A.), <i>Vice President/Special Markets</i> , Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-7475	1974	Vest, Charles N. , (F S A), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-6091	1985
Vazquez-Cruz, Ruperto , (A C A.), <i>Professor Emeritus</i> , PO Box 22872, San Juan Puerto Rico 00931 809/761-5479	1967	Vicino, Gerard A. , (F S A), 96 Coronado Drive, Newington CT 06111	1965
Vecchi, Dona M. , (A.S.A.), <i>Assistant Actuary</i> , Pioneer Mutual Life Insurance Co, 203 North Tenth Street, PO Box 2546, Fargo ND 58108-2546 701/293-3300	1989	Victor, David J. , (F S A), 4502 E P True Parkway, West Des Moines IA 50265 515/222-1637	1970
Vedegys, Frank Thomas , (A S A), <i>Senior Consultant/Manager</i> , KPMG Peat Marwick, 1600 National City Center, Cleveland OH 44114 216/696-9100 Ext 370 Fax: 216/696-7792	1990	Vieira, John , (A.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067-2790 213/551-5677	1984
Vedros, Louis A. , (F.S.A.), <i>Vice President & Financial Actuary</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3853	1979	Viener, Amy , (A.S.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1988
Vedvyas, Vinod , (F.S.A., E.A.), <i>Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6906	1985	Viener, Gary W. , (A S A , F A), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 2200 Oliver Building, 535 Smithfield Street, Pittsburgh PA 15222 412/562-1511 Fax 412/562-9606	1980
Vegh, Rick P. , (F S A), United States Life Insurance Co, 3600 Route 66, PO Box 1580, Neptune NJ 07754 201/922-7504	1984	Vieren, John C. , (F S A), Tillinghast/Towers Perrin, First Floor, BCC House, 10 Queen's Road, Central Hong Kong Hong Kong	1985
Vehec, Robert F. , (F S A), <i>Vice President</i> , Huggins Financial Services/Ernst & Young, 1600 Market Street, Suite 1400, Philadelphia PA 19103 215/246-3380	1971	Vigen, Greger J. , (F S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6407	1986
Veit, Kenneth P. , (F S A), 3G Talcott Forest Road, Farmington CT 06032 203/676-2096 Fax 203/676-2520	1967	Vigneau, Edward J. , (E.A.), <i>Consulting Actuary</i> , Connecticut Pension Services Inc, 43 Field Street, PO Box 111, Waterbury CT 06720 203/753-0494 Fax 203/574-2342	1984
Velazquez, Philip A. , (F S A), North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8420 Fax: 212/907-8989	1977	Vila, Antonio D. , (F S A), <i>Vice President</i> , Mystic Insurance Intermediaries, RR 3, 531 Big Spring Road, Califon NJ 07830 201/832-2120 Fax: 201/832-9446	1980
Velleman, Susan J. , (F S A , M C A , E A), <i>Managing Director</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-0427	1976	Villa, Bernard J. , (F.S.A.), 18 Harbour Way, Monmouth Beach NJ 07750 201/870-6253	1966
Venetakis, Basil , (E A), Four Naxos Street, Hilton District, Athens Greece 116 34	1971	Vincent, B J. , (E.A.), <i>President</i> , B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto ON Canada M4P 2L2 416/481-5681	1976
Venouziou, Aaron , (E.A.), <i>President</i> , DATAIR Employee Benefit Systems Inc, 415 East Plaza Drive, Westmont IL 60559 708/325-2600 Fax: 708/325-2660	1977	Vincent, Ronnie D. , (E.A.), <i>Associate Actuary</i> , McCready & Keene Inc, 7941 Castleway Drive, PO Box 50460, Indianapolis IN 46250 317/849-4333	1989
Venter, Gary G. , (F C A S), <i>President</i> , The Worker's Compensation Reinsurance Bureau, Two Hudson Place, Hoboken NJ 07030 201/795-1700 Fax 201/795-4441	1979	Vinson, William K. , (A S A), Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3808	1986
Venturi, Marsha R. , (M C A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2985	1982	Virgile, Richard W. , (E.A.), <i>Associate</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7152	1990
Venuti, David W. , (E A), Rael & Letson, 635 Mariner's Island Boulevard, Suite 203, San Mateo CA 94404 415/341-3311	1986	Visintine, Gerald R. , (F.C.A.S.), <i>Associate Vice President, Personal Auto Pricing</i> , Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6109 Fax 614/249-7705	1986
Verhage, Paul A. , (F C A S), <i>Senior Vice President, Claims</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7559	1966	Visner, Laurie Helene , (E A), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1223	1981
Verlaut, James F. , (F S A , F A), <i>Manager</i> , Deloitte & Touche, 900 Pillsbury Center, Minneapolis MN 55402-1483 612/297-6000	1982	Visner, Steven Mitchell , (F.C.A.S.), <i>Director-Casualty Actuarial Consulting</i> , Coopers & Lybrand, 1301 Avenue of the Americas, 9th Floor, New York NY 10019-6013 212/259-2118	1983
Verne, Peter D. , (E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Washington DC 20006 202/785-9080	1976	Visscher, Alan Roy , (E A), <i>Actuary</i> , Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	1980
Verney, Arthur J. , (F S A), <i>Vice President/Actuary</i> , Connecticut General Life Insurance, R-26A, 900 Cottage Grove Road, Hartford CT 06152 203/726-5031	1988	Vitale, Lawrence A. , (F C A S.), <i>Assistant Vice President & Actuary</i> , CIGNA Reinsurance Company, 1600 Arch Street-5SK, Philadelphia PA 19103 215/523-4872	1982
Vernier, Ronald W. , (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1975	Vititoe, Deborah L. , (A S A), <i>Senior Actuarial Assistant</i> , Ohio National Life Insurance Co, 237 Wm Howard Taft Road, Cincinnati OH 45219 513/595-6424	1990
Vernon, Steven G. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 818/906-2631	1979	Vititoe, Lynne M. , (A S A), <i>Senior Actuarial Assistant</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-7957	1986
Verrier, Marc G. , (F S A), <i>Consulting Actuary</i> , R & D Consulting, 20 Craighurst Avenue, Suite 100, Toronto ON Canada M4R 1J8 416/481-0725	1987		

	Admitted		Admitted
Vlasak, Evelyn S. , (E.A.), <i>Consulting Actuary</i> , Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1990	Vose, Robert W. , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Insurance, S130, Hartford CT 06152 203/726-2844	1965
Vodopich, Donald R. , <i>President</i> , Benefit Communications Inc, Box 12031, Atlanta GA 30305 404/231-8568	1969	Voss, Carl W. , (F.C.A., F.S.A., E.A.), The Wyatt Company, 303 West Madison Street, Chicago IL 60606 312/704-0600	1975
Vogel, Jerome F. , (A.C.A.S.), <i>President</i> , Vogel Consulting Inc, 1535-A6 Killearn Center Boulevard, Tallahassee FL 32308 904/668-4657	1977	Voth, Karen R. , (F.S.A., E.A.), <i>Assistant Actuary</i> , The Principal Financial Group, Des Moines IA 50392-0610 515/247-5794	1986
Vogel, Julius , (F.S.A.), Tillinghast/Towers Perrin, 72 Colt Road, Summit NJ 07901 201/273-0203 Fax: 201/273-6865	1965	Votta, James C. , (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144	1988
Vogl, Joseph M. , (F.S.A., E.A.), TPF&C/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1979	Vrla, David D. , (F.S.A.), <i>Vice President-Actuarial</i> , Optimum Re Insurance Co, PO Box 660010, Dallas TX 75266-0010 214/869-2020	1980
Vogrich, Robert M. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1984	Vrolyk, Robert P. , (F.S.A.), <i>Assistant Vice President, Financial Actuarial</i> , Sun Financial Group, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1985
Vojtik, Peter C. , (F.S.A., E.A.), <i>Actuary</i> , R H Moysey & Company, 180 North LaSalle, Chicago IL 60601 312/782-3630	1977	Vrysen, John G. , (F.S.A.), <i>Vice President & Actuary</i> , North American Security Life Insurance Co, 695 Atlantic Avenue, Boston MA 02111 617/439-6960 Ext. 209 Fax: 617/439-3286	1984
Voldman, Annie Brown , (E.A.), <i>Consulting Actuary</i> , Urbach Kahn & Werlin PC, 500 Corporate Plaza, 76 St Paul Street, Burlington VT 05401 802/864-6833	1987	W	
Volk, Glen R. , (F.S.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, One Dallas Centre, Suite 2200, Dallas TX 75201 214/855-5222	1988	Waaser, George T. , (A.S.A.), 1816 Merikoke Avenue, Wantagh NY 11793 516/781-4286	1966
Volkmar, Karl G. , (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000	1989	Wacek, Michael G. , (F.C.A.S.), <i>Deputy General Manager</i> , St Paul Management Ltd (UK), Forum House, 15-18 Lime Street, London United Kingdom EC3M 7AP 441/623-2751	1983
Vollenweider, Dale R. , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2016 Fax 219/455-4000	1986	Wachspress, Howard L. , (F.S.A.), 687 Bloomfield Avenue, Bloomfield CT 06002	1965
Vollkommer, George B. , (A.S.A.), <i>Financial Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 708/570-5896	1990	Wacker, Gregory M. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-3565	1987
Vollkommer, Mary J. , (F.S.A.), <i>Actuarial Associate</i> , Metropolitan Life Insurance Co, 1660 Feehanville Drive, Mount Prospect IL 60056 708/391-1870	1990	Waddington, Craig , (A.S.A.), <i>Actuarial Assistant</i> , Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6196	1988
Volponi, Joseph L. , (F.C.A.S.), <i>Associate Actuary</i> , California Casualty Insurance Group, PO Box M, San Mateo CA 94402 415/574-4000	1985	Wade, John E. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Prairie States Life Insurance Co, 155 NE 100th, Suite 500, Seattle WA 98125 206/522-9390 Fax: 206/522-9505	1969
Vonesh, James F. , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9386	1977	Wade, Roger C. , (A.C.A.S.), <i>Vice President</i> , Rollins Burdick Hunter Co, 605 Third Avenue, New York NY 10158 212/973-6200	1971
Von Fumetti, Randy J. , (F.S.A.), <i>Actuary</i> , Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-8750	1985	Wade, Terry R. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Annuity Board SBC, PO Box 2190, 2401 Cedar Springs, Dallas TX 75221-2190 214/720-2154 Fax 214/720-2105	1979
von Geldern, Robert H. , (F.S.A.), <i>Vice President/Actuary</i> , Home Life Insurance Co, One Centennial Plaza, Piscataway NJ 08855 201/980-8116	1966	Wagner, Clifford J. , (A.S.A.), Time Insurance Company, 501 West Michigan Avenue, Milwaukee WI 53201 414/299-8102	1987
von Schilling, Kurt K. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Mutual Life of Canada, 227 King Street South, Waterloo ON Canada N2J 4C5 519/888-2283 Fax 519/888-3899	1990	Wagner, Darryl G. , (F.S.A.), <i>Manager & Actuary</i> , Arthur Andersen & Co, One Financial Plaza, Hartford CT 06103 203/280-0518	1990
Von Seggern, William J. , (F.C.A.S.), <i>Actuarial Manager</i> , AAA Michigan, 17380 Laurel Park Drive North, Livonia MI 48152 313/462-7286	1986	Wagner, Duane , (E.A.), <i>Partner</i> , D C P Wagner & Associates, 360 Lexington Avenue, New York NY 10017 212/697-1355	1984
von Wallmenich, Theodore , (F.S.A.), <i>Senior Vice President & Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3534	1973	Wagner, Edward W. , <i>Owner</i> , Wagner & Associates, Route One, Box 165, Cohasset MN 55721 218/328-6651	1970
Vora, Shantilal A. , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200	1967	Wagner, Ehrhardt H. , 2049 Buckingham Road, Richardson TX 75080	1966
Vorkapich, Michael L. , (A.S.A., E.A.), <i>Consulting Actuary</i> , Reliant Pension Associates, 47 Quail Court, Suite 213, Walnut Creek CA 94596-5574 415/945-0171	1976	Wagner, John P. , <i>Assistant Actuary</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6062	1984
Vorwaller, Beth F. , (A.S.A.), <i>Associate</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7737	1989	Wagner, Kevin Carl , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/861-3276	1990
		Wagner, Nancy R. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634	1982

	Admitted		Admitted
Wagner, Rebecca A. , (A.C.A.S.), <i>Corporate Actuary</i> , John Hancock Management Co, Four Copley Place, PO Box 854, Boston MA 02117 617/375-3754	1990	Waldschmidt, Eric C. , (A.S.A., E.A.), <i>Senior Consultant</i> , Gallagher Heffernan, 160 Spear Street, PO Box 7443, San Francisco CA 94120-7443 415/546-9310 Ext: 549	1989
Wagner, Russell L. , (F.S.A.), 351 Sea Oak Drive, Johns Island, Vero Beach FL 32963	i 1965	Walker, Charles N. , (F.S.A.), RFD 2, 508 Mill Road, Woodstock VA 22664 703/459-5771	i 1965
Wagner, Stephen B. , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 45 South Seventh Street, Suite 2100, Minneapolis MN 55402 612/339-7501	1979	Walker, Christopher P. , (A.C.A.S.), <i>Assistant Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/930-4218	1990
Wagner, Virgil D. , (F.S.A., A.C.A.), <i>Senior Vice President & Chief Financial Officer</i> , Aegon USA Inc, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8571 Fax: 319/369-2218	1966	Walker, Darrel E. , 10332 Berkshire Road, Bloomington MN 55437 612/835-4791	i 1971
Wagner, William John. , (F.S.A.), <i>Assistant Vice President & Associate Actuary</i> , Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2287	1982	Walker, David G. , (A.C.A.S.), <i>Assistant Vice President</i> , Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/551-3840 Fax: 213/551-3930	1986
Wagoner, George B. Jr. , (F.S.A., M.C.A.), <i>Principal</i> , William M Mercer Incorporated, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/289-6405 Fax: 804/289-6428	1979	Walker, David M. , (A.S.A.), <i>Senior Group Underwriter</i> , AARP Operations, Prudential Insurance Company, PO Box 130, Montgomeryville PA 18936 215/653-5249	1982
Wagstaff, Robert S. , (A.S.A.), <i>Assistant Actuary</i> , Shenandoah Life Insurance Co, 2301 Brambleton Avenue SW, Roanoke VA 24015 703/985-4488 Fax 703/985-4444	1987	Walker, Frank Edward. , (A.S.A.), <i>Assistant Actuary</i> , National Old Line Insurance Co, 501 Woodlane, PO Box 2900, Little Rock AR 72203 501/371-4173	1982
Wahl, Yale Sam. , (A.S.A., E.A.), <i>Benefit Design Concepts</i> , 10691 North Kendall Drive, Suite 110, Miami FL 33176 305/279-4343	1980	Walker, Gerald T. , (F.S.A.), <i>Vice President-Group Insurance</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1754	1970
Wahlberg, Dean A. , (F.C.A., F.S.A.), <i>President & Chief Actuary</i> , DCA Inc, 13100 Wayzata Boulevard, Minnetonka MN 55343-5636 612/541-7518 Fax: 612/541-7561	1965	Walker, Glenn. , (F.C.A.S.), <i>Assistant Vice President</i> , Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2935	1982
Wahlstrom, Richard W. , (F.C.A., A.S.A., E.A.), <i>Consultant</i> , A Foster Higgins & Co Inc, Financial Center, 1215 Fourth Avenue, Seattle WA 98161 206/233-2302	1969	Walker, Harry. , (F.S.A.), 8317 Chinaberry Road, Indian River Shores FL 32963 407/231-4873	i 1965
Wain, Christopher H. , (F.S.A.), <i>Lewis & Ellis Inc</i> , 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035	i 1965	Walker, M La Mar. , (A.S.A.), <i>Consulting Actuary</i> , Walker and Associates, 40 North Main Street, PO Box 156, Midvale UT 84047 801/562-5748 Fax 801/562-2816	1979
Waincott, Robert H. , (F.C.A.S.), <i>Senior Manager</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 Fax: 312/606-2321	1984	Walker, Mark A. , (A.S.A.), <i>Vice President and Actuary</i> , Prairie States Life Insurance Co, PO Box 2730, Rapid City SD 57709 605/348-1262	1983
Waite, Harvey J L. , (A.S.A.), <i>Assistant Actuary-Corporate Actuarial</i> , National Liberty Corp, 20 Moores Road, Frazer PA 19355 215/648-5779	1989	Walker, Paul S. , (F.S.A.), <i>President</i> , Walker Actuaries Inc, Four Forest Park Drive, Farmington CT 06032 203/677-5300	1976
Waite, John L. , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106 215/923-5300	1971	Walker, Ralph P. , (F.S.A.), <i>President</i> , Insurance Information Systems, 4141 North 31st Street, #125, Phoenix AZ 85016 602/468-0645	i 1965
Waite, Jonathan B. , (A.S.A.), <i>Actuarial Assistant</i> , Miller Mason & Dickenson, One First Avenue, Conshohocken PA 19428 215/834-2230	1990	Walker, Rhonda Port. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Crum & Forster Personal Insurance, 40 Technology Drive, Warren NJ 07060 908/412-3340	1984
Wakely, David N. , (F.S.A.), <i>Wakely & Associates Inc</i> , 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1965	Walker, Roger D. , (F.C.A.S.), <i>Senior Vice President & Chief Actuary</i> , Reliance National Risk Specialists, 77 Water Street, 21st Floor, New York NY 10005 212/858-3550	1982
Walbridge, James F. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/984-2460	1987	Walker, Stephen L. , (F.A.), <i>President</i> , Pension Systems Inc, PO Box 30429, Charleston SC 29417 803/571-2981	1983
Walczak, David P. , (A.S.A., E.A.), <i>Principal</i> , Alexander & Alexander Consulting Group Inc, PO Box 1360, Minneapolis MN 55440 612/520-3099	1979	Walker, Winston W. , (F.S.A.), <i>President & Chief Executive Officer</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1176	1978
Waldhauser, Cathy H. , (F.S.A.), <i>Director Corporate Actuarial Planning & Analysis</i> , IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2017	1979	Wall, Robert H. , (A.S.A.), <i>Senior Vice President & Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6508	1966
Waldman, Robert H. , (A.C.A.S.), <i>Assistant Vice President</i> , General Reinsurance Corp, PO Box 10353, Stamford CT 06904 203/328-5069	1979	Wall, Sarah F. , (A.S.A.), <i>Occidental Life Insurance Co of NC</i> , PO Box 10234, Raleigh NC 27605 919/834-0751	1980
Waldorf, James R. , (E.A.), <i>President</i> , Waldorf Plan Services Inc, 1709 Chelsey Lane, Richardson TX 75082 214/437-6594 Fax: 214/437-6597	1976	Wallace, Diane. , (F.S.A.), <i>President</i> , The D B Wallace Company, 156 South River Road, Tryon NC 28782 704/859-5870 Fax: 704/859-5873	1980
Waldron, Charles M. , (F.S.A.), <i>Assistant Vice President & Health Actuary</i> , Mutual Of New York, One MONY Plaza, PO Box 4830, 40-54, Syracuse NY 13221 315/477-2370	1979	Wallace, George E. , (F.S.A.), 23 Nantucket Road, Wellesley MA 02181 617/235-7684	i 1965
		Wallace, James D. , (F.S.A.), <i>Partner</i> , Ernst & Young, 317 Sixth Avenue, Suite 1100, Des Moines IA 50309 515/237-0315 Fax: 515/246-1598	1981
		Wallace, Joseph J. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 708/699-0600 Ext 408	1969
		Wallace, M G Roy. , (F.S.A.), <i>Insurance Broker</i> , 220 South Avenue, Weston MA 02193 617/899-0385	1965

	Admitted		Admitted
Wallace, Robert C. , (F S A), <i>Vice President, Investment Products</i> , Prudential Insurance Company, 200 Consilium Place, Scarborough ON Canada M1H 3E6 416/296-3052	1988	Walton, Patrick M. , (A C A S), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, 3HO, Philadelphia PA 19192 215/523-5833	1990
Wallace, Robert E. , 280 Springheld Avenue, Hasbrouck Heights NJ 07604	1965	Wang, Andrew B. , (F S A), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105-2818 415/777-1400	1979
Wallach, Andrew B. , (F S A), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3898	1986	Wang, I-Chieh E. , (A.S.A., E A), <i>Actuary</i> , Textron, 40 Westminster Street, Providence RI 02903 401/421-2800	1979
Wallach, Bruce L. , (F S A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5349	1984	Wang, Richard T. , (F S A.), <i>Second Vice President</i> , Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2051 Fax: 213/742-3935	1979
Wallach, Catherine , (F S A.), <i>Assistant Vice President-Insurance Product Compliance</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3994	1982	Wanner, Charles A. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600	1985
Wallerstein, James W. , (F S A.), <i>Vice President</i> , Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1981	Warburton, William P. , (A S A), <i>Assistant Actuary</i> , Texas State Board of Insurance, Actuarial Division 015-5, 1110 San Jacinto, Austin TX 78701-1998 512/322-5063 Fax: 512/322-5083	1990
Wallman, David T. , (F S A), <i>Vice President & Actuary</i> , Security Mutual Life Insurance Co, PO Box 82248, Lincoln NE 68501 402/477-4141	1980	Ward, David P. , (A.S.A., E.A.), <i>Actuary</i> , Wilcox & Company Inc, 170 South Main Street, Suite 1050, Salt Lake City UT 84101 801/532-2390	1984
Wallwork, Celeste L. , (A S A.), <i>Associate Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9455	1990	Ward, Elizabeth A. , (A S A), <i>Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-9715	1990
Walmsley, Howard C. , (F S A), 44 Walnut Avenue, Cincinnati OH 45215 513/761-0492	1965	Ward, Michael C. , (F S A), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/701-2738	1981
Walsh, Alan D. , (A S A., E A), D A Townley & Associates Ltd, 1774 West Broadway, Vancouver BC Canada V6J 4T7 604/736-6641	1979	Ward, Michael R. , (F C A S), <i>Consulting Actuary</i> , Liscord Ward & Roy Inc, Hills Court, Suite 6B, Hills Avenue, Concord NH 03301 603/228-1391	1985
Walsh, Albert J. , (F.C.A.S.), 25 West Walnut Street, Pasadena CA 91103 818/795-1505	1965	Ward, Robert A. , (F S A), <i>Actuary</i> , Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037-2165 313/746-6338 Fax 313/746-6268	1985
Walsh, Connie L. , (A S A), <i>Assistant Actuary</i> , Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000	1980	Ward, Robert G. , (F S A), 2017 Glenwood Drive, Ocean City NJ 08226	1965
Walsh, James P. , (M C A., E A), <i>Administrator</i> , H & R Benefit Funds, 309 Executive Building, 35 East Seventh Street, Cincinnati OH 45202-2420 513/352-0204 Fax: 513/352-0203	1976	Ward, William D. , (A S A., E A), <i>Director Statutory Policy</i> , Aetna Life & Casualty, 151 Farmington Avenue, YF8J, Hartford CT 06156 203/275-2878	1966
Walsh, James P. , (F S A., E A), <i>Assistant Vice President & Associate Actuary, Group</i> , Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 Ext: 812	1979	Ward, William F. , (F S A), Box 548, 91 Rowland Drive, North Chatham MA 02650	1965
Walsh, James V, Jr. , <i>Manager-Actuarial Services</i> , Independence Blue Cross, 1919 Market Street, Philadelphia PA 19103 215/241-3631 Fax: 215/241-3619	1984	Ward-Smith, Kenneth , 1031 Balmoral Drive, Nashville TN 37220	1966
Walsh, Michael C. , (F C A S.), <i>Actuarial Director</i> , Metropolitan Property & Casualty Ins Co, 700 Quaker, PO Box 350, 2B, Warwick RI 02887 401/827-3129	1984	Ware, Barbara J. , (F S A., E A), Massachusetts Public Employee, Retirement Administration, One Ashburton Place, Boston MA 02108 617/727-9380	1986
Walsh, Thomas G. , (F S A), <i>Executive Vice President</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5308 Fax 212/916-6134	1970	Ware, John K. , (F C A., F.S.A., E A), <i>Consulting Actuary</i> , Jacobson & Associates Inc, 2523 El Portal Drive, San Pablo CA 94806 415/231-0550	1974
Walter, Alfred A. , (F S A), <i>Vice President</i> , North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8423	1965	Ware, P Andrew , (F.S.A.), <i>Managing Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Actuarial Dept, Room 734, Milwaukee WI 53202 414/299-1847 Fax 414/299-2021	1979
Walters, Larry Dean , (A S A), <i>Director of Investor Relations</i> , American International Group, 70 Pine Street, New York NY 10270 212/770-7074	1980	Wargo, Kelly A. , (F C A S), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, TN4B, Hartford CT 06156 203/273-7797	1988
Walters, Mavis A. , (F C A S), <i>[President], Executive Vice President</i> , Insurance Services Office Inc, 1666 'K' Street NW, Suite 915, Washington DC 20006 202/466-2800 Fax: 202/466-2090	1974	Wargo, Richard S. , (F A), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, Towers at Erieview, 1301 East Ninth Street, Suite 1000, Cleveland OH 44114-1824 216/736-2000	1976
Walters, Michael A. , (F C A S.), <i>[Vice-President]</i> , Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460	1973	Warmus, Robert E. , (F A), <i>Actuary</i> , Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822	1990
Walton, Michael P. , (A S A., E A), <i>Consulting Actuary</i> , CIGNA Employee Benefits Services Inc, PO Box 2975, Hartford CT 06104 203/725-2262	1986	Warner, David T. , (F S A), 916 Lewis Lane, Rosemont PA 19010	1966
		Warner, Edward K. , (A S A., E A), <i>Consulting Actuary</i> , C & B Consulting Group, 231 South Bemiston, Suite 400, St Louis MO 63105 314/725-0114 Fax 314/725-2724	1989

	Admitted		Admitted
Warner, Margaret M. , (F.C.A., F.S.A., E.A.), William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7473	1982	Watschke, Keith D. , (F.S.A.), Assistant Actuary, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-5810	1990
Warnock, Paul F. , (F.S.A.), Second Vice President & Associate Actuary, Jefferson-Pilot Life Insurance Co. Box 21008, Greensboro NC 27420 919/691-3445 Fax: 919/691-3938	1978	Watson, Charles Barry H. , (F.C.A., F.S.A., E.A.), Actuary, The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9303 Fax: 202/626-9443	1965
Warnock, R. Larry , (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1614	1976	Watson, George N. , (F.S.A.), G N Watson Ltd, 629 The Queensway, Toronto ON Canada M8Y 1K4 416/253-6870 Fax 416/253-9362	1966
Warren, Jeffrey C. , (F.C.A.S.), Second Vice President, General Reinsurance Corp, Financial Center, PO Box 10350, Stamford CT 06904-2350 203/328-5921	1983	Watson, Joseph L. , (A.S.A.), Consulting Actuary, Box 786, Pembroke MA 02359 617/293-3685	i 1966
Warren, Larry , (F.S.A.), Senior Vice President & Chief Actuary, National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/213-7341	1980	Watson, Laura Macdonald , (F.S.A., E.A.), Consulting Actuary, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1987
Warren, Robert F. , Vice President, Actuarial, Blue Shield of Western NY Inc, 275 Oak Street, PO Box 356, Buffalo NY 14240-0356 716/855-7118	1986	Watson, M. Floyd , (A.S.A.), Actuarial Assistant II, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3000	1981
Warrior, Scott Craig , (A.S.A.), Actuary, Arkansas Blue Cross & Blue Shield, 601 Games Street, Little Rock AR 72201 501/378-2047	1990	Watson, Richard C. , (F.S.A., E.A.), Consultant, TPF&C/Towers Perrin, Financial Centre, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5400	1987
Warshavchik, Arnold , (A.S.A., E.A.), Consulting Actuary, 1433 Coney Island Avenue, Brooklyn NY 11230 718/258-3482	1987	Watson, William E. , (F.S.A.), Vice President & Associate Actuary, Prudential Insurance Company, 751 Broad Street, Newark NJ 07102-3777 201/802-6954	1970
Warshavchik, Jack Y. , (A.S.A., E.A.), Vice President and Actuary, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100	1981	Watson, William H. III , (F.S.A.), Vice President & Health Actuary, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494	1981
Warth, Robert , (F.S.A.), Director Advanced Life Underwriting, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2233	1971	Watt, Patricia P. , (F.S.A., E.A.), Consulting Actuary, 1044 Belvedere Lane, San Jose CA 95129 408/996-2145	1982
Warthen, Thomas V. , (F.C.A.S.), Manager, Research, TPF&C/Towers Perrin, Reinsurance Division, 11 Penn Center, 1835 Market Street, Philadelphia PA 19103-2965 215/963-7920	1977	Wattenberg, Larry B. , (A.S.A., E.A.), Vice President and Principal, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6873	1976
Washburn, John Robert , (A.S.A.), Assistant Actuary, American General Life Insurance Co, 2727 Allen Parkway, PO Box 1931, Houston TX 77019 713/831-3243	1989	Waugh, W. B. , (F.S.A.), 331 Lytton Boulevard, Toronto ON Canada M5N 1R9 416/485-2934	i 1981
Washburn, Monty J. , (A.C.A.S.), Actuarial Associate, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 407/997-4416	1990	Waugh, William M. Jr. , PO Box 1207, Taos NM 87571	i 1976
Wason, Stuart F. , (F.S.A.), Assistant Vice President, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7660	1988	Wax, David H. , (E.A.), Consultant, Coopers & Lybrand, 203 North LaSalle, Chicago IL 60601 312/701-5936 Fax: 312/701-6541	1990
Wassell, Edmund J. , 1525 Diplomat Parkway, Hollywood FL 33019-2231	i 1977	Way, Dean M. , (A.S.A.), Product Development Manager & Actuary, Lincoln Benefit Life Co, 134 South 13th, Lincoln NE 68508 402/479-7320	1982
Wasserman, David L. , (F.C.A.S.), Principal, KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6648	1980	Waymire, Barbara L. , (F.S.A.), Associate Vice President, Financial Analysts, American Republic Insurance Co, Sixth and Keosauqua Way, PO Box 1, Des Moines IA 50334 515/245-2069	1989
Wasserman, Forrest , (F.C.A.S.), Assistant Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3677	1979	Wean, David S. , (F.A.), Senior Actuarial Consultant, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, T-28, Boston MA 02117 617/572-9055	1987
Wasserman, Mona J. , (A.S.A.), Associate Actuary, Millman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932	1988	Weatherford, Robert M. , (F.S.A., E.A.), Associate Actuary, Millman & Robertson Inc, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634	1986
Waters, James J. , (E.A.), Executive Vice President, Ogle & Waters Inc, One Corporate Drive, Suite 600, Clearwater FL 34622 813/573-2884	1977	Weaver, Allan C. , (F.S.A., E.A.), Pension Resource Corp, 70 Main Street, Suite 50, Warrenton VA 22186 703/347-5255 Fax: 703/349-8618	1974
Watford, James D. , (A.C.A.S.), Actuary, Florida Insurance Department, Larson Building, Room 118, Tallahassee FL 32399-0300 904/488-1864	1982	Weaver, Arthur G. , (F.S.A.), 4223 Bay Beach Lane SW, Fort Myers FL 33931	i 1965
Watkins, Le Roy T. , (F.C.A., F.S.A., E.A.), President, L T Watkins & Associates Inc, 1666 Statler Towers, Buffalo NY 14202 716/847-2100	1966	Weaver, Charles D. , (F.S.A.), Associate Vice President, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6746	1978
Watkins, Nancy P. , (A.C.A.S.), Senior Manager, Price Waterhouse, 100 Cumberland Circle, Suite 1400, Atlanta GA 30339 404/933-6376 Fax: 404/933-6333	1988	Weaver, Leonard , (E.A.), Assistant Director, Westinghouse Electric Corp, Westinghouse Building, Gateway Center, Pittsburgh PA 15222 412/642-3418 Fax: 412/642-3404	1976
		Weaver, Norris , (E.A.), Assistant Actuary, The Cowan Actuarial Co, 817 Main Street, 8th Floor, Cincinnati OH 45202 513/241-1280	1988
		Webb, Bernard L. , (F.C.A.S.), Consulting Actuary, 4841 Mill Brook Drive, Atlanta GA 30338 404/396-5602	1966

	Admitted		Admitted
Webb, Gordon E. , (A S A., E.A.), <i>Actuary</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2508	1987	Wegner, Ronald R. , (F C A., F S A.), <i>Actuary (U S Reinsurance)</i> , Mutual Life of Canada, 401 North Executive Drive, Brookfield WI 53005 414/797-3997	1979
Webb, Jack L. , (A S A.), <i>Actuarial Assistant</i> , American General Life Insurance Co, 2727 Allen Parkway, 5-64, Houston TX 77019 713/831-3146	1985	Wehner, Joel M. , (F S A., M C A., E A.), Buck Consultants Inc, Suite 1095, 1000 Louisiana, Houston TX 77002 713/655-0227 Fax 713/655-0623	1984
Webb, James O. , (A C A.), <i>Chairman, President & Chief Executive Officer</i> , Dental Network of America, Two TransAm Plaza Drive, Oakbrook Terrace IL 60181 708/691-1133 Ext: 224	1966	Weiblen, William A. , (A S A., E A.), <i>Assistant Vice President</i> , Massachusetts Financial Services Company, 500 Boylston Street, Boston MA 02116 617/954-5150	1980
Webb, Nina Halpern , (F.C.A.S.), <i>Associate Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3247	1983	Weichert, Paul L. , (F S A.), <i>Consulting Actuary</i> , 7 Tally Ho Trail, Belle Mead NJ 08502 908/281-7899	1969
Webb, Robert J. , (F C A., A S A., E A.), <i>Vice President</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul, Dallas TX 75201 214/979-3800 Fax 214/979-3898	1971	Weideman, Janine L. , <i>Manager, Underwriting</i> , Blue Cross/Blue Shield of ND, 4510 13th Avenue SW, Fargo ND 58121 701/282-1207	1984
Webb, Robert W. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 1100 Superior Avenue, Cleveland OH 44114-2585 216/696-8400	1979	Weidman, Thomas A. , (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farnington Avenue, Hartford CT 06156 203/273-6910	1982
Webber, Abbott M., Jr. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/275-5238	1982	Weigel, Patrick A. , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, West Plaza M5C, Northbrook IL 60062 708/402-7235 Fax 708/402-4293	1985
Weber, David P. , <i>President</i> , Fort Dearborn Life Insurance Co, 233 North Michigan Avenue, Chicago IL 60601 312/938-6615	1968	Weil, Max , <i>Senior Vice President</i> , Shore & Reich Ltd, 575 Lexington Avenue, Room 410, New York NY 10022 212/758-3330 Fax: 212/752-8304	1976
Weber, Dominic A. , (F.C.A.S.), <i>Corporate Project Manager</i> , Zurich Insurance, Mythenquai 2, Zurich Switzerland 411/205-2121	1988	Weiler, Michael R. , (F S A.), <i>Vice President & Actuary</i> , Preferred Risk Life Insurance Co, 1111 Ashworth Road, West Des Moines IA 50265 515/225-5000	1981
Weber, Donald T. , (A S A.), <i>Vice President & Actuary</i> , Blue Cross/Blue Shield of Kansas City, 2301 Main, Kansas City MO 64108 816/395-2850	1979	Weill, Dorance B. , (F S A.), 112-20 72nd Drive, Forest Hills NY 11375	1965
Weber, John David , (A S A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4456	1990	Weimer, Linda M. , (E.A.), <i>Vice President</i> , Prudential Insurance Company, Corporate Finance, Four Gateway Center, Newark NJ 07102-4007 201/802-4125	1976
Weber, Michael E. , (A S A.), 18931 Westwood Place, Dallas TX 75287	1966	Weimer, Robert A. , (A S A.), <i>President</i> , International Consulting Services Inc, 550 12th Street SW, Washington DC 20065 202/646-9740 Fax: 202/646-9739	1966
Weber, Paul F. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 6C, New York NY 10010 212/578-8871	1978	Weimer, William F. , (F.C.A.S.), <i>Senior Vice President</i> , Underwriters Reinsurance Co, 22801 Ventura Boulevard, PO Box 4030, Woodland Hills CA 91365 818/703-8300 Fax 818/340-7103	1983
Weber, Robert A. , (A.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 4675 MacArthur Court, Suite 1600, Newport Beach CA 92660 714/251-7302	1987	Wein, Linda L. , (F.S.A.), <i>Consulting Actuary</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2225 Fax 312/606-2321	1983
Weber, Steven A. , (F S A.), <i>Vice Pres-Corporate Technology Services</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1979	Weinberg, Abraham A. , <i>Consulting Actuary</i> , 6301 North Sheridan Road, Chicago IL 60660 312/262-1919	1966
Weber, Thomas P. , (E.A.), <i>Actuary</i> , Halliwell & Associates Inc, 603 Stanwix Street, Two Gateway Center, 18th Floor, Pittsburgh PA 15222-1402 412/288-0822	1983	Weinberg, Ralph M. , (E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606 312/902-7500	1976
Webster, David A. , (F.S.A., E.A.), <i>Executive Vice President</i> , R W Durham & Company, 21515 Hawthorne Boulevard, Suite 355, Torrance CA 90503 213/540-1800	1966	Weinberger, Solomon A. , (F S A., E A.), <i>Managing Director</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036-8855 212/345-7107	1977
Webster, Lindsay M. , (A C A.), <i>Consulting Actuary</i> , 1105 Morgan Avenue, Drexel Hill PA 19026 215/789-5342	1966	Weiner, Alan Y. , (A S A.), <i>Consultant</i> , Weiner & Zeid, 2100 'M' Street NW, Suite 605, Washington DC 20037 202/785-1252	1979
Webster, Patricia Jordt , (F.C.A.S.), <i>Executive Director</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2132	1984	Weiner, David S. , (F S A.), <i>Assistant Actuary</i> , Federal Kemper Life Assurance Co, Kemper Group, D-3, Long Grove IL 60049 708/540-4098	1988
Weck, Frank A. , (F S A.), <i>Principal</i> , A-Weck, 31020 North Bend Street, Punta Gorda FL 33982 813/639-0619	1965	Weiner, Joel S. , (A.C.A.S.), CIGNA Property & Casualty Cos, 1600 Arch Street, Home Office, Philadelphia PA 19192 215/523-5899	1979
Weddell, Thomas A. , (F S A., E.A.), Eckler Partners Ltd, 1177 Hornby Street, Suite 901, Vancouver BC Canada V6Z 2E9 604/682-1381 Fax: 604/669-1510	1975	Weinerman, E Robert , (F S A.), <i>Consulting Actuary</i> , William M Mercer Ltd, 5140 Yonge Street, PO Box 20, North York ON Canada M2N 6L7 416/250-3307 Fax 416/250-3300	1977
Wee, Beatriz , (A.S.A.), <i>Actuarial Associate</i> , Kemper Investors Life Insurance Co, 120 South LaSalle, Chicago IL 60603 312/917-8311	1987	Weinman, Jeffrey M. , (F S A.), <i>Assistant Vice President & Actuary</i> , CIGNA Corp, Hartford CT 06152 203/726-5090	1982
Weed, Amy Grader , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7057	1988	Weinman, Stacy J. , (F.C.A.S.), <i>Actuarial Manager</i> , Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 508/853-7200 Ext: 2895	1988
Weeks, Michael Patrick , (F S A.), <i>Associate Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8330	1983		

	Admitted		Admitted
Weinstein, Donna L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , TPF&C/Towers Perrin, 1001 19th Street North, Suite 1500, Rosslyn VA 22209-1722 703/351-4700 Fax: 703/351-4935	1981	Weiss, Willard A. , (F.C.A., E.A.), <i>President & Actuary</i> , Eugene M Klein & Associates, Two Bratenahl Place, 11th Floor, Bratenahl OH 44108 216/541-1979	1965
Weinstein, Martin A. , (A.S.A., E.A.), <i>Assistant Vice President & Actuary</i> , Financial Institutions Retirement Fund, 5 Corp Park Drive, PO Box 847, White Plains NY 10604 914/694-1300	1984	Weissbrot, Laurence R. , (F.S.A.), <i>Assistant Vice President</i> , Benefit Concepts Inc, 115 Glastonbury Boulevard, Glastonbury CT 06033 203/633-5283	1978
Weinstein, Richard L. , (F.S.A., E.A.), <i>Second Vice President & Associate Actuary</i> , Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2262	1979	Weissman, Martin J. , (F.S.A., E.A.), <i>Pension Actuary</i> , PO Box 484, Queens NY 11365 718/539-4235	1979
Weinstein, Scott P. , (A.C.A.S.), <i>Consultant</i> , William M Mercer Incorporated, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969	1990	Weissman, Paul H. , (A.S.A.), <i>Actuarial Associate</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8806	1989
Weinstock, David B. , (F.S.A., E.A.), <i>Chief Actuary</i> , Benefit Concept Systems Inc, 101 Park Avenue, New York NY 10178 212/682-9480	1979	Weissner, Edward W. , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Co, 100 Mulberry Street, Gateway Three, 4th Floor, Newark NJ 07102 201/802-8075	1980
Weisbecker, Joyce A. , (A.S.A.), <i>Senior Actuarial Analyst</i> , The Reliance Companies Inc, Four Penn Center, Philadelphia PA 19103 215/864-4697	1990	Weisz, Louis M. , (F.S.A.), <i>Second Vice President & Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-6673 Fax: 617/247-2824	1970
Weisbrod, Marvin L. , <i>Manager</i> , Triple Check Income Tax Service, 11754 Victory Boulevard, North Hollywood CA 91606 213/877-6100	1970	Weitzner, Larry H. , (A.S.A., E.A.), <i>Actuary & Manager</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030 Fax: 404/256-3549	1976
Weiser, Barbara S. , (M.C.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1000	1976	Welch, Donald B. , (F.S.A.), <i>Associate Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3514	1975
Weiser, Kenneth D. , (A.S.A.), <i>Assistant Director of Sales Services</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7110	1979	Welch, Jarmon , (A.S.A., E.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1979
Weishaus, Abraham , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, Mail Station 18-B, New York NY 10003 212/598-8182 Fax: 212/673-4406	1986	Welch, John H. , (F.S.A., E.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5960	1970
Weisleder, Stanley , (M.C.A., E.A.), <i>President</i> , Actuaries Unlimited/Winthrop Pensions, 10990 Wilshire Boulevard, Suite 520, Los Angeles CA 90024 213/473-5600	1966	Welch, John P. , (F.C.A.S.), <i>President</i> , Capitol Holding Company, Building C, 2495 Boulevard of the Generals, Norristown PA 19403 215/630-6600 Fax: 215/630-6800	1968
Weiss, Donald , (A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 345 California Street, San Francisco CA 94104 415/296-3432	1976	Welch, Molly A. , (E.A.), <i>Qualified Plan Consultants Inc</i> , 1380 Main Street, Pynchon Center, Springfield MA 01103 413/736-2066	1977
Weiss, Herbert , (F.S.A.), <i>Assistant Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5305	1977	Welch, Robin B. , (F.S.A.), <i>Senior Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7297	1970
Weiss, Joan M. , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5812 Fax: 312/701-6541	1979	Welch, Ronald J. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6494	1975
Weiss, Judy , (F.S.A.), <i>Vice President & Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1986	Welch, Thomas H. , (F.S.A.), <i>Assistant to the Chief Executive Officer</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/930-4223	1979
Weiss, Karen J. , (F.S.A., E.A.), <i>Senior Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7112 Fax: 414/299-2021	1975	Weldon, Robert Scott , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company (FR), 8 rue Halevy, Paris France 75009	1990
Weiss, Kenneth H. , (E.A.), <i>President</i> , The Weiss Organization Inc, 1111 East Touhy Avenue, Suite 235, Des Plaines IL 60018 708/296-1900 Fax: 708/296-5078	1980	Weldon, Thomas J. , (E.A.), <i>Consultant</i> , Millman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202 303/592-5500 Fax: 303/592-5528	1986
Weiss, Lance J. , (M.C.A., E.A.), <i>Consulting Principal</i> , William M Mercer Incorporated, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1977	Weller, Alfred O. , (F.C.A.S., F.C.A.), <i>Senior Consulting Actuary</i> , Ernst & Young, 277 Park Avenue, 30th Floor, New York NY 10172 212/773-3123 Fax: 212/773-1203	1979
Weiss, Martin , (E.A.), <i>Actuarial Manager</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2743	1978	Weller, Harlan M. , (F.S.A., E.A.), <i>Government Actuary</i> , Department of Treasury, 1500 Pennsylvania Avenue NW, Suite 1051, Washington DC 20220 202/377-9550	1983
Weiss, Michelle M. , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-5923	1990	Weller, Mark J. , (E.A.), <i>President</i> , Pension Administration Inc, 6110 Executive Boulevard, Suite 202, Rockville MD 20852 301/984-1720	1976
Weiss, Richard A. , (E.A.), <i>Partner</i> , Moskal Jaras & Klein Co, One Cleveland Center, 1375 East Ninth Street, Suite 1850, Cleveland OH 44114 216/771-4242	1976	Weller, William C. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of MD, 10455 Mill Run Circle, Owings Mills MD 21117 301/494-6086	1972
		Wellnitz, William R. , (F.S.A.), <i>Vice President & Reinsurance Actuary</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-3380	1979

	Admitted		Admitted
Wells, David Q., Jr. , (M.C.A., A.S.A., E.A.), <i>Principal</i> , Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9486 Fax: 314/889-9425	1979	Wertheimer, James L. , (F.S.A.), <i>Executive Vice President & Chief Financial Officer</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext: 3645 Fax 413/730-6114	1972
Wells, Edward H. , (F.S.A.), 155 Christie Street, Leonia NJ 07605	1965	Wesley, William David , (F.S.A., M.C.A., E.A.), <i>Health Care Service Corp</i> , 233 No Michigan Avenue, Chicago IL 60601 312/938-5830	1981
Wells, Kevin Clifton , (A.S.A., E.A.), <i>Actuary</i> , Pension Benefit Guaranty Corp, Suite 7500, 2020 'K' Street NW, Washington DC 20006-1806 202/778-8816	1988	Wess, Clifford , (F.C.A.S.), <i>Vice President & Actuary</i> , Selective Insurance Group, 40 Wantage Avenue, Branchville NJ 07890 201/948-1737	1983
Welnicki, Raymond P. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6714	1983	Wessinger, Harry Wayne , (A.S.A.), <i>Valuation Actuary</i> , Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-2761	1982
Welsh, Charles A. , (F.S.A., E.A.), 129 1/2 Penmoken Park, Lexington KY 40503	1968	West, Lane B. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, PO Box 27506, Richmond VA 23261 804/285-7385 Ext: 416	1977
Welsh, David M. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9002	1971	West, Renee C. , (F.S.A.), <i>Actuarial Officer-Individual</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-5363	1986
Welsh, Marian Hunter , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-6737	1990	West, Steven P. , (F.S.A.), <i>Associate Actuary</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55401 612/342-3419 Fax: 612/372-1818	1982
Welsh, Michael , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, MB53, 151 Farmington Avenue, Hartford CT 06156 203/636-6742	1990	West, Thomas M. , (F.S.A., E.A.), <i>Executive Vice President-Director Reinsurance</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3710 Fax: 219/455-2525	1970
Welsh, Patrick , (F.S.A., E.A.), <i>President</i> , Benefit Actuaries Inc, 607 West Main Street, PO Box 70109, Louisville KY 40270 502/587-9501	1974	Westcote, Walter M. , (F.A.), <i>Consulting Actuary</i> , Professional Administrators Limited, 1141 Red Mile Road, Lexington KY 40504 606/231-8771	1976
Welshons, Janet Lee , (F.S.A.), <i>Manager, Research & Analysis</i> , University of Missouri, 114 Henkel Building, 201 South Seventh Street, Columbia MO 65211 314/882-1430 Fax: 314/882-9603	1980	Westerholm, David C. , (F.C.A.S.), <i>Principal</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7799	1981
Weltmann, L. Nicholas, Jr. , (A.C.A.S.), <i>Actuarial Manager</i> , Continental Insurance, One Continental Drive, Cranbury NJ 08570 609/395-6179 Fax: 609/395-5898	1990	Westervelt, John S. , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024-1400 201/592-1300 Fax: 201/592-1168	1983
Wemple, Andrew P. , (F.S.A.), <i>Second Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 508/855-2976 Ext 2975 Fax: 508/853-2339	1980	Weston, Gary W. , (A.S.A., E.A.), <i>TPF&C/Towers Perrin</i> , 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1982
Wender, Alex D. , (E.A.), <i>Actuarial Supervisor</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3621	1990	Weston, Timothy Todd , (A.S.A., E.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson, 10th Floor, 123 North Wacker Drive, Chicago IL 60606 312/701-4883	1990
Wendlandt, Gary E. , (F.S.A.), <i>Senior Vice President</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/730-6060	1979	Wetcher, Jacqueline H. , (F.S.A.), <i>Senior Actuarial Consultant</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-6746	1979
Wendt, Edward G. , (F.S.A.), <i>Senior Vice President-Group Insurance</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6235	1965	Wetter, Philip L. , (A.S.A.), <i>Actuarial Associate</i> , Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5648	1986
Wendt, Richard K. , (F.S.A.), <i>Vice President, Financial Analysis</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6759	1965	Weum, John M. , (A.S.A.), <i>Assistant Actuary</i> , ITT Life Insurance Corp, 505 North Highway 169, Waterford Park, Minneapolis MN 55441 612/545-2100 Fax 612/591-9753	1990
Wendt, Richard Q. , (F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/246-6557 Fax 215/246-4187	1975	Whaley, Joyce B. , (F.S.A.), <i>Asset/Liability Manager</i> , Provident Life & Accident Insurance, One Fountain Square, Chattanooga TN 37402 615/755-1450	1985
Wenner, Richard M. , (F.S.A.), <i>Vice President & Controller</i> , Aetna Life & Casualty, 151 Farmington Avenue, MC58-P&FS, Hartford CT 06156 203/636-6330 Fax 203/636-1693	1973	Wharram, Paul F. , (F.S.A.), <i>Vice President & Chief Actuary</i> , American-Amicable Life Insurance Co, PO Box 2549, Waco TX 76702-2549 817/753-7311 Ext: 215 Fax: 817/753-7591	1985
Wenz, Paul H. , (F.S.A.), <i>Second Vice President & Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0620 515/247-5920	1978	Whatley, Michael W. , (A.C.A.S.), <i>Vice President & Property Actuary</i> , Independent Fire Insurance Cos, One Independent Drive, Jacksonville FL 32276 904/358-5150	1986
Werland, Debra L. , (A.C.A.S.), <i>Associate Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2135	1988	Whatley, Patrick L. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Insurance of Texas, PO Box 2759, Dallas TX 75221 214/760-6263	1982
Werner, Thea I. , (F.S.A., E.A.), 1876 Vianne, Rochester Hills MI 48309 313/652-6531	1984	Wheat, Michael , (F.S.A., E.A.), <i>Consulting Actuary & Manager</i> , Buck Consultants Inc, 4918 USX Tower, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1979
Wernicke, Mark D. , (F.S.A.), <i>Group Actuary</i> , William M Mercer Incorporated, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200	1987		

	Admitted		Admitted
Wheeler, Michael A. , (F S A), <i>Assistant Actuary</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8173	1980	White, Stephen L. , (F S A), <i>Vice President & Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5241	1976
Whelan, Catherine H N. , <i>Manager, Pooled Rated Accounts</i> , Blue Cross/Blue Shield Mutual of Northern Ohio, 3737 Sylvania Avenue, Toledo OH 43656 419/473-7218	1984	White, William A. , (F.S.A.), 113 Wayside Court, Cherry Hill NJ 08034 609/428-1943	1965
Whelchel, Susan Parry , (A S A), 9775 Whitewood Road, Brecksville OH 44141 216/526-9193	1982	White, William F, Jr. , (E A), <i>Pension Consultant</i> , 710 Buffalo, Suite 204, Corpus Christi TX 78401 512/883-4703	1976
Whimpey, Dennis J. , (F S A), <i>Senior Vice President & Chief Financial Officer, Emp Ben Div</i> , CIGNA Corp, Hartford CT 06152 203/726-4250	1976	White, William M. , (F S A.), <i>Inter-State Assurance Co</i> , 1206 Mulberry, Des Moines IA 50309 515/283-2501	1981
Whinfrey, Judith A. , (A S A., E.A.), <i>Partner</i> , Hewitt Associates, 10 South Wacker Drive, Chicago IL 60606 312/454-1400	1977	Whitehead, Guy H. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 28 ave de Messine, Paris France 75008 014/256-4790 Fax: 014/561-9007	1987
Whisler, James M. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Northwestern National Life Insurance, 111 Washington Avenue, Minneapolis MN 55101 612/342-7426	1990	Whitekus, Julian A. , (A S A), <i>Associate Actuary</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3378	1990
White, Aubrey , (F.S.A.), 16 Gunning Lane, Downingtown PA 19335	1965	Whiteley, Benjamin R. , (F S A), <i>President & Chief Executive Officer</i> , Standard Insurance Co, 1100 SW Sixth Avenue, Portland OR 97204 503/248-2812 Fax: 503/796-7935	1965
White, Barbara J. , (A S A), <i>Assistant Actuary</i> , American Chambers Life Insurance Co, 1805 High Point Drive, Naperville IL 60563 708/505-4899	1988	Whiting, David R. , (F.C.A.S.), <i>Vice President, Underwriting</i> , Pinnacle Reinsurance Co Ltd, PO Box 1801, Hamilton HMHX Bermuda 5 809/292-8600	1982
White, Charles Scott , (F.C.A.S.), <i>Director, Commercial Actuarial</i> , MSI Insurance, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7143	1983	Whiting, Douglas B. , 98 Falmouth Court, Bedford MA 01730 617/275-1625	1966
White, Daniel C. , (F S A., E.A.), <i>Managing Director</i> , William M Mercer Incorporated, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6404	1977	Whitlock, Robert G, Jr. , (F.C.A.S.), <i>Director & Associate Actuary</i> , CIGNA Property & Casualty Cos, 1600 Arch Street, Philadelphia PA 19192 215/523-4847	1985
White, David L. , (F.C.A.S.), <i>St Paul Companies Inc</i> , 385 Washington Street, St Paul MN 55102 612/221-7911	1984	Whitman, Mark , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10038 212/487-7747	1979
White, David Lawrence, Jr. , (F.S.A.), <i>Assistant Vice President & Assistant Actuary</i> , Integon Life Insurance Corp, PO Box 3199, 500 West Fifth Street, Winston-Salem NC 27152 919/770-3113	1988	Whitman, William M. , (E.A.), <i>Alexander & Alexander Consulting Group Inc</i> , 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6719	1989
White, Dempsey D. , (A S A), <i>Consultant</i> , TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1861	1985	Whitnah, Daniel R. , (A S A., E A), <i>Actuary</i> , William M Mercer Incorporated, One United Bank Center, 1700 Lincoln Street, Suite 3300, Denver CO 80203 303/831-7100 Fax: 303/832-7350	1987
White, Frank T. , (A.C.A.S.), <i>Chief Executive Officer</i> , Associated Industries of FL, Property & Casualty Trust, PO Box West, Pompano Beach FL 33061 305/772-2700 Fax: 305/772-7836	1979	Whitney, Earl L. , (F.S.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1986
White, H Edmund , (F.S.A., E A), <i>Associate</i> , William M Mercer Incorporated, 200 Clarendon Street, Boston MA 02116 617/421-5300	1970	Whitney, John C. , (F S A., E A), <i>Vice President</i> , TPF&C/Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1977
White, John G, Jr. , (F C A), 9600 South Ocean Drive, Apt 1 202, Jensen Beach FL 34957	1970	Whitney, Robert L. , (F S A), <i>Executive Vice President & Actuary</i> , Massachusetts Indemnity & Life, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/381-1674	1965
White, Jonathan , (F.C.A.S.), <i>Director</i> , Insurance Services Office Inc, 160 Water Street, New York NY 10048 212/487-4802	1980	Whitney, Todd W. , (A S A), <i>Actuarial Associate</i> , The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8474	1987
White, Lawrence , (A C A S), <i>Assistant Actuary</i> , The Reliance Companies Inc, Second Floor, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4672	1990	Whiton, Albert E. , (A S A), <i>Travelers Insurance Company</i> , One Tower Square, Hartford CT 06040 203/277-0111	1966
White, Lois Jeanne , (F.S.A.), <i>Actuary</i> , American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6474	1989	Whittemore, David G. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , 12377 Merit Drive, Suite 1200, Dallas TX 75251-2223 214/363-2451	1984
White, Mark R. , (F.S.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600	1983	Wiant, Elaine M. , (F.S.A., E A), <i>Consulting Actuary</i> , Millman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100	1982
White, Richard E. , (F.S.A., E A), <i>Consulting Actuary</i> , Millman & Robertson Inc, 333 Clay, Suite 4330, Houston TX 77002 713/658-8451	1975	Wiard-Bauer, Roger K. , (F S A), <i>Assistant Actuary</i> , Northwestern National Life Insurance, Group Financial, 100 Washington Avenue South, Minneapolis MN 55440 612/342-3324	1985
White, Robert Dale , (A S A), <i>Vice President, Administration, Group Department</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1485	1989	Wick, Gary A. , (F S A.), <i>Vice President & Actuary</i> , Wisconsin National Life Insurance, PO Box 740, Oshkosh WI 54902 414/235-0800 Ext: 230	1982
White, Stephen Anthony , (F.S.A., E A), <i>Assistant Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1990	Wick, Peter Gerard , (A.C.A.S.), <i>Assistant Actuary</i> , Millman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250	1987
White, Stephen E. , (F.S.A.), <i>Vice President & Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2997	1981		

		Admitted			Admitted
Wickland, Paula S. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644		1979	Wilkening, Robert E. , (E.A.), <i>Senior Vice President</i> , American Actuaries Inc, 146 Monroe Center Street NW, Suite 800, Grand Rapids MI 49503 616/459-1050		1970
Wicks, George C. , (A.S.A., E.A.), PO Box 1005, Berwyn PA 19312	i	1966	Wilkes, David G. , (F.S.A.), <i>Staff Research Actuary</i> , Blue Cross/Blue Shield of TX, PO Box 655730, Dallas TX 75265-5730 214/669-7218		1987
Wickwire, James D., Jr. , (F.C.A.S.), <i>Vice President & Chief Actuary</i> , National Reinsurance Corp, 777 Long Ridge Road, PO Box 10167, Stamford CT 06904 203/329-5343		1982	Wilkin, John C. , (F.S.A.), <i>Senior Actuary</i> , Actuarial Research Corp, 6928 Little River Turnpike, Suite E, Annandale VA 22003 703/941-3951		1989
Widmer, Ransom H. , <i>Assistant Vice President</i> , Noble Lowndes, 527 Madison Avenue, New York NY 10022-4304 212/605-9803 Fax: 212/421-1426		1976	Wilkinson, Andrew V. , (F.S.A.), <i>Associate Actuary</i> , American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206-0368 317/263-1189 Fax: 317/263-1855		1988
Wiebke, Harold G. , (F.S.A., E.A.), PO Box 5411, New York NY 10185 717/296-5144		1965	Wilkinson, John , (F.S.A.), <i>Vice President</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-2890		1977
Wieder, John W., Jr. , (F.C.A.S.), 50 Boulter Road, Wethersfield CT 06109	i	1965	Wilkinson, Thomas C., Jr. , (A.S.A.), <i>Assistant Manager</i> , Group Pension Products, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3332		1990
Wiederhold, Susan J. , (A.S.A., E.A.), <i>Senior Financial Analysis Consultant</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5295		1979	Willard, Russell D. , (A.S.A.), <i>Director & Assistant Actuary</i> , AMEX Life Assurance Company, 1650 Los Gatos Drive, San Rafael CA 94903 415/492-7705		1988
Wiegert, Paul M. , (A.C.A.S.), <i>Director of Pricing, P/L</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6760		1979	Wille, David W. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Humana Inc, 500 West Main Street, Louisville KY 40201 502/580-2018		1979
Wiegert, Roy E. , (E.A.), Apt 212A, 6533 Seaview Avenue NW, Seattle WA 98117	i	1976	Willemin, Richard J. , (F.S.A.), 212 West End Avenue, Ridgewood NJ 07450 201/444-1650	i	1965
Wiener, David A. , (A.S.A.), <i>Associate Actuary</i> , Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 Ext: 212		1982	Willett, Robert B. , (F.S.A.), <i>Second Vice President-Ordinary Marketing Research</i> , Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3050		1970
Wiener, Mitchell Charles , (F.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080		1980	Williams, Anson F. , (A.S.A.), <i>Assistant Actuary</i> , National Liberty Corp, Actuarial Department, 20 Moores Road, Frazer PA 19355 215/648-5890		1989
Wiese, Theodore O., Jr. , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 Ext 480 Fax: 216/687-0682		1970	Williams, C Arthur , <i>Professor</i> , University of Minnesota, Carlson School of Management 768, Minneapolis MN 55455 612/624-1534		1968
Wiesner, Michael I. , (F.C.A., F.S.A., E.A.), <i>Consultant</i> , TPF&C/Towers Perrin, Park 80 West, Plaza One, Saddle Brook NJ 07662 201/843-3444 Ext: 3413		1978	Williams, C David , (A.S.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346		1990
Wilborn, Marc A. , (F.S.A., E.A.), TPF&C/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000		1987	Williams, Charles D., III , (F.C.A., F.S.A., E.A.), <i>Vice President & Consultant</i> , The Nyhart Co Inc, 3505 North Washington Boulevard, Indianapolis IN 46208 317/923-2391		1966
Wilbur, Jon Karl , (F.S.A.), <i>Systems Actuary</i> , Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7027		1978	Williams, David Joeff , (A.S.A.), <i>Assistant Actuary</i> , MacKeen & Bailey Inc, 1068 West Fourth Street, Winston-Salem NC 27101 919/761-0951		1988
Wilcox, Robert E. , (F.C.A., A.S.A., E.A.), <i>President</i> , Wilcox & Company Inc, 170 South Main Street, Suite 1050, Salt Lake City UT 84101 801/532-2390		1971	Williams, Dean E. , (F.S.A.), 12 Steeplechase Court, St Louis MO 63131 314/821-0741		1965
Wild, Veda Dianne , (A.S.A., E.A.), <i>Vice President & Consulting Actuary</i> , C & B Consulting Group/Herget, 204 East Lombard Street, Baltimore MD 21202 301/539-3500		1981	Williams, Dewey G. , (F.C.A.S.), <i>President</i> , Employers Insurance of Texas, Box 2759, Dallas TX 75221 214/760-6175		1965
Wilde, Peter R. , (F.S.A.), <i>Division Executive</i> , Citicorp, 399 Park Avenue, Third Floor, New York NY 10043 212/559-3983		1965	Williams, Frank W. , (E.A.), <i>Pension Consultant</i> , Frank Williams & Associates, PO Box 531329, Birmingham AL 35253 205/879-6283	i	1980
Wilder, A Stewart , (F.S.A.), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9432		1984	Williams, Harry V. , (F.C.A.S.), 835 NE 35th Street, Boca Raton FL 33431 305/391-6040	i	1965
Wildsmith, Thomas F. , (F.S.A.), <i>Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1534 Fax: 615/755-1481		1989	Williams, Jack C. , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250		1977
Wilen, Robert E. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 500 Hills Drive, Bedminster NJ 07921 201/781-7100		1989	Williams, James L. , (F.S.A.), <i>Associate Actuary</i> , United American Insurance Co, 2909 North Buckner Boulevard, Dallas TX 75228 214/320-7263 Fax: 214/320-6709		1979
Wilens, David P. , (F.S.A.), <i>Assistant Vice President & Actuary</i> , Mutual of New York, Group & Pension Operations Center, Four Manhattanville Road, Purchase NY 10577 914/697-8465		1980	Williams, Jeffrey W. , (F.S.A.), <i>Senior Vice President</i> , American Security Group, 3290 Northside Parkway NW, Atlanta GA 30327 404/261-9000		1975
Wilhelme-Lee, Susan M. , (A.S.A.), <i>Actuarial Associate</i> , American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/763-4661		1988	Williams, John Harry , 12 Summit Avenue, Larchmont NY 10538	i	1966
			Williams, John R. , (F.S.A.), Box 15626, Fort Wayne IN 46885	i	1965

	Admitted		Admitted
Williams, Keith S. (F S A , E A), <i>Consulting Actuary</i> , The Wyatt Company, 1055 Washington Boulevard, Stamford CT 06901 203/356-1220	1981	Willman, Dean C. (A S A), <i>Associate Actuary</i> , Millman & Robertson Inc, Capital Center, South Tower, 201 North Illinois Street, Suite 2000, Indianapolis IN 46204-1904 317/237-2888	1980
Williams, L. Bradley , (A.C.A.S.), <i>Second Vice President</i> , General Reinsurance Corp, Financial Centre, 695 East Main Street, Stamford CT 06904 203/328-5377 Fax: 203/328-6423	1987	Willman, Scott S. (F S A., E A.), <i>Actuary</i> , The Wyatt Company, 8400 Normandale Lake Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700	1981
Williams, Laurence C. (A S A), <i>Actuarial Associate</i> , CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7037	1988	Willour, Ronald P. (E A.), <i>Enrolled Actuary</i> , American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/236-1736	1987
Williams, Lawrence , (A.C.A.S.), 12305 Fox Lake Court, Fairfax VA 22033	1984	Wills, Mary E. (A.C.A.S.), <i>Associate Actuary</i> , USAA P & C Insurance Co, USAA Building, San Antonio TX 78288 512/498-2116 Fax: 512/498-0462	1990
Williams, P. Adger , (F.C.A.S.), [Past President], 108 Pine Lakes Avenue, Savannah GA 31405 912/232-4501	1965	Wills, R. John , (F.S.A.), <i>General Director</i> , John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/572-9925	1976
Williams, Paul N. (A.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177	1989	Wills, Thomas L. (F.S.A., E A.), 52 Arlington Road, West Hartford CT 06107 203/521-9508	1965
Williams, Phyllis Ann , (A.S.A.), <i>Actuarial Associate</i> , Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/242-4425	1990	Willsey, Lynn W. (F.C.A.S.), <i>Senior Vice President & Actuary</i> , The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-7626	1965
Williams, Richard , (F S A), <i>Vice President</i> , John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3516 Fax: 305/470-3542	1978	Wilmes, Arthur L. (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, Capital Center, South Tower, 201 North Illinois Street, Suite 2000, Indianapolis IN 46204-1904 317/237-2888	1984
Williams, Rickey C. (A S A.), <i>Assistant Vice President & Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1087 Fax: 615/755-8404	1986	Wilneff, Leon B. (A.S.A., E A), <i>Senior Consultant</i> , Coopers & Lybrand, 1500 One Cleveland Center, Cleveland OH 44114-1700 216/241-4380	1979
Williams, Robert J. (F S A.), <i>Consultant</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9634 Fax: 202/626-9450	1979	Wilp, Timothy M. (A.S.A.), <i>Valuation Actuary</i> , Balboa Life & Casualty, 3349 Michelson Drive, Irvine CA 92715 714/553-7895	1987
Williams, Robert M. (F.S.A., A.C.A., E A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1979	Wilson, Charles , (F S A), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700	1968
Williams, Robin M. (F.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998-4000 415/492-3019	1988	Wilson, Charles E. (A.S.A.), PO Box 389, Georgetown FL 32139-0389	1966
Williams, Steven E. (F.S.A., E A.), <i>Consultant</i> , TPF&C/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000	1983	Wilson, David , (F.S.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2281 Fax: 609/520-2299	1981
Williams, Thomas L. (A S A.), <i>Executive Vice President & Actuary</i> , Plateau Insurance Co, 2501 North Main Street, Crossville TN 38555 615/484-8411	1980	Wilson, David K. (A S A.), <i>Senior Actuarial Programmer</i> , PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602-2506 312/332-5670	1989
Williams, Vickie N. (F.S.A., E A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640	1980	Wilson, Ernest I. (F.C.A.S.), <i>Vice President & Actuary</i> , American Royal Reinsurance Co, 40 Wall Street, 18th Floor, New York NY 10005 212/668-8400	1988
Williams, W. Thomas , (A.C.A.S., E A), <i>Senior Consultant</i> , Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5208	1968	Wilson, Gerald I. (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1967
Williams, William A. Jr. , (A S A , E.A.), <i>Associate Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1975	Wilson, Glenn T. (A S A), PO Box 5691, Hamden CT 06518 203/393-3782	1986
Williamson, William J. (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, Centre Square, 1500 Market Street, Philadelphia PA 19102 215/246-6032 Fax: 215/246-6251	1984	Wilson, Gregory S. (A C A S), <i>Senior Assistant Vice President</i> , Amica Mutual Insurance Co, PO Box 6008, Providence RI 02940-6008 401/521-9100	1989
Williamson, William R. Jr. , (A.S.A.), 112 Grassy Hill Road, Old Lyme CT 06371	1966	Wilson, Hugh , (A.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166	1986
Willig, Timothy J. (A.S.A.), <i>Consultant</i> , TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3709	1985	Wilson, James C. (F.C.A.S.), <i>President</i> , James C Wilson FCAS Casualty Actuary Ltd, 1365 Westgate Center Drive, #O-1, Winston-Salem NC 27103 919/760-2568	1965
Willis, Frederick C. (A.S.A.), <i>Vice President</i> , National Farmers Union Life Insurance Company, 8828 Ivy Mill Place South, Jacksonville FL 32244 904/358-2202	1981	Wilson, John P. (F S A., E A), <i>Consulting Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1980
Willis, Robert N. (F.S.A.), <i>Second Vice President & Reinsurance Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1989 203/253-2360 Ext: 2360 Fax: 203/253-2379	1979	Wilson, Keith M. (F S A , E.A.), <i>Actuary/Consultant</i> , TPF&C/Towers Perrin, 1400 Charlotte Plaza, Charlotte NC 28244 704/374-1330	1984
		Wilson, Lawrence F. (A.S.A., E A.), <i>Actuary</i> , The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	1979
		Wilson, Mary Cusic , (F.S.A.), 2071 Canal Drive West, Bradenton FL 34207 813/756-9004	1965

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Wilson, Oliver T., (A.C.A.S.), *Consulting Actuary*, 4484 Wilshire Boulevard, Los Angeles CA 90010 213/937-0205 1980

Wilson, Randall James, (A.C.A.S.), *Business Manager*, CIGNA Corp. M-110, PO Box 2975, Hartford CT 06104 203/725-3268 1983

Wilson, Ronald L., (F.C.A.S.), *Vice President & Chief Actuary*, Skandia America Group, One Liberty Plaza, New York NY 10006 212/978-4808 1983

Wilson, Ross J., (F.C.A., A.S.A.), 39 Village North Drive, Hilton Head Island SC 29926 803/681-6892 1966

Wilson, Tyrone P., (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/455-3619 Fax 219/455-2738 1988

Wilson, Wallace W., (F.C.A., F.S.A., E.A.), *Actuary and Manager*, The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080 1975

Wilson, William E., (F.S.A.), *Assistant Vice President-Dividends*, Sun Life of Canada, Station A, PO Box 4150, Toronto ON Canada M5W 2C9 416/979-6117 Fax 416/585-9546 1986

Wilson, William F., (A.C.A.S.), *Associate Actuary*, American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6672 1979

Wilson, William T., (A.S.A., F.A.), *Actuary*, Wilham M Mercer Incorporated, Market Tower, Suite 1900, 10 West Market Street, Indianapolis IN 46204-2973 317/637-4373 1987

Wilson, Wilmer W., 1646 Fairfax, Denver CO 80220 1967

Wiltgen, Russell J., (F.S.A.), *Assistant Actuary*, Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2635 1984

Wilton, Rodney C., (F.S.A.), *Second Vice President, Corporate Actuary*, Royal Maccabees Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037-2165 313/746-6613 1988

Wilton, William H., (A.S.A.), *Assistant Actuary*, Allstate Life Insurance Co, 3100 Sanders Road, Northbrook IL 60062 708/402-2183 1990

Wiltse, Larry B., (A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1030 1976

Winans, Roger M., (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square (12NB), Hartford CT 06183 203/277-8880 Fax 203/954-5525 1978

Windecker, Arthur A., (F.S.A.), 102 Coleman Avenue, Chatham NJ 07928 1965

Windham, W Rodney, (A.S.A.), *Vice President & Actuary*, Alabama Reassurance Co, PO Box 2093, Tuscaloosa AL 35403 205/345-5600 Fax 205/345-3937 1979

Windsor, Ted W., (A.S.A., E.A.), *Actuary*, Howard Johnson & Co, 20 North Wacker Drive, Suite 1475, Chicago IL 60606 312/368-7015 Fax 312/346-3647 1989

Winer, Teresa R., (A.S.A.), *Health Product Manager*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5548 Fax 404/980-5800 1986

Winer, Warren J., (F.S.A., E.A.), *President*, C & B Consulting Group, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 1975

Wingert, Sheryl R., (F.S.A., E.A.), *Vice President & Actuary*, Martin E Segal Co, 1000 Parkwood Circle, Suite 200, Atlanta GA 30339 404/955-4003 1979

Wingo, James Byron, (A.S.A.), Lamar Life Insurance Co, 317 East Capitol Street, PO Box 880, Jackson MS 39205 601/949-3119 1985

Winikor, Samuel, (E.A.), *Associate Actuary*, Improved Funding Techniques Inc, 211 Broadway, Lynbrook NY 11563 516/887-4433 1986

Winkelman, Del, *Actuary*, Blue Cross/Blue Shield of Rochester, 150 East Main Street, Rochester NY 14647 716/248-3314 Fax 716/238-4400 1984

Winkelstein, Jerome, (F.S.A.), *Senior Manager*, KPMG Peat Marwick, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30043 404/222-1789 1975

Winkenwerder, A Duff, (F.S.A.), *Actuary*, Merrill Lynch Insurance Group, 800 Scudders Mill Road, 3D, Plainsboro NJ 08536 609/282-1212 1987

Winkenwerder, Richard A., (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 1965

Winkleman, John J., (F.C.A.S.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6461 1977

Winklevoss, Howard E., (E.A.), Winklevoss Consultants Inc, 67 Holly Hill Lane, Greenwich CT 06830 203/661-0275 1976

Winn, Michael R., (F.S.A.), *Vice President & Consulting Actuary*, Lewis & Ellis Inc, Suite A, 5330 College Boulevard, Overland Park KS 66211 913/491-3388 Fax 913/491-6718 1973

Winokur, Paul, (F.S.A.), *Consulting Actuary*, Actrex Partners Ltd, 207 Queen's Quay West, Suite 720, Toronto ON Canada M5J 1A7 416/365-7004 1978

Winslow, Daniel Edward, (F.S.A.), *Actuary*, Benefit Trust Life Insurance Co, 400 Field Drive, Lake Forest IL 60045-2581 708/615-1500 Ext 2011 Fax 708/615-3908 1988

Winslow, Henry N., (F.S.A., E.A.), *Vice President & Group Pension Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-8695 Fax 617/572-8698 1965

Winslow, Martha A., (F.C.A.S.), *Assistant Actuary*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7826 1989

Winsor, Robert F., (A.S.A., E.A.), *Assistant Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/691-3497 Fax 919/691-3938 1970

Winston, Elliot H., *President*, Executive Incentive Plans Inc, 3471 North Federal Highway, Ft Lauderdale FL 33306 305/561-2225 1980

Winston, Michael, *President*, Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Fort Lauderdale FL 33312 305/983-5600 1976

Winter, Arthur E., (A.C.A.S.), *Second Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-0111 1971

Winter, John C. III, (F.S.A.), *Senior Vice President Financial & Corporate Services*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3265 1976

Winter, Patricia Lynn, (A.S.A.), *Product Development Actuary*, ICH Corporation, 100 Mallard Creek Road, Suite 400, Louisville KY 40207 502/894-2182 1988

Winterfield, Michael, (F.S.A.), *Partner*, Huggins Financial Services/Ernst & Young, 277 Park Avenue, New York NY 10172 212/773-1810 Fax 212/773-1203 1975

Winterhof, Bruce, (F.S.A.), *Consulting Actuary*, Millman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 1979

Winterhof, Lily N., (A.S.A., E.A.), *Senior Specialist*, TPF&C/Towers Perrin, 200 West Madison, Suite 3300, Chicago IL 60606 312/781-0300 Ext 9315 1980

Winters, Herbert A., (A.S.A.), *Insurance Consultant*, 3202 Wesleyan, Room 224, Houston TX 77027 713/621-6691 1966

	Admitted		Admitted
Winters, Robert C. , (F.S.A.), [Past President], <i>Chairman & Chief Executive Officer</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07102-3777 201/802-7722	1965	Witulski, Steven L. , (F.S.A.), <i>Vice President, Actuarial & Underwriting</i> , Community Mutual Insurance Co, 1351 William H Taft Road, Cincinnati OH 45206 513/872-3812	1987
Wirth, William C. , (F.S.A.), <i>Consulting Actuary</i> , Wirth & Associates, 206 Seneca Road, Richmond VA 23226 804/282-7726	1965	Wobbekeing, Ronald L. , (F.S.A.), <i>Senior Vice President-Mass Marketing</i> , North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6550	1971
Wischmeyer, Chad C. , (A.C.A.S.), <i>Consultant</i> , William M Mercer Incorporated, One Columbus, Suite 1100, 10 West Broad Street, Columbus OH 43215 614/227-5500	1990	Wodarczyk, Jean M. , (F.S.A.), <i>Partner</i> , Coopers & Lybrand, 203 North LaSalle Street, Suite 2400, Chicago IL 60601 312/701-6068	1981
Wisdom, Eugene , (F.S.A.), 3805 Balcones Drive, Austin TX 78731	1965	Woerner, Lawrence W. , (F.S.A., E.A.), <i>Partner</i> , MW-de Montigny Woerner Ltda, Av Paulista 949-5 Andar, Sao Paulo Brazil 01311 011/284-5600 Fax: 011/288-9763	1980
Wise, George M. III , (A.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75082 214/699-2700 Fax: 214/699-2721	1987	Woerner, Susan K. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , 4601 North Fairfax Drive, Suite 1100, Arlington VA 22203 703/527-7500	1986
Wise, Michael R. , (A.S.A.), <i>Director, Group Actuarial</i> , Prudential Insurance Company of America, 200 Consilium Place, Scarborough ON Canada M1H 3E6 416/296-3096 Fax: 416/296-3249	1990	Wohlbach, Thomas K. , (F.S.A.), <i>Assistant Actuary</i> , Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959	1986
Wisecarver, Timothy L. , (F.C.A.S., F.C.A.), <i>President</i> , Pennsylvania Compensation Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107-3577 215/568-2371	1986	Wohlner, Ellis A. , (A.S.A.), <i>Senior Vice President</i> , Folksam Insurance Group, Stockholm Sweden S106 60 08/772-6000	1970
Wiseman, Michael L. , (F.C.A.S.), <i>Vice President, Actuarial Division</i> , Motorists Mutual Insurance Co, 471 East Broad Street, Columbus OH 43216 614/225-8294	1982	Wojcik, Edward J. , (F.S.A.), <i>Actuary</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6503	1966
Wiser, Ronald F. , (F.C.A.S., A.S.A.), <i>Vice President</i> , Progressive Casualty Insurance, 730 SOM Center Road, Mayfield Village OH 44143 216/473-3600 Ext 6194 Fax: 216/442-4251	1979	Wojcik, Walt J. , (A.C.A., A.S.A.), <i>Senior Vice President, Corporate Planning & Administration</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7359	1969
Wishnick, Sheldon , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 Ext 3799	1978	Wolak, Daniel L. , (F.S.A.), <i>Vice President & Group Actuary</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1877	1981
Wiskowski, John P. , (F.C.A., A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1969	Wolf, Dale B. , (F.S.A.), <i>Vice President</i> , The Travelers Insurance Cos, EBD Nine Riverview Square, One Tower Square, Hartford CT 06183 203/954-5526	1980
Witcraft, Susan E. , (F.C.A.S.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 8500 Normandale Lake Boulevard, Suite 1850, Minneapolis MN 55437 612/897-5300	1984	Wolf, Herbert S. , (F.C.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1243 Fax: 312/977-1269	1966
Withers, David A. , (F.C.A.S.), <i>Actuary</i> , Preferred Risk Mutual Insurance Co, 1111 Ashworth Road, West Des Moines IA 50265 515/225-5238	1982	Wolf, Kevin S. , (A.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5407	1984
Witherspoon, Willard, Jr. , (A.S.A.), <i>Executive Marketing Consultant</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, 215-12, Worcester MA 01608 508/799-4441	1984	Wolf, Richard S. , (F.S.A.), <i>Vice President/Group Administration</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5795	1969
Witlen, Lisa Ann , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2599	1986	Wolf, Ronald M. , (F.C.A., F.S.A.), <i>Tillinghast/Towers Perrin</i> , INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611	1976
Witt, R Daniel , (F.C.A., F.S.A.), Aberdeen Associates Inc, 124 Silver View Court, Vallejo CA 94591 707/643-5000	1977	Wolfe, Douglas R. , (A.S.A.), <i>Assistant Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5532	1982
Witt, William E. , (A.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, Palisades II, Suite 250, 5901 Peachtree Dunwoody, Atlanta GA 30328 404/394-5500	1981	Wolfe, Jay A. , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	1975
Wittenberg, Charles , (A.S.A.), <i>Consultant</i> , Wolfman & Moscovitch Inc, 200 North LaSalle Street, Suite 2050, Chicago IL 60601 312/977-1250	1973	Wolfe, Joel I. , (F.S.A.), <i>Second Vice President & Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1978
Wittenwyler, Ronald P. , (F.S.A.), <i>Vice President & Actuary</i> , American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/283-1331 Ext: 500 Fax: 515/280-3908	1978	Wolfenden, James D. , (F.C.A., A.S.A.), <i>Transamerica</i> , Occidental Life, Transamerica Center, 1150 South Olive Street, Los Angeles CA 90015 213/742-2111	1971
Wittlich, Jae L. , (F.S.A.), <i>Vice President</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6983	1971	Wolff, Douglas G. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 Ext 2279	1990
Wittmann, Anthony J. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Blue Cross/Blue Shield of LA, 5525 Reitz Avenue, Baton Rouge LA 70809-3802 504/295-2017	1984	Wolff, Sherman M. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7400	1977
		Wolkoff, Claire L. , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1170 Fax: 212/695-4184	1976

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Woll, Richard G. , (F.C.A.S.), <i>Actuary</i> , Allstate Insurance Co., Allstate R & P Center, 321 Middlefield Road, Menlo Park CA 94025 415/324-2721	1975	Woodard, Eugene M. , (F.S.A.), <i>President</i> , Hudson Life Reassurance Corp., One Corporate Drive, Box 853, Shelton CT 06484-0853 203/926-1166 Fax: 203/929-6759	1974
Wollman, Milton H. , (F.C.A., F.S.A.), <i>President</i> , Milton H Wollman & Associates Inc., 1419 Spruce Street, Philadelphia PA 19102 215/546-5060	1965	Wood-Duggan, Margaret , (A.S.A., E.A.), <i>Associate Consltg Actuary</i> , Buck Consultants Inc., 200 Galleria Parkway NW, Suite 1200, Atlanta GA 30339 404/955-2488 Fax: 404/933-8336	1981
Wolzenski, Bernard , (F.S.A.), <i>Vice President, Life Product Management Division</i> , General American Life Insurance Co., 700 Market Street, St Louis MO 63101 314/444-0449	1978	Woodhead, Curt R. , (F.S.A., E.A.), <i>Consulting Actuary</i> , C & B Consulting Group/Herget, 204 East Lombard, Baltimore MD 21202 301/539-3500 Ext: 286 Fax: 301/539-0313	1977
Wong, Everett D. , (F.S.A., E.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 345 Park Avenue, New York NY 10154 212/872-6025	1981	Woodley, Joseph J. , (E.A.), <i>Actuarial Supervisor</i> , R E B C Associates, 1710 East Indian School Road, Suite 201, Phoenix AZ 85016 602/277-2371	1989
Wong, Gregory W. , (F.S.A.), <i>Vice President and Valuation Actuary</i> , Northern Life Insurance Co., PO Box 12530, Seattle WA 98111 206/292-1111	1980	Woodley, Pamela S. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0106	1980
Wong, James S. , (A.S.A.), <i>Senior Actuarial Associate</i> , Kemper Investors Life Insurance Co., 120 South LaSalle Street, Chicago IL 60603 312/845-1597	1984	Woodman, Harry A. , (F.S.A.), <i>Consultant</i> , 58 North Old Stone Bridge Road, Cos Cob CT 06807 203/661-0097	1965
Wong, Kathleen R. , (F.S.A.), <i>Vice President Director of Investment Management Product</i> , Prudential Asset Management Co., 71 Hanover Road, Florham Park NJ 07932 201/966-3886 Fax: 201/966-3121	1981	Woodman, Lisa A Schilling , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Hall Day Road, Lincolnshire IL 60069 708/295-5000	1990
Wong, Kenneth Y. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, Building 100-2N, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1990	Woodring, A Greig , (F.S.A.), <i>Vice President</i> , General American Life Insurance Co., PO Box 14701, St Louis MO 63178 314/525-5653	1986
Wong, Richard K. , (F.S.A.), <i>Vice President & Assistant Actuary</i> , Prudential Insurance Company, Group & Financial Services, Office 409, 56 North Livingston Avenue, Roseland NJ 07068 201/716-8831	1985	Woodruff, Arlene F. , (F.C.A.S.), <i>Actuary</i> , Farm Family Mutual Insurance Co., PO Box 656, Albany NY 12201 518/436-9751	1986
Wong, Stephen Y N. , (A.S.A.), <i>Director-Actuarial & Underwriting</i> , Heals Health Plan, 155 Grand Avenue, Oakland CA 94612 415/287-4508	1980	Woods, Candace J. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 80 North Livingston Avenue, Roseland NJ 07068 201/716-3594	1990
Wong, Steve , (F.S.A.), <i>Chairman</i> , British American Investments Pte Ltd, 57 Robinson Road, #06-00, Singapore Singapore 0106 065/223-6654 Fax: 065/469-2278	1977	Woods, H Wayne , (F.S.A.), <i>Vice President & Partner</i> , MLH + A inc, 200 Elgin Street, Suite 1101, Ottawa ON Canada K2P 1L5 613/232-9150 Fax 613/232-2792	1975
Wood, Charles P, Jr. , (F.C.A.S., F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, PO Box 3443, Rcho Santa Fe CA 92067 619/458-3940	1975	Woods, Patrick B. , (F.C.A.S.), <i>Assistant Vice President & Actuary</i> , Insurance Services Office Inc., 160 Water Street, New York NY 10038 212/487-7753	1981
Wood, Christopher R. , (A.S.A., E.A.), <i>Director-Retirement Consulting</i> , C & B Consulting Group, 701 Fifth Avenue, Suite 3410, Seattle WA 98104 206/386-7988 Fax: 206/386-7989	1987	Woods, Randi E. , (A.S.A.), <i>Consultant</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 Ext: 4668	1989
Wood, David H. , (F.S.A.), <i>Senior Vice President</i> , CIGNA Worldwide Inc, 1880 JFK Boulevard, 14th Floor, Philadelphia PA 19103 215/523-1227	1969	Woods, Stephen P. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 C-2, Boston MA 02117 617/572-5620	1979
Wood, J Kenneth, Jr. , (F.S.A.), <i>Actuary</i> , American General Life/Accident Ins Co, 2635 American General Center, Nashville TN 37250 615/749-2011 Fax 615/749-1501	1966	Woodson, Freeman A, Jr. , (E.A.), <i>Enrolled Actuary</i> , The New England, 500 Boylston Street, Boston MA 02117 617/578-6536	1976
Wood, Jack E. , (F.C.A., F.S.A.), 320 Parkwood, St Louis MO 63122 314/821-2701	1965	Woodward, Walter C. , (A.S.A.), <i>Director, Actuarial Services</i> , Blue Cross/Blue Shield of MO, 4444 Forest Park Boulevard, St Louis MO 63108 314/289-6282 Fax: 314/658-4523	1979
Wood, James O. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1642	1976	Woodworth, James H. , (A.C.A.S.), 76 Greenhurst Road, West Hartford CT 06107 203/521-2441	1966
Wood, John W, Jr. , (F.S.A., E.A.), <i>Senior Actuary</i> , Pension Benefit Guaranty Corp, 2020 'K' Street, Washington DC 20006-1860 202/778-8817	1965	Wooldridge, Tyree S. , (A.S.A.), <i>Assistant Actuary</i> , First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24505 804/948-5399 Fax: 804/948-5858	1989
Wood, Kathleen Tyler , (A.S.A.), 21382 North Grove Drive, Kildeer IL 60047	1986	Woolery, James G. , <i>Assistant Life Actuary</i> , North Carolina Department of Insurance, PO Box 26387, Raleigh NC 27611 919/787-4480	1970
Wood, Milton J. , (F.S.A.), <i>Duncaster</i> , 40 Loeffler Road-420T, Bloomfield CT 06002 203/726-2199	1965	Woolery, James M. , (F.S.A., A.C.A.S., E.A.), 3207 Sussex Road, Raleigh NC 27607 919/787-4480	1965
Wood, R Norman , (F.C.A., A.S.A.), 39 Broad Street, Unit #1, Newburyport MA 01950-2119 508/462-1695	1965	Wooley, Jonathan L. , (F.S.A.), <i>Corporate Vice President & Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7984 Fax: 212/576-6905	1973
Wood, William A, III , (A.S.A.), <i>Consulting Actuary</i> , Actuarial Resources Corp, 59 Oakdale, Irvine CA 92714 714/857-4959	1985	Woollacott, Evan W, Jr. , (E.A.), <i>Aetna Life & Casualty</i> , 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-5499 Ext: 5499 Fax: 203/636-5754	1990
Woodall, Stanley Nelson , (A.S.A.), <i>Actuarial Associate, Valuation</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1983		

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Woolley, E Richard , (E.A.), Trust Consultants Inc. 155 Bovet Road, Suite 201, San Mateo CA 94403 415/574-8272	1976	Wyckoff, John F , 78 Cedar Street, Newington CT 06111 203/666-0337	i 1970
Woolsey, E John , (F.C.A., F.S.A., E.A.), Vice President, TPF&C, a Towers Perrin company, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2739 Fax: 416/960-2819	1972	Wyman, Richard B , (F.S.A., E.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040	1966
Woomer, Roy T, III , (F.C.A.S.), Assistant Actuary, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-7059	1990	X	
Workman, Bruce L , (F.C.A.), Consulting Actuary, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 Fax: 402/393-1037	1966	Xanthos, William , (A.S.A., E.A.), Regional Managing Director, Godwins Inc, 3200 Wilshire Boulevard, Los Angeles CA 90010 213/386-8385	1979
Workman, Lewis C , (F.S.A.), Route 5, Des Moines IA 50317 515/262-6598	i 1965	Xavier, Basil A , (A.S.A., E.A.), William M Mercer Incorporated, 3303 Wilshire Boulevard, 8th Floor, Los Angeles CA 90010 213/480-6414	1976
Works, James W , (A.S.A.), Consulting Actuary, Route 3, Box 524C, Pottsboro TX 75076 214/786-2520 Fax: 214/786-8833	1967	Y	
Worley, John L, Jr. , (F.S.A., E.A.), Associate Actuary, Valuation, American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1678	1966	Yackel, David A , (A.S.A., E.A.), Partner, Chernoff Diamond Ostrove & Feller, 1157 Willis Avenue, Albertson NY 11507 516/484-2828	1983
Worthington, Robert F , (A.S.A.), Senior Actuarial Assistant, Travelers Insurance Company, One Tower Square, Hartford CT 06109 203/277-0111	1976	Yaeger, Alan , (F.S.A.), Senior Vice President & Actuary, Western Reserve Life Assurance Company of Ohio, PO Box 5068, Clearwater FL 34618 813/585-6565 Ext: 162 Fax: 813/585-4305	1979
Wright, Byron , (F.C.A.S., F.S.A.), PO Box 267, Arendtsville PA 17303 717/677-7402	i 1965	Yaffe, Rian M , (F.C.A., A.S.A., E.A.), President, Yaffe & Company Inc, 800 North Charles Street, Baltimore MD 21201 301/332-1166	1970
Wright, Carl B , (F.S.A.), Senior Vice President, Individual Op Administration, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2456	1971	Yager, Jay A , (F.S.A., E.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60069 708/295-5000	1989
Wright, Diana S , (A.S.A.), Senior Actuarial Associate, Mutual/United of Omaha Insurance Co, C2-Group Actuarial, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1983	Yamamoto, Dale H , (F.S.A., A.C.A., E.A.), Consultant, TPF&C/Towers Perrin, 100 Summit Lake Drive, Valhalla NY 10595 914/745-4123	1980
Wright, Kenneth A , (F.S.A.), Assistant Vice President, Corporate Actuarial, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8480 Fax: 416/323-2443	1984	Yamanaka, Mari A , (A.S.A.), Consultant, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000	1990
Wright, Richard A , (A.S.A., E.A.), Assistant Actuary, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400	1987	Yamano, Harry , (F.S.A., E.A.), Principal, GDK Associates Inc, 15300 Ventura Boulevard, Sherman Oaks CA 91403 818/990-4030	1969
Wright, Roy R , 8 Gancho Lane, Hot Springs AR 71909	i 1976	Yang, Hong-Yi , (A.S.A.), Senior Actuarial Associate, Munich American Reassurance Co, 56 Perimeter Center NE, Atlanta GA 30346 404/394-5665	1990
Wright, Steven F , (A.S.A.), Reinsurance Pricing Actuary, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/253-1194	1990	Yang, Job H , (E.A.), Vice President & Consulting Actuary, Pension Consultants Company, 200 South Garfield Avenue, Suite 200, Alhambra CA 91801 818/282-9101	1990
Wright, Walter C, III , (F.C.A.S.), Director, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/240-2040 Fax: 203/249-0457	1979	Yang, Kisuk , (M.C.A., E.A.), Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95841 916/484-6811 Ext: 213	1976
Wright, William S , (F.C.A., F.S.A., E.A.), Consulting Actuary, 20500 Knob Woods Drive, #204, Southfield MI 48076 313/350-1783	1965	Yang, Nian Chih , (A.S.A.), CNA Insurance Companies, 333 South Wabash, Chicago IL 60685 312/822-6437	1981
Wrobel, Edward M, Jr. , (F.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761	1988	Yang, Tsung-Lung , (A.S.A.), Actuarial Manager, J C Penney Life Insurance Co, Actuarial Department, 2700 West Plano Parkway, Plano TX 75075 214/881-6018	1990
Wroblewski, Paul B , (A.S.A.), Senior Actuarial Assistant, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8774 Fax: 212/779-1488	1990	Yanis, David , (F.C.A., F.S.A.), Consulting Actuary, 38 Rogers Road, Kings Point NY 11024 516/487-8589	i 1966
Wu, David , (F.S.A.), Life of Georgia (Taiwan), Section 2, 11/F, 120 Chien Kuo North Road, Taipei Taiwan Republic of China 10433 862/508-1802	1987	Yanko, John B , (F.S.A., E.A.), Vice President & Chief Actuary, The Forethought Group Inc, Forethought Center, Batesville IN 47006 812/934-8366 Fax: 812/934-8564	1969
Wu, Peter P , (F.S.A.), Second Vice President & Actuary, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5589 Fax: 203/275-5521	1978	Yard, Roger A , (A.C.A.S.), Assistant Actuary, Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250	1986
Wucherer, Robin M , (F.S.A.), Assistant Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5273	1983	Yardley, Mary Ellen , (F.S.A.), 200 Roberts Road, E-2, Rosemont PA 19010	i 1965
Wulterkens, Paul E , (F.C.A.S.), Vice President-Corporate Actuarial, St Paul Companies Inc, 385 Washington Street, St Paul MN 55102 612/221-8201	1977	Yarmchuk, Robert W , (F.S.A., E.A.), Partner, Hewitt Associates, Three Hutton Center Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400	1978
		Yarus, Stuart A , (A.S.A.), Consultant, K V Systems, 4537 Atlanta Drive, Plano TX 75093 214/867-8012	1982
		Yates, Donald G , (F.S.A.), Vice President, Globe Life and Accident Insurance Co, 14000 Quail Springs Parkway, Oklahoma City OK 73184 405/752-5615 Fax: 405/752-5653	1968

	Admitted		Admitted
Yates, J Arnold , 73 Talcott Notch Road, Farmington CT 06032 203/677-0397	1966	Yoder, Reginald C. , (F.C.A.S., F.S.A.), <i>Senior Actuary</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-0620 515/247-5820	1977
Yatskowitz, Joel D. , (F.C.A.S.), <i>Vice President</i> , Reliance National Risk Specialists, 77 Water Street, 21st Floor, New York NY 10005 212/858-3701	1985	Yoder, Robert S. , (F.S.A.), <i>President</i> , Robert S Yoder P S C, Box 20, Hardinsburg IN 47125 812/472-3867	1965
Yau, Joseph W S. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 9-RS, New York NY 10010 212/578-6645 Fax 212/689-7718	1978	Yonkunas, John P. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761	1981
Yau, Michael W. , (A.C.A.S.), <i>Staff Actuary</i> , American Bankers Insurance Group, Actuarial Department, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1984	Yoon, Youngjoo , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 NCNB Center, Tower II, 325 North St Paul Street, Dallas TX 75201 214/979-3800	1981
Yeary, Paul D. , (F.S.A.), 5448 South Garrett Drive, Milford OH 45150 513/831-4216	1965	Yoshida, Hideyuki E. , (F.S.A.), <i>Manager, Actuarial Department</i> , The Meiji Mutual Life Insurance Co, 1-1 Marunouchi, 2-Chome, Chiyoda-ku, Tokyo Japan 03/283-8755 Fax 03/201-3579	1984
Yee, Lone-Young , (F.S.A., E.A.), <i>Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-5214	1979	Yosua, Frederick J. , (F.S.A.), <i>Second Vice President Associate Corporate</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-9343	1980
Yee, Robert , (F.S.A.), <i>Assistant Actuary</i> , AMEX Life Assurance Company, 1650 Los Gatos Road, San Rafael CA 94903-1899 415/492-7439	1986	Young, Bryan G. , (F.C.A.S.), <i>Tillinghast/Towers Perrin</i> , One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1635	1983
Yee, Tim K. , (A.S.A.), <i>Senior Actuarial Associate</i> , Time Insurance Company, 501 West Michigan Avenue, Milwaukee WI 53201-3050 414/299-8632	1989	Young, D Edward , (F.S.A.), <i>Vice President</i> , Educators Mutual Life Insurance Co, PO Box 3149, 202 North Prince Street, Lancaster PA 17604-3149 717/397-2751	1980
Yee, William , (E.A.), <i>Consultant</i> , Howard Johnson & Co, 650 California Street, San Francisco CA 94108 415/956-1040	1986	Young, Earlene L. , (E.A.), <i>Consultant</i> , 22 Garland Court Two, Carlisle PA 17013 717/249-7784	1989
Yee, William , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Financial Services, PO Box 111, Boston MA 02117 617/572-1622	1989	Young, Edward W. , (F.C.A.S.), <i>Group Vice President</i> , Allstate Insurance Co, Allstate Plaza North, Northbrook IL 60062 708/402-2980 Fax 708/402-0017	1979
Yeh, Chih-Ming , (A.S.A.), <i>Senior Actuarial Assistant</i> , Crown Life Insurance Co, 201 North Union Street, Suite 140, Alexandria VA 22314 703/739-6490	1989	Young, Elizabeth R. , 4380 Exeter Drive, Apt 101, Longboat Key FL 34228	1969
Yen, Chung-Ye , (A.C.A.S.), <i>Associate Actuary</i> , National Council on Compensation Insurance, 30501 Agoura Road, Suite 205, Agoura Hills CA 91301 818/707-8360	1986	Young, George W. , (F.S.A.), 17 Long View Road, West Hartford CT 06107 203/561-1348	1965
Yen, Frank T. , (F.C.A., A.S.A., E.A.), <i>Executive Vice President</i> , National Associates, Box 34080, 3415 Sepulveda, Suite 800, Los Angeles CA 90034 213/390-8801 Fax 213/397-6569	1967	Young, George W. Jr. , (F.S.A.), <i>Second Vice President</i> , UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/770-3585	1969
Yenner, Ralph D. , 3248 Heritage Circle, Hendersonville NC 28739 704/697-0271	1966	Young, Gregory , (A.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5212 Fax: 214/953-0669	1983
Yeo, Sang K. , (A.S.A.), <i>Associate Actuary</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8000	1990	Young, Harry S. , (F.C.A., F.S.A., E.A.), <i>Principal & Actuary</i> , William M Mercer Incorporated, One City Boulevard West, Suite 1600, Orange CA 92668 714/937-1434	1977
Yezzi, Anthony P. , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1982	Young, Howard , (F.S.A., E.A.), <i>Consulting Actuary</i> , 16269 Southampton Court, Livonia MI 48154 313/425-1842	1965
Yin, Hsiang-Ling , (A.S.A.), <i>Senior Actuarial Consultant & Associate Actuary</i> , Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-6530	1988	Young, Margaret A. , (E.A.), <i>President</i> , Hand & Associates Inc, Hand Building, 4th Floor, 5700 NW Central Drive, Houston TX 77092 713/460-1000	1979
Ying, Willie Y. , (F.S.A.), <i>Vice President</i> , AMEX Life Assurance Company, 1650 Los Gatos Road, San Rafael CA 94903-1899 415/492-7422	1978	Young, Melville J. , (F.S.A.), <i>Tillinghast/Towers Perrin</i> , One Financial Center, 695 East Main Street, Suite 600, Stamford CT 06901-2138 203/326-5448 Fax 203/326-5498	1969
Ying, Y C. , (E.A.), <i>President</i> , Affiliated Plans Administrators Inc, 9292 Madison Avenue, Orangevale CA 95662 916/988-5030 Fax 916/988-9180	1982	Young, Michael L. , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Chicago IL 60606-7485 312/902-7740	1986
Yingling, Mark E. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4101	1982	Young, Paul Michael , (A.S.A.), <i>Vice President & Chief Actuary</i> , Grand Pacific Life Insurance Co Ltd, PO Box 420, Honolulu HI 96809 808/548-3375 Fax 808/548-5122	1988
Yiu, Yin Fat , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-4952	1989	Young, R James , (F.C.A.S.), <i>Vice President</i> , Allstate Insurance Co, Allstate Plaza North D-7, Northbrook IL 60062 708/402-8950	1977
Ylvisaker, James W. , (F.S.A.), <i>Executive Vice President</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4966	1974	Young, Ralph E. , 11942 Avenida Consentido, San Diego CA 92128	1966
Yocius, Richard P. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Co, Allstate Plaza, North D-8, Northbrook IL 60062 708/402-3497 Fax 708/402-0584	1989	Young, Richard A. , (A.S.A.), <i>Consultant</i> , Deloitte & Touche, 1000 Wilshire Boulevard, 11th Floor, Los Angeles CA 90017 213/688-5541	1990
		Young, Robert G. , (A.C.A.S.), 2223 Genesee Street, Urica NY 13501	1969

	Admitted		Admitted
Young, Robert V. (F S A), 327 Cathey, PO Box 1016, Davidson NC 28036 704/896-8823	1965	Zaleski, Ronald J. (A.C A S.), <i>Second Vice President</i> , Maryland Casualty Companies, PO Box 1228, Baltimore MD 21203 301/338-9046	1989
Young, Stephen P. (A S A), <i>Lead Actuary</i> , California Public Employees' Retirement System, PO Box 942715, Sacramento CA 94229-2715 916/326-3429 Fax: 916/326-3176	1979	Zamlong, Stuart H. (A.S.A.), <i>Second Vice President</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6486	1989
Young, Thomas J. (F S.A.), <i>Vice President and Actuary</i> , Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6787	1965	Zan, Anthony. (F S A.), <i>Associate Actuary</i> , HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2457	1980
Young, Thomas M. (F C A , F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 150 Clove Road, PO Box 406, Little Falls NJ 07424 201/890-1177	1965	Zang, Jeannette S. (A S A), William M Mercer Incorporated, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-5200	1986
Young, William G. (F S.A., E A), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1984	Zapisek, Diane Adelizzi. (A S.A.), 309 Chapel Drive, Holland PA 18966 215/364-7279	i 1982
Young, William M. (F S A.), <i>Principal</i> , Gilliland Gold Young Consulting, 100 Sheppard Avenue East, Suite 910, PO Box 11, Toronto ON Canada M2N 6N5 416/250-6777 Fax 416/250-6776	1980	Zapisek, Edward J. (F.S.A.), <i>Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8312 Fax: 215/956-8649	1979
Youngerman, Hank. (F C.A.S), <i>Actuary</i> , The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9777	1981	Zaret, Frank. (F S A), <i>Consultant</i> , 1104 Fordham Lane, Woodmere NY 11598-1029 516/374-3922	1965
Youngquist, James A. (F S A), <i>Associate Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-1510	1979	Zatorski, Richard T. (F.C A S), <i>Director-Casualty Actuarial Services</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8404	1979
Yount, Hubert W. (F C.A.S), Wesley Manor, Apt C 5, Jacksonville FL 32223	i 1965	Zatto, Joseph R. (F C A , F S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30305 404/264-3290	1966
Yow, Heather E. (F.C A S), <i>Senior Actuarial Associate</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8567	1989	Zavattari, Sally Jean. (E.A.), Leggette & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850	1986
Yow, James W. (F C A S.), <i>Assistant Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2903 Fax 203/273-2664	1986	Zawada, Robert. (F.S.A., E.A.), <i>Director Pension-Administration & Client Services</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1979
Yuan, Hui-Lin. (F S A., E.A.), <i>Consultant</i> , Milliman & Robertson Inc, 333 Clay Street, Suite 4330, Houston TX 77002 713/658-8451	1990	Zayka, Grisha. (A S A), <i>Actuarial Assistant</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1984
Yuen, Peter J. (F.S.A., E A), <i>Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2205	1987	Zdan, Sandra W. (F S A), <i>Assistant Vice President & Assistant Actuary</i> , Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5069	1980
Yuen, William M. (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000	1985	Zeffer, Martin L. (F.C A , F S A , E.A.), <i>Senior Manager</i> , Huggins Financial Services/Ernst & Young, 501 Goodlette Boulevard, Naples FL 33940 813/263-6815	1965
Z		Zehner, Rick T. (F S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/299-7348 Fax: 414/299-2021	1989
Zacarias, Mark A. (E.A.), <i>President</i> , Zacarias Actuarial Consultants Inc, 1850 Gateway Boulevard, Suite 260, Concord CA 94520 415/825-9344 Fax: 415/685-9544	1989	Zehner, William A. (F.S.A.), <i>Associate Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1978
Zachry, William B, III. (F S A., E A), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2567	1980	Zeid, Alex. (A S A), <i>Consultant</i> , Weiner & Zeid, 6677 North Lincoln Avenue, Suite 310, Lincolnwood IL 60645 708/675-5080 Fax: 708/673-7698	1979
Zader, William J. (A S A , E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 4918 US Steel Building, Pittsburgh PA 15219 412/281-2506	1983	Zeilman, William W. (F S A), <i>Vice President/Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6844	1969
Zaeh, Donald E. (E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07096-1533 201/902-2712	1976	Zeiser, Robert J. (A S.A., E A), <i>Consultant</i> , Coopers & Lybrand, One Canterbury Green, PO Box 10108, Stamford CT 06904-2108 203/326-5762	1987
Zaharuk, Stephen. (F S A), <i>Vice President & Assistant Actuary</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-4804	1985	Zeisler, Paul B. (A S A , E.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500	1989
Zahrndt, Ruth E. (A S A , E A), <i>Manager</i> , KPMG Peat Marwick, 303 East Wacker Drive, Chicago IL 60601 312/938-2038	1987	Zeller, Lawrence J. (M C A , A S A , E.A.), <i>Actuary</i> , Preferred Pension Planning, 1084 Route 22 West, Mountainside NJ 07092-2801 908/789-3090 Fax: 908/789-0027	1981
Zaidi, Ali R. (F.S.A., E.A.), <i>Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2490	1984	Zellner, John T. (F S.A.), <i>Senior Manager</i> , KPMG Peat Marwick, 245 Peachtree Center NE, Suite 1900, Atlanta GA 30043 404/577-3240	1971
Zajicek, James E. (A S.A., E A), <i>Associate</i> , William M Mercer Incorporated, 1417 Lake Cook Road, Deerfield IL 60015 708/317-7670	1977	Zeppetella, Anthony J. (F S A , E.A.), <i>Vice President & Actuary</i> , Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10005 212/428-2121	1984

	Admitted		Admitted
Zerbel, Michael J. , (A.S.A.), Association Life Insurance Co Inc, 401 North Executive Drive, Brookfield WI 53005 414/797-5116	1987	Zink, S Vincent , (F.S.A.), <i>Vice President-Finance</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43235 614/764-4035 Fax: 614/764-4191	1979
Zicarelli, John David , (F.C.A.S.), <i>Chief Actuary</i> , Argonaut Group Inc, 250 Middlefield Road, Menlo Park CA 94025 415/858-6442	1984	Zinzow, Lee A. , (F.S.A.), <i>Vice President & Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2595	1975
Ziegler, David M. , (E.A.), Miller Mason & Dickenson, PO Box 867, One First Avenue, Conshohocken PA 19428 215/834-2169 Fax: 215/834-2184	1990	Ziobrowski, Paul George , (A.S.A.), Mutual Of New York, One MONY Plaza, Syracuse NY 13202	1988
Ziegler, Linda P. , (A.S.A.), Florida Insurance Department, 371 North Larson Building, 200 East Gaines Street, Tallahassee FL 32399 904/488-4434	1986	Zlogar, Albert Joseph , (A.S.A.), <i>Consultant</i> , Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8705	1986
Ziegler, Ronald L. , (F.S.A.), <i>Vice President & Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/369-2155 Fax: 319/369-2102	1981	Zlotowitz, Robin , (A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1313	1987
Zielinski, Richard P. , (A.S.A., E.A.), <i>Assistant Actuary</i> , Millman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7970	1969	Zohar, Akiva , (A.S.A.), <i>Assistant Actuary</i> , Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904-0300 203/356-4928 Fax: 203/327-6582	1985
Zieminski, Robert M. , (F.S.A.), <i>Senior Vice President & Chief Actuary</i> , The Benefits Group, One Century Plaza, Suite 3720, 2029 Century Park East, Los Angeles CA 90067 213/203-8770	1973	Zoldos, Steven P. , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128	1985
Zigler, Martin J. , (F.S.A., E.A.), <i>Principal</i> , TPF&C/Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/854-4900	1979	Zolla, Gerald , (A.S.A., E.A.), <i>Second Vice President & Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6509	1971
Zikovich, Michael J. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6155	1990	Zolt, David M. , (M.C.A., A.S.A., E.A.), <i>Managing Consultant</i> , A Foster Higgins & Co Inc, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704	1980
Zillmer, Theodore W. , (A.S.A.), <i>Principal</i> , William M Mercer Incorporated, 10 South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500	1980	Zomberg, David E. , (F.S.A., E.A.), <i>Vice President & Actuary</i> , Thesco Consultants Inc, 221 West 57th Street, New York NY 10019 212/399-0740	1981
Zimmer, David A. , (A.S.A.), <i>Senior Assistant Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43215 614/249-4978	1990	Zonca, Stephen A. , (F.S.A.), <i>Manager-Credit Analysis</i> , Certus Financial Corp, One Bush Street, Suite 450, San Francisco CA 94104 415/954-1971	1979
Zimmerli, David C. , (F.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/373-6066	1990	Zory, Peter B. , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1966
Zimmerman, Bruce D. , (E.A.), <i>Actuarial Consultant</i> , Miller Mason & Dickenson, PO Box 867, Conshohocken PA 19428 215/834-2291	1989	Zoubul, Terri Thom , (A.S.A.), <i>Associate Actuary</i> , United Actuarial Services Inc, 3901 North Meridian Street, Suite 500, Indianapolis IN 46208 317/924-5310	1990
Zimmerman, Carolyn Evanna , (F.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, 600 Grant Street, Suite 4918, Pittsburgh PA 15219 412/281-2506	1984	Zubulake, Theodore J. , (F.C.A.S.), <i>Principal</i> , William M Mercer Incorporated, 1166 Avenue of the Americas, New York NY 10036 212/345-7442	1979
Zimmerman, Leonard , (E.A.), <i>Executive Vice President</i> , Hay/ i Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2435	1976	Zucker, Marjorie , (E.A.), <i>Chief Actuary</i> , Vaccaro & Prisco, 200 Vanderbilt Motor Parkway, Hauppauge NY 11788 516/273-7171	1986
Zimmerman, Leonard B. , (F.S.A.), <i>Vice President & Actuary Insurance Services</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000	1972	Zurawel, Paul H. , (F.S.A.), <i>Associate Actuary</i> , Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1986
Zimmerman, Oscar , (F.S.A.), <i>Senior Vice President Managed Assets</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON M4W 1B8 416/928-5823 Fax: 416/928-7766	1979	Zurcher, Cheryl Ann , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, PO Box 1110, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-2567	1987
Zimmerman, Thomas L. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1986	Zurcher, Michael L. , (F.S.A.), <i>Second Vice President</i> , Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/455-4159	1982
Zimny, Andrew , (E.A.), <i>Consulting Actuary</i> , Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455	1986	Zwiener, Michael J. , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 3800 First Interstate Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100	1983
Zimpleman, Larry D. , (F.S.A., E.A.), <i>Second Vice President Pension Operations</i> , The Principal Financial Group, 711 High Street, Des Moines IA 50392-3400 515/247-5752	1979	Zwilling, Paul R. , (F.S.A., E.A.), <i>Senior Vice President & Chief Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1652	1967
Zingle, Mark R. , (F.S.A., E.A.), <i>Senior Vice President & Chief Actuary</i> , Ministers Life, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131 Fax: 612/925-3582	1979	Zwitter, Norman J. , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6386	1979

I. INSURANCE ORGANIZATIONS U.S.

AAA Michigan

17380 Laurel Park Drive
North
Livonia MI 48152
313/462-7286
Von Seggern, William J

Acacia Group

51 Louisiana Ave NW
Washington DC 20001
202/628-4506
Ariturk, Haluk
Barlow, Philip A
Conover, Robert A
Mazyck, Reginald G

Academy Insurance Group

600 Embassy Row
6600 Peachtree Dunwoody
Atlanta GA 30328
404/698-7000
Hufford, Jon E
Marro, Stephen L
Raach, Frederick E

Acceleration Life Insurance Co

475 Metro Place North
PO Box 7000
Dublin OH 43017
614/764-7159
Gesler, William L

Acordia School Benefits Inc

5730 West 74th Street
Indianapolis IN 46278
317/290-4154
Anderson, Mary Virginia

Aegon USA

2121 Precinct Line Road
PO Box 1038, Insurance Center
Hurst TX 76053
817/656-6320
Haraburda, Kent Walter

Aegon USA Inc

4333 Edgewood Road NE
Cedar Rapids IA 52499
319/398-8511
Garrett, Christopher H
Giles, Kevin A
Kling, William A
Kolsrud, Douglas C
Wagner, Virgil D

Aetna Casualty & Surety Co

151 Farmington Avenue
TN4A
Hartford CT 06156
203/273-8345
Ruegg, Mark A

Aetna Casualty & Surety/TSAD

151 Farmington Avenue
Hartford CT 06156
203/273-7302
Pelletier, Bernard A

Aetna Life & Casualty

151 Farmington Avenue
Hartford CT 06156
203/273-0123
Angen, Carol L
Archacki, Raymond J
Auger, James G
Aylward, Thomas F
Balko, Karen H
Ballas, Frank W
Barry, Gery J
Bayley, Thomas R
(Downers Grove)
Bell, Charles T
Berg, David Benjamin
Bertles, George G
Biglow, Mark D
Blanchard, Ralph S, III
Bland, William H
Bohon, John D
Bothwell, Peter T
Boucher, Terryn J
Boyd, Wallis A, Jr.
Brown, Nicholas M, Jr.
Burke, John P
Burnosky, John E
Byrne, Harry T
Carlson, Jeffrey R
Carpenter, Patricia A
Chicares, Gregory William
Cieslak, Walter P
Corbett, M Timothy
Crowe, Joseph F
Cymerys, Edward C
(Walnut Creek)
Damron, Yan Shyan
Darson, Glenn T
Davis, Lynn G
Dawidowicz, Thomas P
Dee, K Gloria
(Middletown)
Delaney, Richard J
Demos, Peter G
Dieter, George H, Jr
Dinius, John B
Donahue, Maryann
Dow, William E
Ericson, Janet M
Finn, Richard P
Fitzgibbon, Walter J, Jr
Gallop, Mark A
Geyer, James A
Gibbs, David E
Gibbs, Donald A
Gineo, Ann D
Gingrich, James Earl, Jr
Giuffrida, Carolyn F
Gobes, Catherine E
Gold, Allan
Goldman, Gene A
(Walnut Creek)
Gozzo, Susan M
Groves, Garth Richard
Haendiges, Brian K
Hall, Robert A
Hamilton, James C
Hamilton, Pennell W
Hansen, Robert A
Henck, Douglas C
Hines, Alan M
Hollister, Jeanne M
Horn, Richard J
House, Sherwood G
Huber, Steven C
Jasulevicius, Donna A
Jones, William R

Katcher, Anne M
Kelly, Edmund F
Kharabanda, Anil
Krissinger, Kenneth R
Larkin, James P
Larson, William E
Lattanzio, Francis J
Lebens, Joseph R
Lee, Simon Sun Kwok
Libby, William B
Lindahl, Richard M
Littmann, Mark W
Longley-Cook, Alastair G
Lowry, Gretchen A
Lucht, Linda Vincins
Luzzi, Kathryn S
Lyle, Robert V
Mandelis, Martins O
Maltz, Allen P
(Middletown)
Marek, Mary Lou
Marks, Steven D
Martin, Terence B
Masciocchi, Alfred J
Mateja, Michael E
McDevitt, James F
Metzner, Claus S
Miller, Nicholas F, Jr
Morgan, William S
Moulton, Harold B
Murphy, Richard Charles
Murphy, Robert J
Murray, Michael John
Newell, Richard T, Jr
Nichols, Richard W
Nikander, John A
Nitsche, Donald Rudolf
Oades, Peter R
Olson, Alden E
Onnen, Donald B
O'Sullivan, Daniel E
Pathman, Siva I
Pirog, Louis M
Purple, John M
Putterman, Steven L
Radau, Christine
Reale, Pamela Sealand
Reed, David S
Rehkamp, Ronald D
Riddlesworth, William A
Rodgers, Beatrice I
Rosenthal, Ronald M
Rusch, William J
Scott, Brian E
Sears, William Hardin
Segal, Lawrence N
Shugars, Warren A
Sipos, Michael Jay
Slusarski, John
Sperry, Mark D
Spock, Stephen C
Stuefel, John D, III
Sulger, Laurie E
Tan, Charles W
Thomison, Joel D
Traverso, David M
Tremko, William M
Ullman, Deborah
Gorman
Van Slyke, Gregory A
Ward, Elizabeth A
Ward, William D
Waigo, Kelly A
Weidman, Thomas A
Welnick, Raymond P
Welsh, Marian Hunter
Welsh, Michael

Wenner, Richard M
Woodley, Pamela S
Woollacott, Evan W, Jr.
Yingling, Mark E
Yow, Heather E
Yow, James W

Aid Association for Lutherans

4321 North Ballard Road
Appleton WI 54919
414/734-5721

Anderson, Karl Dayton
Behling, Scott R
Ciha, Thomas M
Debbink, Lynn D
Donaldson, Gary M
Engel, George L
Fackler, Neil
Hilger, Thomas C
Kuehn, Gary N
Leonhardt, Brian K
Light, George D, Jr.
Lyle, Robert A
Omdal, Robert W
Peterson, Larry R
Pflieger, Paul O
Rieth, Steven M
Shen, Lai-Bin
Shinnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A

AIG American International Cos

One Allico Plaza
PO Box 667
Wilmington DE 19801
302/594-2777
Qureshi, Arshad H

AIG Life Insurance Co

One Allico Plaza
Wilmington DE 19899
302/594-2659
Hobelman, James B

AIG Marketing Inc

505 Carr Road
PO Box 9495
Wilmington DE 19809
302/761-3480
Bowman, David R
Garfield, Owen J
Loucks, William D, Jr
Procopio, Donald

AIG Risk Management Inc

70 Pine Street
3rd Floor
New York NY 10270
212/770-5676
Gapp, Steven A
Neuhauser, Frank, Jr

Alabama Reassurance Co

PO Box 2093
Tuscaloosa AL 35403
205/345-5600
Windham, W Rodney

Alexander Hamilton Life Ins Co

33045 Hamilton Boulevard
Farmington Hills MI 48334
313/553-2000
Engle, Edward Charles
Gower, Michael Brian
Meono, Randall C
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

Alfa Life Ins Corp

2108 East South Blvd
Montgomery AL 36111
205/288-3900
Crosby, George C
Nelson, Kenneth L

All American Life Insurance Co

8501 West Higgins Road
Chicago IL 60631
312/399-6500
McManus, John F

Allied Life Insurance Co

701 Fifth Avenue
Des Moines IA 50309
515/280-4211
Nelson, John K
Van Elsen, James N

Allstate Indemnity Company

Allstate Plaza North
D8
Northbrook IL 60062
708/402-3160
Groot, Steven L

Allstate Ins Co

Allstate Plaza
Northbrook IL 60062
708/402-5000

Brubaker, Randall E
(S Barrington)
Chernick, David R
Covitz, Burton
(S Barrington)
Cripe, Frederick F
Deigl, Jeffrey F
Drennan, John P
Eland, Douglas D
Fanning, William G
(S Barrington)
Fasking, Dennis D
Gill, Bonnie S
Gorvett, Karen Pachyn
(S Barrington)
Haidu, James W
(S Barrington)
Hen, Timothy T
(S Barrington)
Johnson, Larry D
Jonske, James W
Kozak, Thomas J
Kucera, Jeffrey L
Lamb, Dean K
LaMonica, Michael A
Logan, Thomas J
Schlenker, Sara E
Schmitt, Karen E
Schultz, Roger A

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Allstate Ins Co - continued

Skrodenis, Donald P
(S Barrington)
Stephenson, Elton A
Trees, John S
Woll, Richard G
(Menlo Park)
Yocum, Richard P
Young, Edward W
Young, R James

Allstate Life Ins Co

3100 Sanders Road
Northbrook IL 60062
708/402-5000

Abkemeier, Noel J
Allen, Scott D
Britton, Charles R
Cramer, Errol
Doucette, Joseph J
Drzal, Rebecca
Dubas, Keith J
Dundich, John P
Friedman, Marla G
Hansen, Henry W
Heau, Thomas K
Hunter, John R
Kelly, Robert J
Konecny, Robert R
Leisinger, Warren
Lundeen, Bruce A
Mendelsohn, Mark C
(Philadelphia)
Moews, Lawrence P
Montemurro, Alan
Gerard
Montigney, Diana Bowes
Need, Linda S
Ng, Patti Adams
Otten, James
Patterson, Don N
(Deerfield)
Paul, Barry
Reische, Terrence D
Sarna, Cynthia
Schur, Andrea J
Strom, C Nelson
Swim, Gregory Todd
Turner, Edward A
Vander Pas, Timothy N
Von Fumetti, Randy J
Weigel, Patrick A
Wilton, William H

Amalgamated Casualty Insurance Co

401 New York Avenue NE
Washington DC 20002
202/547-8700
Brewer, Fred L

American Agricultural Ins Co

225 Touhy Avenue
Park Ridge IL 60068
312/399-5700
Appelquist, Virgil H
DeGarmo, Lyle W

American-Amicable Life Insurance Co

PO Box 2549
Waco TX 76702-2549
817/753-7311
Wharram, Paul F

American Annuity Life Insurance Co

2910 Lucerne Drive SE
PO Box O
Grand Rapids MI 49501
616/949-5902
Fuerste, Karl W

American Bankers Ins Group

11222 Quail Roost Drive
Miami FL 33157
305/253-2244
D'Mello, Edward
Hintz, Gregory William
Holmes, William M
Lewis, Michelle A
Neubarth, Sanford L
Petersen, Bruce A
Yau, Michael W

American Chambers Life Ins Co

1805 High Point Drive
Naperville IL 60540
708/505-3100
Bradley, Bruce A
Overberg, Paul J
White, Barbara J

American Community Mutual Ins

39201 Seven Mile Road
Livonia MI 48152
313/591-9000
Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M

American Family Ins Group

3099 East Washington Ave
Madison WI 53704
608/249-2111
Ellefson, Thomas J
Gile, Bradford S
Loper, Dennis James
Neumann, Mary
Catherine
Splitt, Daniel L

American Family Life Assur Co of Columbus

1932 Wynnton Road
Columbus GA 31999
404/323-3431
Bugg, William J, Jr
Cox, Kermit L
Gant, Brett J
Harding, Thomas C
Saffan, David B
Schneeberger, Charles M
Shyu, Jyh-Cherng
Skelley, Daniel F
Sue, Chye

American Family Life Ins Co

3099 East Washington Avenue
PO Box 7430
Madison WI 53783
608/249-2111
Berg, Roy A
Carlson, Dennis
Romito, A Scott

American Fidelity Group

2000 Classen Center
Oklahoma City OK 73125
405/523-2000
Abbott, Phyllis D
Bagby, Alex M
Bauer, Renee Michelle
Dunsworth, William L
Litchenburg, Alfred L
Marks, Robert A
Nelson, Lyle E
Shepherd, Warren L

American Founders Life Ins Co

PO Box 52121
Phoenix AZ 85072-2121
602/957-0778
Kirk, Jill A

American General Corp

2929 Allen Parkway
Houston TX 77019
713/522-1111
Brosseau, Alden W
Jacobson, Eric A
See, Gary N

American General Group Ins Co

3988 N Central Expressway
Dallas TX 75204
214/841-1000
Groth, Charles D
Hatfield, Donald W
Pape, Frederick H
Rollier, Jack A

American General Life/Accident Ins Co

American General Center
Nashville TN 37250
615/749-1000
Carnahan, Clarence E
Deal, D Frank
Desai, Pratiksha A
Flanagan, Douglas B
Lebos, Leo, Jr
Owens, Daniel E
Pate, James A, Jr
Smith, Clyde, Jr
Smith, Randy H
Wood, J Kenneth, Jr
Worley, John L, Jr

American General Life Ins Co

2727 Allen Parkway
PO Box 1931
Houston TX 77001
713/522-1111
Barnard, Wayne A
Boesen, Michael B
Chappell, Sheila M
Delaney, Bruce L
Divin, Cheri R

Goldman, Martin E
Held, Gene
Herbert, Robert F, Jr
Huque, Khundker Selam
Pitoniak, Marc F
Rashid, Zafar
Schlotzhauer, Robert T
Washburn, John Robert
Webb, Jack L

American General Life Insurance Co of NY

300 South State Street
PO Box 1456
Syracuse NY 13201
315/471-1121
Boyca, Bruce W

American Guardian Life Assurance

980 Harvest Drive
Suite 200
Blue Bell PA 19422
215/643-6400
Sulek, Paul J

American Hardware Ins Group

5995 Opus Parkway
Minnetonka MN 55343
612/935-1400
Anderson, Robert C
Myers, Nancy R

American Health & Life

777 Main Street
1900 Continental Plaza
Fort Worth TX 76102
817/390-1019
Ball, Linda C

American Heritage Life Ins Co

11 East Forsyth Street
Jacksonville FL 32202
904/354-1776
Anthony, Susan
Baum, James H
Celso, Sarah A
Leonard, Bradley D
Pyatt, William Edward
Smith, Larry C

American Income Life Insurance Co

PO Box 2608
Waco TX 76797
817/772-3050
Emmert, Gayle E

American Intl Group

70 Pine Street
New York NY 10270
212/770-7000
Apfel, Kenneth
Bellafiore, Leonard A
Burns, Patrick J
Gellme, David B
Goldbloom, Robert M
Hayden, Thomas J
Hsiang, Henry C
Morrow, Jay B
O'Kulich, Nicholas A
Roth, Scott J
Sandler, Robert M
Walters, Larry Dean

American International Life Assurance Co of New York

80 Pine Street
New York NY 10005
212/770-2264
Chen, Raymond T

American International Underwriters

70 Pine Street
New York NY 10270
212/770-6972
Douglas, Frank H

American Investors Life Insurance Co

415 SW Eighth Street
Topeka KS 66603
913/232-6945
Harrison, Stephen A

American Life & Casualty

601 Locust Street
1400 Two Ruan Center
Des Moines IA 50309
515/284-7500
Birkey, Calvin R
Tripses, Michael Richard

American Life Ins Co

One Alco Plaza
600 King Street
Wilmington DE 19801
302/594-2000
Bell, Paul S
Cameron, Patricia
(New York)
Cole, John M
Hayes, Mark D
Kunkemueller, A Henry
Merkel, David J
Salazar, Camilo J
Santiago, Edmund
Schwenk, Edward B, III
Shih, Wanfang C
Smith, Kenneth W
Terne, Michael

American Life Insurance Co of NY

666 Fifth Avenue
New York NY 10103
212/399-0286
Clyne, John M

American Mayflower Life Insurance

Two Penn Plaza
PO Box 3045
New York NY 10116
212/268-2962
Hazelcorn, Abraham

American Merchants Life Insurance Co

5995 Opus Parkway
Minnetonka MN 55343
612/935-1400
Aldritt, John K

I. INSURANCE ORGANIZATIONS U.S.

- American Mutual Life Ins Co**
1200 Liberty Building
418 Sixth Avenue
Des Moines IA 50309-2499
515/280-1331
Burns, Alan L.
Kester, David L.
Markley, Milton L.
Rihner, Brian K.
Streck, James J.
Wittenwyler, Ronald P.
- American National Ins Co**
One Moody Plaza
PO Box 1780
Galveston TX 77550
409/763-4661
Broll, Frank V. Jr.
Cantu, Joseph J.
Grant, Joseph F.
Lee, Curtis H.
Lynch, Jerry S.
McClusky, Carolyn T.
Moeller, Tim.
Pozzi, James E.
Schillaci, Gerald Anthony
Tipton, Clarence E.
Watson, William H. III
Welch, Ronald J.
Wilhelme-Lee, Susan M.
- American Pioneer Life Insurance Co**
600 Courtland Street
Orlando FL 32804
407/628-1776
Caton, John C.
- American Re-Insurance Co**
555 College Road East
Princeton NJ 08543
609/243-4200
Easlon, Kenneth
Furst, Patricia Ann
Hennessy, Mary E.
Rowland
Inderbitzin, Paul H.
McDermott, Sean P.
Morgan, Stephen T.
Nester, Karen L.
Robinson, Richard D.
Salton, Melissa A.
Sarosi, Joseph F.
Spiegler, David
Varca, John J.
- American Reliance Insurance Cos**
1000 Lenox Drive
PO Box 6426
Lawrenceville NJ 08648
609/896-1921
Grace, Gregory
- American Republic Ins Co**
Sixth and Keosauqua Way
Des Moines IA 50334
515/245-2000
Abbott, Michael E.
Diedrichsen, Ellen G.
Epperson, Keith A.
Roy, Sarah J.
Turner, Roderick E.
Waymire, Barbara L.
- American Royal Reinsurance Co**
40 Wall Street
18th Floor
New York NY 10005
212/668-8400
Wilson, Ernest I.
- American Security Group**
3290 Northside Pkwy NW
Atlanta GA 30327
404/261-9000
Boyd, J. Ramsay
Pharr, Joe B.
Williams, Jeffrey W.
- American Skandia Life Assur**
Tower One
Corporate Drive
Shelton CT 06484
203/926-1888
Boronow, Gordon C.
Runestad, Rodney D.
- American States Ins Cos**
500 North Meridian Street
Indianapolis IN 46204-1275
317/262-6262
Anker, Robert A.
Dall, Keith A.
Dean, Curtis Gary
Haefner, Larry A.
Haffling, David N.
Miles, James A.
Miller, Marv F.
White, Lois Jeanne
Wilson, William F.
- American Trust Administrators Inc**
7101 College Boulevard
Suite 1200
Overland Park KS 66210
913/451-4900
Klausen, James S.
- American United Life Ins Co**
One American Square
PO Box 368
Indianapolis IN 46206
317/263-1877
Christenson, Le Roy H.
Husman, Catherine B.
Khalil, Michael O.
Kingsley, Leonard E.
Miller, Jonathan E.
Nesbitt, William M.
Nicomemus, Terry A.
Radcliffe, R. Stephen
Tovson, Orrin S.
Walker, Gerald T.
Wilkinson, Andrew V.
Willour, Ronald P.
Wolak, Daniel L.
- Amerisure Companies**
28 West Adams
Detroit MI 48226
313/965-8600
Angell, Charles M.
Smith, David A.
- Ameritas Life Insurance Corp**
5900 'O' Street
Lincoln NE 68510
402/467-1122
Aerts, Theresa M.
Brennfoerder, Roxann
Eggert, Linda R.
Friesen, Lynn
Haire, James R.
Hall, Martin E.
Higley, Thomas D.
Hollman, Stuart I.
McArdle, Thomas P.
McCoy, Glen E.
Monson, Donald Kevin
Raymond, Gary R.
Vannier, Lyle
Vautravers, Richard W.
- AMEV Asset Management**
One World Trade Center
Suite 5001
New York NY 10048
212/323-9860
Alpert, Frank J.
- AMEV Holdings Inc**
One World Trade Center
Suite 5001
New York NY 10048
212/323-9800
Keller, Thomas
Rodolfo, Ma Rosario S.
- AMEX Life Assurance Co**
1650 Los Gatos Drive
San Rafael CA 94903-1899
415/492-7000
Broesch, Mary Ann
Charles, Catherine A.
Freedman, Joseph
Eugene
Hale, Timothy Edwin
Kreider, Donald E.
Nelson, Robert A.
Schneider, Steven C.
Singh, Harold D.
Skiff, Thomas A.
Willard, Russell D.
Yee, Robert
Ying, Willie Y.
- Amica Life Insurance Company**
10 Lincoln Center
Boulevard
PO Box 500
Lincoln RI 02865-0500
401/334-6000
Stone, Clifton Arthur
- Amica Mutual Insurance Co**
PO Box 307
Glen Rock NJ 07452
201/652-7700
Curran, Kathleen F.
Letourneau, Roland D.
(Providence)
Wilson, Gregory S.
(Providence)
- Anchor National Life Ins**
PO Box 1600
Denver CO 80201-1600
800/922-0876
Ramey, Nicholas
Anthony
- Aon Corporation**
123 North Wacker Drive
25th Floor
Chicago IL 60606
312/701-3000
Holmberg, Ronald K.
Licitra, Sam F.
Tressel, Harry K.
- Arbella Mutual Insurance Co**
1100 Crown Colony Drive
PO Box 9103
Quincy MA 02269
617/328-2938
Carpenter, Thomas S.
- Argonaut Group Inc**
250 Middlefield Road
Menlo Park CA 94025
415/326-0900
Schultz, Ellen O.
Sheng, Michelle G.
Zicarelli, John David
- Arkansas Blue Cross & Blue Shield**
601 Gaines Street
PO Box 2181
Little Rock 72203-2181
501/378-2845
Grover, Tilak R.
Martin, Daniel, Jr.
Partin, Samuel P. III
Warrior, Scott Craig
- Associated Doctors Health & Life**
500 Beacon Parkway West
Birmingham AL 35209
205/940-9008
Brooks, James C., Jr.
- Associated Insurance Companies Inc**
120 West Market
Indianapolis IN 46204
317/263-8000
Funk, Glenn W.
Gavlick, Jeffrey T.
Henn, Andrew W.
Lloyd, John C.
Mallison, Robert G. Jr.
Miller, Cynthia S.
Robbins, Curtis L.
Seaman, Diane R.
- Association Life Ins Co Inc**
401 North Executive Drive
Brookfield WI 53005
414/797-5000
Gaubatz, Dieter S.
Zerbel, Michael J.
- Assured Security Life Insurance Co**
PO Box 531125
Birmingham AL 35253
205/879-1541
Jones, Frank C.
- Atlanta Life Insurance Co**
100 Auburn Avenue NE
Atlanta GA 30303
404/659-2100
Harrison, James C.
- Atlantic Coast Life Insurance Co**
PO Box 20010
Charleston SC 29413-0010
803/722-7727
Moore, Burton E.
- Atlantic General Life Insurance Co**
777 South Harbour Island Boulevard
PO Box 72245
Tampa FL 33602
813/229-5340
Boswell, Susan Lynn
- Atlantic Mutual Cos**
Three Giralda Farms
Madison NJ 07940
201/408-6000
Hertling, Richard J.
Reynolds, John J. III
- Atlas Life Insurance Co**
PO Box 1919
Tulsa OK 74102
918/583-0111
Menge, Carlton H.
- Atrium Corporation**
Pan Am Bldg, 16th Floor
200 Park Avenue
New York NY 10166
212/973-5000
Seiter, Margaret E.
- Auto Club Life Insurance Co**
29230 Buckingham Office Park
Livonia MI 48154
313/458-8240
Daubenmuer, Michael D.
- AVCO Insurance Services**
3349 Michelson Drive
Irvine CA 92715
714/553-0700
Chm, William P.
Honebein, Carlton W.
Modeer, John C.
- Balboa Insurance Group**
3349 Michelson Drive
Irvine CA 92715-1606
714/553-7971
Urschel, Frederick A.
- Balboa Life & Casualty**
3349 Michelson Drive
Irvine CA 92715
714/553-0700
Wilp, Timothy M.

I. INSURANCE ORGANIZATIONS U.S.

Baltimore Life Ins Co
901 North Howard Street
Baltimore MD 21201
301/539-7900

Clark, Voris C
Glickman, Mark Lewis
Isaacs, Lawrence E
Sachs, David S
Stricker, Brian P

Bankers and Shippers Insurance Co
3060 South Church Street
Burlington NC 27215
919/538-4167
Evans, Dale M

Bankers Life & Casualty Co
4444 West Lawrence Avenue
Chicago IL 60630
312/777-7000

Bernstein, Joel
Boucher, Yvon R
Franklin, Jay D
Gustafson, Timothy D
Gwizdek, Julie Marie
Heins, John K
Hofmann, Helen
Janus, Paul
Krantz, Kerry A
Leung, Yee-Chong C
Lozowski, Chester M
Mar, Janet E
Morisato, Susan C
Nelson, Raymond J
Nickele, Christopher J
Patel, Bhupendra
Schirmer, Daniel J
Volkmar, Karl G

Bankers Life & Casualty of New York
1399 Franklin Avenue
Garden City NY 11530
516/742-7800
Margolin, Valerie L

Bankers Mutual Life Insurance Co
500 West South Street
Freeport IL 61032
815/235-2222
Cowman, Edward F

Bankers Security Life Ins Society
4601 Fairfax Drive
PO Box 3700
Arlington VA 22203
703/875-3500

Brown, Charles F
Cloud, Robert B
Gibson, Charles T
Hawke, James S

Banner Life Ins Co
1701 Research Boulevard
Rockville MD 20850
301/279-4800

Dunn, Harry D
January, Nancy Carol
Lenaburg, David Scott
Orr, David J
Rider, Matthew J

Beacon Insurance Co
774 Park Meadow
Westerville OH 43081
614/890-3500
Closter, Donald L

The Beaven/InterAmerican Cos Inc
The InterAmerican Bldg
901 West Jackson Blvd
Chicago IL 60607
312/829-9600
Browne, Richard H
Erickson, Terrance T
Hohmeier, Thomas J
Peters, Barbara L

Beneficial Insurance Group
400 Beneficial Center
Peapack NJ 07977
201/781-4219
Lunemann, Gerard J

Beneficial Life Ins Co
36 South State Street
Salt Lake City UT 84136-0001
801/531-7979
Birdsall, Mark William
Cannon, Kent H
Jaloszynski, John E

Benefit Trust Life Ins Co
400 Field Drive
Lake Forest IL 60045-2581
708/615-1500
Ames, John Francis
Cole, Albert D
Conway, James P
Dimberg, Lisa A
Eckert, Ralph J
Koloms, Leonard
Krueger, David W
Magnusson, Lynn A
Olson, Bruce E
Peterson, Donald M
Solomon, Roger R
Winslow, Daniel Edward

W R Berkley Corporation
165 Mason Street
PO Box 2518
Greenwich CT 06836-2518
203/629-2880
Heer, E LeRoy

Berkshire Life Ins Co
700 South Street
Pittsfield MA 01201
413/499-4321
Amuck, Carl G
Palmer, Howell M, III
Zehner, William A

E W Blanch Co
3500 West 80th Street
Minneapolis MN 55431
612/835-3310
Mathewson, Stuart Bruce
McDonald, Gary P

Blue Cross/Blue Shield Assn
676 North St Clair Street
Chicago IL 60611
312/440-6000
Blalock, Brian S
Eng, Howard N
Hutchison, James K
Kahan, Daniel E
Moy, Lawrence
Shea, Gerald R
Varadarajan, Thiruvadi
Wagner, John P
Wojcik, Edward J

Blue Cross/Blue Shield Mutual of Ohio
2060 East Ninth Street
Cleveland OH 44115
216/687-7000
Balbin, Ronald J
Hubler, Nancy J
Whelan, Catherine H N (Toledo)

Blue Cross/Blue Shield of AL
450 Riverchase Parkway E
Birmingham AL 35298
205/988-2100
Kellogg, Terry D

Blue Cross/Blue Shield of Central New York
PO Box 4809
Syracuse NY 13221
315/424-3931
Feury, Theodore P, Jr.

Blue Cross/Blue Shield of CO
700 Broadway
Denver CO 80273
303/831-2107
Betz, Ronald G

Blue Cross/Blue Shield of CT
370 Bassett Road
North Haven CT 06473-4201
203/239-4911
Marszalek, Guy William
Shawcross, Steven W

Blue Cross/Blue Shield of DE
One Brandywine Gateway
PO Box 1991
Wilmington DE 19899-8797
302/421-3000

Dahlen, Alan E
Eaton, William D
Shissler, Harry R

Blue Cross/Blue Shield of FL
532 Riverside Avenue
PO Box 1798
Jacksonville FL 32231-0014
904/791-6111
Bahr, David J
Disenza, Judith A
Frizzell, Ann B
Goral, Edgar J

Llewellyn, David
Richards, Robert S

Blue Cross/Blue Shield of GA
Capital City Plaza
3350 Peachtree Road NW
Atlanta GA 30326
404/842-8000
Burks, Michael L
Reese, Ralph B

Blue Cross/Blue Shield of IA
636 Grand Avenue
Des Moines IA 50307
515/245-4500
Andersen, Daniel D
Huffman, Patricia L
Mehus, Carla Jo

Blue Cross/Blue Shield of IL
233 North Michigan Avenue
Chicago IL 60601-5655
312/938-7893
Dunn, Ted L

Blue Cross/Blue Shield of IN
120 West Market Street
Indianapolis IN 46204
317/263-8000
Gray, Kim Edward

Blue Cross/Blue Shield of Kansas City
2301 Main
Kansas City MO 64108
816/395-2222
Crooks, John Michael
Kelley, Donel C
Miller, Bryan F
Weber, Donald T

Blue Cross/Blue Shield of KS
1133 Topeka Boulevard
PO Box 239
Topeka KS 66629
913/291-7000
Lynn, Donald R
Miller, Thomas L

Blue Cross/Blue Shield of KY
9901 Linn Station Road
Louisville KY 40223
502/423-2011
Ely, William R
Georgas, Michael N
Snively, Allen B

Blue Cross/Blue Shield of LA
5525 Reitz Avenue
Baton Rouge LA 70809-3802
504/295-2017
Wittmann, Anthony J

Blue Cross/Blue Shield of MA
100 Summer Street
14th Floor
Boston MA 02110
617/956-2000
Lampron, Ernest J
Matson, Peter G
Rosenblatt, Alice
Rosenblith, Jonathan (North Quincy)
Smith, Carolann

Blue Cross/Blue Shield of MD
10455 Mill Run Circle
Owings Mills MD 21117
301/581-3000
Arruda, Kenneth J
Dupont, Michael J
Fullom, Curtis L
Levitas, Robert M
Mueller, Marlin M
Reed, Garry R
Schneider, Edgar W, Jr. (Towson)
Srian, Robert L
Thomason, Jerry L
Weller, William C

Blue Cross/Blue Shield of ME
110 Free Street
Portland ME 04101
207/775-3536
Bremer, William A J
Donahue, Ellen P

Blue Cross/Blue Shield of MI
600 Lafayette East
Detroit MI 48226
313/225-9000
Austin, J Paul
Karras, Ioannis S
Mamuscia, David P

Blue Cross/Blue Shield of MN
3535 Blue Cross Road
PO Box 64560
St Paul MN 55164
612/456-8600
Aasland, Christopher
Busse, Judith Ann
Niemeck, Richard

Blue Cross/Blue Shield of MO
4444 Forest Park Boulevard
St Louis MO 63108-2292
314/658-4444
Ristau, Michael R
Woodward, Walter C

Blue Cross/Blue Shield of MS
3545 Lakeland Drive East
Jackson MS 39208
601/932-3704
Galtmore, William Allan
Lewis, Walter Lee, III

I. INSURANCE ORGANIZATIONS U.S.

Blue Cross/Blue Shield of the National Capital Area
550 12th Street SW
Washington DC 20065
202/479-8000
Huber, Robert J
Pal, Mintu

Blue Cross/Blue Shield of NC
PO Box 2291
Durham NC 27702
919/489-7431
Blanton, William W, Jr.
McInteer, Thomas A
Morris, Larry D
Shipp, J Martin

Blue Cross/Blue Shield of ND
4510 13th Avenue SW
Fargo ND 58121
701/282-1100
Leno, Steven C
Weideman, Janine L

Blue Cross/Blue Shield of NE
PO Box 3248
Main PO Station
Omaha NE 68180-0001
402/390-1800
Dinges, Franklin L
Dolsky, Kevin M

Blue Cross/Blue Shield of NH
Two Pillsbury Street
Concord NH 03306
603/224-9511
Howland, Mark F

Blue Cross/Blue Shield of NJ
33 Washington Street
Newark NJ 07102
201/456-2000
Boyle, Joan F
Dickler, J Martin
Kaptein, Roy
Millering, William L

Blue Cross/Blue Shield of NM
12800 Indian School Road
NE
Albuquerque NM 87112
505/291-3500
Tompson, Schuyler W

Blue Cross/Blue Shield of OH
2060 East Ninth Street
Cleveland OH 44115
216/687-6861
Convery, James R

Blue Cross/Blue Shield of OK
1215 South Boulder
Tulsa OK 74102
918/560-3023
Michalcik, Joseph

Blue Cross/Blue Shield of OR
PO Box 1271
M/S 2E
Portland OR 97207-1271
503/270-3959
Hoveke, William J

Blue Cross/Blue Shield of RI
444 Westminster Mall
Providence RI 02903
401/272-8500
Calat, George

Blue Cross/Blue Shield of Rochester
150 East Main Street
Rochester NY 14647
716/454-1700
Toczynski, Robert A
Winkelman, Del

Blue Cross/Blue Shield of SC
1-20 at Alpine Road
Columbia SC 29219
803/788-3860
Degnan, Dennis Peter
Masek, John Stephen, Jr
Shrader, William R
Spencer, Janet Schilling

Blue Cross/Blue Shield of TX
901 S Central Expressway
Richardson TX 75080
214/669-6900
Davis, Robert F
Dickson, David William
(Dallas)
Dousette, Ralph A
Halburton, John A, III
Marleish, Bruce G
Seaton, R Foster
Tang, Chulun
Wilkes, David G
(Dallas)
Yin, Hsiang-Ling

Blue Cross/Blue Shield of UT
2455 Parley's Way
Salt Lake City UT 84130
801/487-6441
Tierney, Dennis B

Blue Cross/Blue Shield of VA
2015 Staples Mill Road
Richmond VA 23279
804/354-7000
Burgess, Douglas G
Carver, Wesley S
Cellucci, Marla A
Comisky, Audrey K
McCarthy, Zoe M
Perkins, Peter Lynn
Shea, David A, Jr.
Stark, John W C
Taylor, Dean L

Blue Cross/Blue Shield of VT
PO Box 186
Montpelier VT 05602
802/223-6131
Hammond, P Anthony

Blue Cross/Blue Shield of WI
401 West Michigan Street
Milwaukee WI 53201
414/226-5000
Henry, Sheryl Ann
Lundberg, James J
Marchel, Richard J
Nohl, Jeffrey J
Shugart, G Eric

Blue Cross of California
21555 Oxnard Street
Woodland Hills CA 91367
818/703-2345
Carter, James E
Choi, April S
Finley, John G
Helwig, David S
Kochhar, Anil Pal
Lum, Kevin S
Seidenstricker, John R
Shih, Jin-Dih

Blue Cross of Washington & Alaska
PO Box 327
Seattle WA 98111
206/361-3000
Busch, Lawrence J
Laing, I Gordon M

Blue Cross of Western PA
Fifth Avenue Place
Suite 1092
Pittsburgh PA 15222
412/255-7000
Hughes, James A
Schuler, Robert J

Blue Shield of California
Two North Point Street
San Francisco CA 94133
415/445-5000
Chan, Walter
Edwards, Robert N
Kent, Louis A
Saari, John
Schmid, Craig N

Blue Shield of Western NY Inc
275 Oak Street
PO Box 356
Buffalo NY 14240-0356
716/855-7118
Warren, Robert F

Boston Mutual Life Ins Co
120 Royall Street
Canton MA 02021
617/828-7000
Allen, Howard D
Batza, Stephen M
Finnegan, Lawrence J
Ryan, Robert P
Straffin, Donald C

Brougher Insurance Group Inc
525 South Meridian
PO Box 6056
Indianapolis IN 46206-6056
317/634-7566
Mohr, F James

Business Men's Assurance Co
One Penn Valley Park
PO Box 419458
Kansas City MO 64141
816/753-8000
Bohlman, Bruce J
Elsom, Karen E
Engel, Lawrence E
Higley, David L
Kelley, Vance W
Kilmer, James E
Kinnamon, Jay B
Klein, Oscar R
Kurtz, Lori A
Langhtz, Leon L
Makin, James R
Meyer, Randall E
Oleson, Dean L
Peacocke, Sidney W
Selig, Gerald W

CalFarm Insurance Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Ciczadlo, Gregory J
Matthews, Robert W
Miyao, Stanley K

CalFarm Life Ins Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Gray, Myles M
Heavilin, David C
MacDonald, Colin D

California Casualty Ins Group
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402-0080
415/574-4000
Muza, James J
Volponi, Joseph L

California Casualty Management Co
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402
415/572-4440
Schultz, John J, III

Cameron & Colby Co
60 Batterymarch Street
Boston MA 02110
617/357-8400
Johnston, Thomas S
Thompson, Robert
William

Canada Life Assurance Co
330 University Avenue
Toronto ON Canada
M5G 1R8
416/597-1456
Bryan, David
(Atlanta)
Ledwos, Kenneth T
(Atlanta)
Loney, David A
(Atlanta)
Pratt, John William
(Atlanta)
Wohlbach, Thomas K
(Atlanta)

Capital Blue Cross
100 Pine Street
Rating & Underwriting
Harrisburg PA 17101
717/541-6085
Cashon, William John

Capital Holding Agency Group
PO Box 32830
Louisville KY 40232
502/560-2305
Buckner, Leonard

Capital Holding Corp
PO Box 32830
Louisville KY 40232
502/560-2000
Amrine, Frank M
Blackshear, Robin G
Bowman, William H
Burch, Phillip W
Daulton, David C
Dodd, Lisa C
Duffy, Brian
(Frazer)
Evans, Mark D J
Fox, Daniel P
Goldberg, Alan
Greene, Mark J
Groathouse, David W
Gunderson, James E
Gwin, Stephen B
Jones, Anita L
Junus, Novian E
Layman, Lisa M
McEneaney, Raymond J
O'Connor, Michael J
Phillips, William A
Rosky, Theodore S
Sherrard, George R
Smith, Victor L
Snyder, Barbara L

Capital Initiatives Corp
PO Box 32830
Louisville KY 40232
502/560-2000
Carr, Dennis L
Greateon, James P

Capitol American Financial Corp
1300 East Ninth Street
Cleveland OH 441141
216/696-6400
Elder, Robert M
Shaw, Mark E

I. INSURANCE ORGANIZATIONS U.S.

Capitol Bankers Life Ins Co

205 East Wisconsin Avenue
Milwaukee WI 53201-9757
414/277-9998

Broers, Fred L.
Lange, Gary S

Capitol Holding Company

Building C
2495 Boulevard of the
Generals
Norristown PA 19403
215/630-6600
Welch, John P

The Capitol Life Ins Co

1331 17th Street, Suite 900
PO Box 1200
Denver CO 80201-1200
303/861-4065
Blattner, Joseph L, Jr
Knarr, Shurley A

Catholic Knights Ins Society

1100 West Wells Street
Milwaukee WI 53233
414/273-6266
Dunrow, Daniel T
Strasburg, Daniel H

Celtic Life Insurance Co

208 South LaSalle Street
Suite 1950
Chicago IL 60604
312/332-5401
Bartlett, Daphne D
(Bloomfield)
Bolnick, Howard J
Niehus, Barbara

Central Benefits Mutual Insurance Co

255 East Main Street
PO Box 16526
Columbus OH 43216
614/464-5711
Scruse, Floyd W, Jr.

Central Insurance Companies

800 South Washington
Street
Van Wert OH 45891
419/238-1010
Hanson, Jeffrey L
Stemen, Phillip A

Central Life Assurance Co

611 Fifth Avenue
PO Box 1555
Des Moines IA 50306
515/283-2371
Brooks, Roger K
Everett, Linda S
Lundquist, Franklin L
McCall, Carol J
(Madison)
Millar, Stephen K
(Madison)
Nelson, David R
(Madison)
Pollock, Davis A
(Madison)
Roos, Dennis L

Streck, Linda S
Williams, Phyllis Ann

Central National Life

400 Beneficial Center
Peapack NJ 07977
201/781-4287
Engel, Stephen

Central States Health & Life

96th & Western
PO Box 34350
Omaha NE 68134
402/397-1111
Fisher, Lawrence D
Nathan, Ira

Century Life of America

Heritage Way
Waverly IA 50677
319/352-4090
Brunner, Larry J
Buckingham, Robert M
Burling, Irving R
Hagen, Donald W
Hertel, Gary W
Lawin, Paul
Meyer, Brenda Severson
Meylink, Daniel E, Sr.
Pfeiffer, Martin J
Schleisman, Joette S

Charlotte Liberty Mutual Ins

531 South Tryon Street
Charlotte NC 28202
704/333-2155
Autin, A Anthony, Jr

Charter National Life Ins Co

8301 Maryland Avenue
St Louis MO 63105
314/725-7575
Durrington, Rex Mitchell
Mitchell, G Thomas

Chartwell Reinsurance Co

300 Atlantic Street
Suite 400
Stamford CT 06901
203/961-7312
Radach, Floyd Raymond

Chrysler Insurance Company

27777 Franklin Road
CIMS 464-16-20
Southfield MI 48034-5168
313/948-3537
Biskner, LaVerne J, III

Chubb Group of Ins Companies

15 Mountain View Road
PO Box 1615
Warren NJ 07061-1615
603/226-5000
Barnes, W Brian
Biller, James E
Groh, Linda M
Hartman, David G
Kane, Adrienne B
McManus, Michael F
Tistan, Ernest S

Chubb Life Ins Co of America

One Granite Place
Concord NH 03301
603/226-5000
Ash, Richard D
Burgess, Albert P
Cook, John R
Emery, Ronald H
Forrester, A Ben
LeBoeuf, Michael J
Mace, Vincent G, Jr
Olson, Herbert B
Peltier, Mary Ann H
Podraza, Jeffrey J
Sonheim, Jeffrey
Stulce, L Jefferson
(Chattanooga)

Church Life Insurance Corp

800 Second Avenue
New York NY 10017
212/661-6700
Tandul, Leonard E

CIGNA Corp

One Logan Square
Philadelphia PA 19103
215/523-4000
Abbot, Quincy S
(Hartford)
Becker, Allan R
Betts, Mikel J
(Bloomfield)
Bisuka, Catharine Neale
(Hartford)
Blakinger, Jean M
Burgess, Robert W
(Hartford)
Butler, Ed
Casalena, Thomas M
Caulfield, Michael
Clark, David R
Clement, Benjamin A
Cohen, Warren M
Doerr, R Chris
(Hartford)
Duffy, Timothy B
Fitzgerald, Joseph M
(Hartford)
Gerges, David
(Hartford)
Gourley, Peter J
(Hartford)
Greskoff, Peter P
Harrington, Inger S
(Hartford)
Harrison, David C
Hoch, Standley H
(Hartford)
Hunter, Manann F
(Bloomfield)
Jones, Alan G
Jovnelly, Edward M
Kelsey, Neil Steven
(Bloomfield)
Kolan, James T
(Hartford)
LeClair, Peter T
Luzzi, Joseph R
Lonegan, Thomas
Xavier
(Hartford)
Luedtke, Diane S
(Hartford)

Luedtke, Timothy J
(Hartford)
Masterson, William E, Jr
(Hartford)
McKay, Kathleen M
(Hartford)
Nundy, Raju
Pappas, Donald S
(Bloomfield)
Pease, Jerrilyn D
(Hartford)
Phan, Dung Anh
(Hartford)
Polson, Jennifer A
Preminger, Marc
Roby, Allan B, Jr
(Hartford)
Rohrkemper, Paul H
Ruark, Timothy J
(Hartford)
Schauder, Joseph M
Schwartz, Mordecai
Shannon, Patrick J
Sharkey, William H, Jr
(Hartford)
Shepler, Richard J
(Hartford)
Silvatic, William S
(Hartford)
Song, Young B
(Hartford)
Stewart, Charles Walter
Stewart, James G
Stone, Edward C
Swanson, David L
(Hartford)
Taylor, Wilson H
Tresco, Frank J
Walton, Patrick M
Weinman, Jeffrey M
(Hartford)
Whimpey, Dennis J
(Hartford)
Wilson, Randall James
(Hartford)

CIGNA International Financial Services

1880 JFK Building
Philadelphia PA 19103
215/523-5300
Chao, Isar-Ling
Clowes, W Michael
Lambert, Lee R
Ranjit, Dhanasai

CIGNA Property & Casualty Cos

1600 Arch Street
Philadelphia PA 19192
215/523-4000
Brathwaite, Malcolm F
Brauner, Jack B
Dempster, Howard V
Diamantoukos, Christopher
Duda, Diane Symnoski
Dyck, N Paul
Fagan, Janet L
Irvan, Robert P
Klinker, Fredrick L
Livingston, Roy P
Llewellyn, Barry I
Murphy, Francis X, Jr.
Nolan, John D
Proska, Mark R
Raws, Alfred, III

Robertson, John P
Schultze, Mark E
Tingley, Nanette
Weiner, Joel S
Whitlock, Robert G, Jr.

CIGNA Re Corp

Hartford CT 06152
203/726-6000
Kunzman, Michelle L
Palmer, Donald E

CIGNA Reinsurance Company

One Franklin Plaza
Philadelphia PA 19102
215/523-1125
Fedyna, Michael W
Vitale, Lawrence A

CIGNA Worldwide Inc

1880 JFK Boulevard
14th Floor
Philadelphia PA 19103
215/523-1227
Wood, David H

Cincinnati Life Insurance Co

PO Box 145496
Cincinnati OH 45250-5496
513/870-2210
Cunningham, Richard

Citizens Ins Co of America

645 West Grand River
Avenue
Howell MI 48843
517/546-2160
Fox, Richard L
Marker, Joseph O

Civil Service Employees Insurance Co

13551 Paseo Del Roble
Los Altos Hills CA 94022
415/495-6800
Schlenz, John W

Clarendon Insurance Group

599 Lexington Avenue
New York NY 10022
212/836-9700
Roberts, Jonathan

CNA Ins Cos

CNA Plaza
Chicago IL 60685
312/822-5000
Allen, Jeffrey G
Bertronski, Anthony
Boucek, Charles H
Brown, Brian Z
Buckman, Roger A
Cagen, Marc Alan
Carlson, Stephen C
Czupek, Thaddeus A
Derbak, Frank S
Dolins, Jerrold G
Dostert, Thomas E
Engel, Philip L
Erickson, Bruce Allen
Fisher, Peter A
Friedrich, Carl A

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

CNA Ins Cos - continued

Friedrich, Denise Yee
 Fulks, Debra L
 Garner, Richard W
 Gunn, Christy H
 Holcomb, Alan R
 Holman, R Jerome
 Hrozenick, George A
 Jones, Donald J
 Jones, Randall S
 Kaplan, Robert S
 Katz, Jeffrey Stanton
 Kelley, Mary A
 Klein, Allen M
 Klempner, Eric Robert
 Klever, David M
 Klinger, Kenneth A
 Kookan, Michael W
 Krakowski, Israel
 Lindley, Gary
 Mateja, Glenn A
 Meeks, John M
 Miksch, Margaret A
 Mohrenweiser, Jeffrey A
 Montague, Brian A
 Narayanan, Mythili
 Nathan, Lew H
 Nodulman, Norman B
 Olsen, Fred
 Peruzzo, Albert L
 Piersol, Kim E
 Placek, Arthur C
 Renze, David E
 Roth, Richard J
 Santos, Alexis S
 Sharma, Ashok K
 Siwek, Raymond A
 Stone, David L
 Sublett, Sharon K
 Van Dyke, Lynn E
 Wittlich, Jae L
 Wolf, Kevin S
 Wucherer, Robin M
 Yang, Nian Chih
 Yuen, William M
 Zwitter, Norman J

Cologne Life Reinsurance Co

1200 Bedford Street
 Stamford CT 06905
 203/356-4900
 Barackman, Philip J
 (Marlton)
 Berger, Gottfried O
 Bhagavatula, Raja R
 Crowley, Kathleen C
 Halvorson, Audrey L
 Laverty, James E
 Pepe, W Dennis
 Rowe, James T
 Tine, Michael P
 Ylvisaker, James W
 Zohar, Akiva

Colonial Life & Accident Ins

PO Box 1365
 Columbia SC 29202
 803/798-7000
 Arial, David B
 Cathcart, John S
 Etheridge, Lonnie A
 Halpern, Emanuel
 Hanes, Robert A
 Lusk, Patrick D

Parrish, Janet E
 Stevens, Becky F

Colonial Penn Group

11 Penn Center
 19th & Market Streets
 Philadelphia PA 19181
 215/988-8000
 Brennan, Joseph P. Jr.
 Gerard, Felix R
 Gillespie, Bryan C
 Lin, Shiu-Shiung
 Mosko, Rory S
 Nowakowski, Joyce E
 Plunkett, Richard
 Polilli, Robert J
 Ramanauskas, Denise
 Tarr, Duane B
 Van Dam, Douglas S

Columbia Universal Life Ins Co

510 Bering Drive
 Suite 300
 Houston TX 77057
 713/789-5720
 Forman, Brian D
 (Austin)
 Griggs, Cathv Browning
 (Austin)
 Manchester, Karl L.
 (Austin)
 Mire, Eddie A
 (Austin)

Columbian Mutual Life Ins Co

1 Columbian Mutual Plaza
 Binghamton NY 13902
 607/724-2472
 Coe, Dawn R
 Dillner, Larry J
 Gately, John J, Jr.
 Hanna, Louis B
 Rinchimer, Willard C, Jr

Columbus Life Insurance Co

303 East Broad Street
 Columbus OH 43215
 614/221-5875
 Davis, Gregory B
 Kuss, Marcia S
 Moushey, Nora E
 Napoli, Mary Jo
 Schaeffer, Bruce D
 Tseng, Jung-Lin
 Katherine

Combined Ins Co of America

123 North Wacker Drive
 Chicago IL 60606
 312/701-3000
 Anderson, Robert C
 Bradley, John M
 Crockett, Peter M
 Deuchler, Jon T
 Inners, Scott T
 (Trevose)
 Kalish, Mitchell Allan
 (Trevose)
 Lippai, Steven E
 Meyerhoff, Robert J
 Moore, Brian J
 Murphy, Roy
 Roth, Jeffrey S

Sabaj, Robert A
 Uhl, Jeffrey A

Commerce Insurance Company

211 Main Street
 Webster MA 01570
 508/943-9000
 Ehrlich, Warren S

Commercial Bankers Life Ins

2301 Dupont Drive
 Irvine CA 92715
 714/833-8450
 Keh, Hsien-Ming K
 Mathiesen, Robert J, Jr

Commercial Life Ins Co

15 Corporate Place South
 Piscataway NJ 08854
 201/562-2400
 Hadley, John W
 Nelson, R Terry
 Sun, Shuling W
 Taylor, William Juan

Commercial Union Homeland Insurance

One Constitution Way
 Foxborough MA 02035-2660
 508/549-8202
 Davis, George E

Commercial Union Ins Co

One Beacon Street
 Boston MA 02108
 617/725-6000
 Balchunas, Anthony J
 Davis, Lawrence S
 Fletcher, James E
 Gowdy, Robert C
 Manley, Laura
 Miller, David L
 Moylan, Thomas G
 Palvia, Rajkumar S
 (North Quincy)
 Petker, Jill

Commercial Union Life Ins Co

One Beacon Street
 Boston MA 02108
 617/725-6000
 Chen, Cecilia C H
 Murphy, Christopher F
 (North Quincy)
 Randall, Frederick A
 Robertson, Donald J
 Scott, Sanford W, Jr

Commonwealth Life & Accident Insurance Co

PO Box 9000
 League City TX 77573-9000
 409/766-6610
 Bailey, Jerrold F

Community Mutual Ins Co

1351 William H Taft Road
 Cincinnati OH 45206
 513/872-8100
 Bronstein, Linda
 Link, James E
 (Worthington)
 Witulski, Steven L

Companion Property & Casualty Ins Co

300 Arbor Lake Drive
 Suite 1000
 Columbia SC 29223
 803/735-0672
 Potok, Charles M

Concord General Life Ins Co

Four Bouton Street
 Concord NH 03301
 603/225-1141
 Blossom, Charles
 Patz, Lawrence C

Concordia Mutual Life

3041 Woodcreek Drive
 Downers Grove IL 60515
 708/971-8000
 Reuter, Robert F

Confederation Life Ins Co

321 Bloor Street East
 Toronto ON Canada
 M4W 1H1
 416/323-8111
 Allison, William A
 (Atlanta)
 Covington, David B
 (Atlanta)
 Di Paolo, Frank P
 (Atlanta)
 Marshall, Benjamin L
 (Atlanta)
 Mawhinney, Terence M
 (Atlanta)
 McKinnon, Joseph Paul,
 Jr.
 (Atlanta)
 Newby, Constance P
 (Atlanta)
 Paul, Abe
 (Atlanta)
 Powell, George D
 (Atlanta)
 Pugsley, Brian A
 (Atlanta)
 Stevenson, Kenyon
 (Atlanta)

Connecticut American Life Insurance Company

321 Research Parkway
 Meriden CT 06450
 203/630-4900
 Facey, John A

Connecticut General Life Ins

900 Cottage Grove Road
 Hartford CT 06152
 203/726-6000
 Beneski, Frank A
 Boslaugh, Marguerite A
 Brown, Robert A
 Chung, Vincent S
 Devereaux, David G

Hinkle, Timothy C
 Johnson, Warren P
 Mange, John I
 Robinson, James E
 Schallack, Ronald J
 Tausch, Alan J
 Van Schaack, Donald A
 Verney, Arthur J
 Vose, Robert W
 Wilkinson, John
 Yiu, Yin Fat

Connecticut Mutual Life Ins Co

140 Garden Street
 Hartford CT 06154
 203/727-6500
 Burke, Thomas Patrick
 Carlson, Lorean June
 Cesaro, Patricia L
 Cuevo, Benito Joel G, Jr
 Dickson, Robert K
 Gies, John F
 Hall, Gail A
 Hammerling, Linda H
 Hopper, Monte J
 Hubbard, John A
 Hunt, Mark Edward
 Lange, Clifford A
 Lassow, Richard B
 McCarthy, Francis C, Jr
 Petry, Paul E
 Pond, Donald H
 Rankin, Jo-Anne
 Rasiej, Richard M
 Richardson, Lynn K
 Sabatini, Francis P
 Saucier, Kenneth A
 Shaw, Richard E
 Shetensky, Lorraine I
 Skokan, Donald A
 Sticha, Kay L
 Thomas, David
 Vadiveloo, Jeyaraj
 Zeilman, William W

Connecticut National Life Ins

175 Powder Forest Drive
 Simsbury CT 06070
 203/651-0931
 Beaudry, Debra A
 Crozier, Bruce J
 Glew, Ian Arthur
 Korper, Leslie E, II
 (Hartford)

Connecticut Specialty Insurance Group

9 Farm Springs Drive
 Farmington CT 06032
 203/674-6988
 Pastor, Gerald H

CONSECO Inc

11825 N Pennsylvania
 Street
 Carmel IN 46032
 317/573-6100
 Akers, Michael J
 Brennan, Joseph F
 Brunk, Jeffrey B
 Duncan, David S
 Gero, Deborah A
 Kincaid, David M
 Mohey-Deen, Zam
 Ruhl, Ronald F

I. INSURANCE ORGANIZATIONS U.S.

Constitution Life Insurance Co
5353 North Elston Avenue
Chicago IL 60630
312/777-7000
Fenster, Bernard

Constitution Reinsurance Corp
110 William Street
New York NY 10038
212/602-8568
Newman, Henry E

Consumers Life Ins Co
PO Box 26
Camp Hill PA 17011
717/761-4230
Daubenmier, Steve R
Oprowski, Theodore S, Jr.

Continental American Life Ins
PO Box 15750
Wilmington DE 19850
302/454-5000
Clarkson, Kevin P
Cole, Timothy A
Fink, Jack
Pitts, Richard D
Slusarz, Anthony W

Continental General Ins Co
8901 Indian Hills Drive
Omaha NE 68114
402/397-3200
Graul, Lonnie Milton
Schellpeper, Gene H

Continental Insurance
180 Maiden Lane
New York NY 10038
212/440-3000
Ben-Zvi, Phillip N
(Cranbury)
DiGaetano, Mark
(Cranbury)
Donnelly, Vincent
Thomas
(Cranbury)
Eagelfeld, Howard M
(Cranbury)
Fisher, Wayne H
Herman, Steven C
(Cranbury)
Kasner, Kenneth R
(Cranbury)
Kerner, Michael G
Kneuer, Paul J
Kollmar, Richard
Lino, Richard A
(Cranbury)
O'Connell, Paul G
Pearl, Marc B
(Cranbury)
Rosenberg, Sheldon
(Cranbury)
Scanlon, Edmund S
Schwab, Debbie
Weltmann, L Nicholas, Jr

Continental Life of Brentwood
101 Continental Place
Brentwood TN 37027
615/377-1300
Hagewood, William D

Continental Reinsurance Corp
180 Maiden Lane
New York NY 10038
212/440-3000
Muller, Robert G
Petlick, Steven

Corporate Benefit Systems Services Corp
One Signature Place
14755 Preston Road, Suite 200
Dallas TX 75240-7861
214/386-6565
Hemme, Rex D
Martin, Edward B

Cotton States Life Insurance Co
PO Box 105303
Atlanta GA 30348
404/391-8612
Christopher, Norma Y

Country Life Ins Co
1701 Towanda Avenue
PO Box 2000
Bloomington IL 61701
309/557-2111
Goodell, Gerald David
Gudeman, Richard H
Larson, Alan S
Moan, John M
Morrow, Joseph E
Penney, Don E

Country Mutual Ins Co
PO Box 2100
Bloomington IL 61701
309/557-2111
Bill, Richard A
Pridgeon, Ronald D

Credit Life Ins Co
One South Limestone Street
Springfield OH 45501
513/328-2200
Sakel, William P

Creditor Resources
1100 Johnson Ferry Road
Atlanta GA 30342
404/257-8238
Squier, Craig A

CreditRe Corp
1130 Vester Avenue
Suite East
Springfield OH 45503
513/390-6160
Fagg, Gary

Crown Life Ins Co
120 Bloor Street East
Toronto ON Canada M4W 1B8
416/928-4500
DuPourque, Etienne
(Alexandria)
Kim, Kwang E
(Alexandria)
Pollard, Richard J
(Alexandria)
Sloan, Thomas L
(Alexandria)
Strong, Paul J
(Alexandria)
Yeh, Chih-Ming
(Alexandria)
Zimmerman, Oscar

Crum & Forster Commercial Ins
211 Mount Airy Road
Basking Ridge NJ 07920
908/953-3000
Johnson, Warren
Kulik, John M
Murphy, Richard F
Ng, Wai Hung
Rowland, William J
Salton, Jeffrey C

Crum & Forster Corporation
211 Mount Airy Road
Basking Ridge NJ 07920
908/285-7000
Beverage, Richard M
(Warren)
Flynn, David P
Gould, Donald E
(Warren)
Haskell, Gayle E
(Warren)
Peraire, Anthony
(Warren)
Raman, Rajagopalan K
(Warren)
Schoenberger, Susan C
(Warren)
Siczewicz, Peter J
(Warren)
Taylor, Frank C
(Warren)

Crum & Forster Personal Ins
40 Technology Drive
Warren NJ 07060
908/412-3000
Smith, Frances A
Walker, Rhonda Port

CSE Insurance Group
989 Market Street
San Francisco CA 94103-1709
415/495-6800
Raid, Gary A

CSMC/North Star Reinsurance Corp
One Financial Plaza
Hartford CT 06103
203/297-4025
Ollodart, Bruce E

CUMIS Insurance Society Inc
5910 Mineral Point Road
Madison WI 53705
608/238-5851
Cis, Mark
Schwandt, Jeffery C

CUNA Mutual Ins Group
5910 Mineral Point Road
Madison WI 53705
608/238-5851
Blanchard, Richard
Bowen, Jennifer K
Chesbro, Jane M
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Daniel, John W
Eckert, Thomas R
Eichinger, Nancy G
Griebenow, Jeanine A
Haas, Donald L
Heuer, Wayne F
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Markell, Andrew S
(Southfield)
Martin, Steven M
Moon, Roger S
Nelson, Keith E
Ostlund, Steven L
Owens, Barry J
Reinke, Janet W
Rupp, Lawrence J
Sauey, Dennis D
Sundram, Anuradha
(Southfield)
Towell, Elizabeth C
Williams, Laurence C

Dallas National Life Insurance Co
5001 I.B.J. Freeway
Suite 280
Dallas TX 75244
214/788-2445
Brady, Robert Paul

Delta Dental Plan of Michigan
PO Box 30416
Lansing MI 48909
517/349-6000
Billard, William T
Kiernan, Edward P

Delta Dental Plan of Minnesota
PO Box 330
7807 CreekrIDGE Circle
Minneapolis MN 55440
612/944-5252
Halvorson, Debora A

Delta Life & Annuity
530 Oak Court
Suite 200
Memphis TN 38117
901/683-1222
Hollobon, Anthony L
McKay, Karen J

Deseret Mutual
10 South Main Street
Suite 400
Salt Lake City UT 84101
801/533-3310
Thornton, Scott C

The Doctors Company
401 Wilshire Boulevard
Santa Monica CA 90401
213/451-3011
Chen, Chyen

Duncanson & Holt Inc
One Liberty Plaza
45th Floor
New York NY 10006
212/385-9100
Corliss, Gary L
(Avon)
Kemp, Michael A
Knorr, Frank E
(Avon)

Durham Life Ins Co
2610 Wychiff Road
Raleigh NC 27607
919/881-1100
Penick, R Douglas
Pierson, Marty V
Pittman, David B
Sampat, Madhavsinh
Sprecher, Ingrid V

Early American Life Insurance Co
2600 Eagan Woods Drive
Eagan MN 55121
612/452-1000
Malerich, Steven Floyd

Educators Mutual Life Ins Co
202 N Prince Street
PO Box 3149
Lancaster PA 17604-3149
717/397-2751
Burd, Richard H
Pebly, Robert R
Schneebacher, Alex
Smith, Rosanne Kay
Young, D Edward

Ellsworth Financial Corp
3001 East Camelback Road
Phoenix AZ 85016
602/957-8781
Schreck, Wayne Allen

Empire Blue Cross/Blue Shield
633 Third Avenue
35th Floor
New York NY 10017
212/476-1000
Cellini, Michael J
Cohen, Martin R
Kessler, Steven
Sanders, David

Empire Fire & Marine Insurance Co
1624 Douglas Street
Omaha NE 68102
402/271-2627
Shapland, Mark R

I. INSURANCE ORGANIZATIONS U.S.

Empire Insurance Group
122 Fifth Avenue
New York NY 10011
212/387-3130
Sansevero, Michael, Jr

Employers Casualty Co
PO Box 2759
Dallas TX 75221
214/760-6166
Stephens, John F

Employers Health Insurance
Green Bay WI 54344
414/337-7272
Bender, Karen

Employers Ins of Texas
PO Box 2759
Dallas TX 75221
214/760-6100
McDonald, Charles
Whitley, Patrick L
Williams, Dewey G

Employers Modern Life Company
717 Mulberry
PO Box 712
Des Moines IA 50303-0712
515/280-2467
Iverson, Donald J

Employers Mutual Companies
717 Mulberry
PO Box 712
Des Moines IA 50303
515/280-2511
Jean, Ronald W
Peck, Steven C

Employers Reassurance Corp
PO Box 2981
Overland Park KS 66201
913/676-5708
Maughn, James D

Employers Reinsurance Corp
5200 Metcalf
PO Box 2991
Overland Park KS 66201
913/676-5200
Bailey, Victoria L
Levin, Joseph W

Enhance Reinsurance Company
360 Madison Avenue
Sixth Floor
New York NY 10017
212/983-3100
Gross, Daniel J

EQUICOR
Equitable HCA Corp
195 Broadway
New York NY 10007
212/618-4000
Ceglia, Edward A

Equitable Financial Cos
787 Seventh Avenue
42E
New York NY 10019
212/641-7757
Diaz-Montoya, Marcia

Equitable Insurance Cos
787 Seventh Avenue
New York NY 10019
212/554-1234
Corbett, Gary
Lau, Mei K

Equitable Life Assur Society
787 Seventh Avenue
New York NY 10019
212/554-1234
Allen, Barbara J
Anderson, Gerald A
Baumgarten, Paula S
Beacham, Jennifer L
Betz, Edwin H
Chenevey, Cecile M
Clapper, Franklin G, Jr
Clement, Charles J
Dinsmore, Gordon G, Jr
(Secaucus)
Eiger, Kenneth J
Ellwanger, James M
Fillingham, Robert S
Fox, Stanley
Fried, Martin
(Secaucus)
Garber, Harry D
Gee, Jean L
Gut, Samuel
Hajek, Schenley S
Helfgott, Leonard K
Jared, Calvert A, II
Kallus, Ann L
Kanner, Perry
Kiernan, William J
Kopel, Gerald
Laohakul, Chongkit
Lessing, Brian R
Liddle, J Thomas
Loeffel, Carl L
Loring, Denis W
Manfield, Michael
Marino, Charles A
Meehan, Thomas Kevin
Montenegro, Jose C
Moses, Stephen B
North, Joseph O
Olivieri, Michael G
Rait, Jeffrey S
Reich, Sheldon
Reilly, Michael G
Samaniego, Zenaida M
(Secaucus)
Scheuneman, John
Shlesinger, Samuel B
Siegel, Henry W
Spafford, Dan R
Stenson, Richard M
Tschang, Kwoklan Chan
Ungar, Leta Worley
Wetter, Philip L
(Secaucus)
Zimmerli, David C

Equitable Life Ins of Iowa
604 Locust Street
PO Box 1635
Des Moines IA 50306
515/245-6911
Bailey, Richard L
Dinshaw, Esfandiyar E
Durland, Lawrence V, Jr
Dykstra, Lawrence
Harper, Jeffrey W
Lourens, Douglas J
Scott, Richard Calvin
Sutton, Richard L
Young, Thomas J

Equitable Reserve Association
PO Box 448
Neenah WI 54956-0448
414/722-1574
Mims, Hornsby
Reckin, George E

Equity National Life Insurance Co
1020 West Fourth Street
Little Rock AR 72203
501/371-3147
Magnuson, Earl S

Erie Family Life Insurance Co
100 Erie Insurance Place
PO Box 1699
Erie PA 16530
814/870-2172
Dreyer, Robert H

Erie Insurance Group
100 Erie Insurance Place
PO Box 1699
Erie PA 16530
814/870-2116
Connell, Eugene C
Fonticella, Ross C

Executive Life Ins Co
11444 Olympic Blvd
Los Angeles CA 90064
213/312-1000
Aguayo, William R
Chan, Chong P
Chapman, Allan L
Crandall, Harold E
Grunkiewicz, Rocella B
Huang, Jocylan T J
Letts, G Rodney J
Lie, Geoffrey Yuenfei
Michail, Angelica B
Moynier, Thomas D
Nievera, Expedito O

Executive Life Ins Co of NY
390 N Broadway
Jericho NY 11753
516/931-6400
Frey, Gerold W

Executive Re Inc
82 Hopmeadow Street
PO Box 129
Simsbury CT 06070
203/244-8985
Deutsch, Robert V

F & G Re Inc
55 Madison Avenue
PO Box 1958
Morristown NJ 07960-1958
201/898-9393
Hachemeister, Charles A
Skurnick, David
Stanard, James N

Family Guardian Life Ins Co
1655 Des Peres Road
St Louis MO 63131
314/965-1500
Doze, Larry J
Haskins, Charles R
Molen, Frederick K
(Dover)

Family Life Ins Co
Park Place
1200 Sixth Avenue
Seattle WA 98101
206/292-1000
Aumiller, Tracey
Hedreen, James M
Likkell, Craig F
Mathes, Richard W
Schellenberg, George S
Tupper, Joseph
Leonard, III

Family Service Life Insurance
PO Box 19019
Houston TX 77224
713/984-5522
Hulme, Richard W

Farm Bureau Life Ins Co
5400 University Avenue
West Des Moines IA 50265
515/225-5400
Daniels, Christopher G
Frost, Roger Eugene
Gibson, Thomas R
Grinvalds, Paul
Hoffman, Timothy J
Novce, James W
Oddy, William J
Pence, Arlen F
Rambo, Jo Ann W

Farm Bureau Life of Michigan
7373 W Saginaw Highway
PO Box 30400
Lansing MI 48909
517/323-7000
Boichert, Rick A
Maguire, Robert C

Farm Bureau Mutual Ins Co
5400 University Avenue
West Des Moines IA 50265
515/225-5400
Brooks, Dale L
Danielson, Guy R
Tatge, Robert L

Farm Family Life Ins Co
PO Box 656
Albany NY 12201
518/436-9751
Giles, L Timothy

Farm Family Mutual Insurance Co
PO Box 656
Albany NY 12201
518/436-9751
Woodruff, Arlene F

Farmers & Traders Life Ins Co
960 James Street
Syracuse NY 13201
315/471-5656
Moroney, Richard
Tretowicz, Richard A

Farmers Insurance Group
4680 Wilshire Boulevard
Los Angeles CA 90010
213/932-3200
Downer, Robert B
Farwell, Randall
Schneider, Harold N
Tucker, Warren B
Walker, Christopher P
Welch, Thomas H

Farmers New World Life Ins Co
3003 77th Avenue SE
Mercer Island WA 98040
206/232-8400
Boeck, Robert Edward
Callahan, Kathryn M
Chen, Cindy
Fassett, Joni L
Gray, M Ian
Hudnall, Kathleen R
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong

Farmland Insurance Companies
1963 Bell Avenue
Des Moines IA 50315
515/245-8759
Reimer, Devin L

Federal Kemper Life Assur Co
Kemper Insurance Building
Long Grove IL 60049
708/540-2000
Halstead, Burnett
Henning, Thomas E
Maves, Donald P
Mihalka, Kenneth Mark
Oberhellman, Mark J
Rice, Michael W
Thompson, James R
Weiner, David S

Federal Life Ins Co (Mutual)
3750 W Deerfield Road
Riverwoods IL 60015
708/520-1900
Austin, Joseph D
Moorhead, Steven A

I. INSURANCE ORGANIZATIONS U.S.

Federated Mutual Ins Co
121 East Park Square
Owatonna MN 55060-3046
507/455-5200
Hanson, Richard L
Johnson, Richard W
Judd, Steven W

FEISCO

2601 Cattlemen Road
Sarasota FL 34232
813/951-3684
Allen, Danny M

Fidelity & Deposit Co of MD

Fidelity Building
210 North Charles Street
Baltimore MD 21203
301/539-0800
Fowler, Thomas W
Taylor, Angela Elliott

Fidelity & Guaranty Life Ins Co

100 Light Street
Baltimore MD 21202
301/547-3000
Carter, Deborah S
Cherng, Shyh-Gene
Hale, Elizabeth
Leppert, Edward W
McKay, Mary S
Read, Robert C
Trust, Brian C

Fidelity Bankers Life Ins Co

PO Box 2368
Richmond VA 23218
804/323-1011
Nuckols, Thomas R
Pretty, Richard Cole

Fidelity Investments Life Ins

82 Devonshire Street
R25B
Boston MA 02109
617/570-7000
O'Sullivan, John M
Plumb, David R
Rohda, Rodney R

Fidelity Mutual Life Ins Co

250 King of Prussia Road
Radnor PA 19087
215/964-7000
Bailey, Marilyn V
Barton, Rosemary I
Clerihue, A Donald
Donnelly, Edward F
Gracey, Richard A
Karo, David N
Kuklinski, James A
Paesani, Joseph
Schafer, William C
Skar, John R

Fidelity Union Life Ins Co
One Allianz Financial
Centre
2323 Bryan Street
Dallas TX 75201
214/978-7000

Boehmer, Thomas E
Livingston, James L, Jr
Lutek, Ben Walter
Sharpe, Benjamin A
Sullenberger, Mary M

Fiduciary Insurance Co of America

708 Third Avenue
New York NY 10017
212/687-7366
Kelly, Thomas J

Financial Holding Corporation

300 West 11th Street
Kansas City MO 64105
816/391-2020
Muller, Gary L

Financial Indemnity Company

3800 Alameda Avenue
Suite 1900
Burbank CA 91505
818/843-2444
Gimini, Edward D, Jr

Fireman's Fund Insurance Cos

777 San Marin Drive
PO Box 777
Novato CA 94998
415/899-2000
Barrette, Raymond
Brown, Joseph W, Jr
Bursic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Friedberg, Bruce F
(New York)
Gevlin, James M
(New York)
Heyman, David R
Hough, Paul E
(San Rafael)
Lerwick, Stuart N
Lipton, Barry C
Mercier, Mark F
Pflum, Roberta J
Seeley, Alan R
Steer, Grant David
Tom, Darlene Paula
Wacker, Gregory M
Williams, Robin M

First Capital Life Ins Co

10241 Wateridge Circle
San Diego CA 92121
619/452-9060
Abbott, John W
Buck, Fred A
Combs, Richard A
Grainger, Steven R
Hemstead, Robert J
Jolley, Jeff A

First Colony Life Ins Co
700 Main Street
Lynchburg VA 24504
804/845-0911

Angstman, Clifford W
Atkins, James D
Bondy, Peter J
Britton, Donald W
Deskins, Janet G
Dolan, Ronald V
Drago, Michael T
Smith, Steven A
Torrance, Ellen M
Wooldridge, Tyree S

First International Life Ins

PO Box 3335
Danvers MA 01923
508/777-7755
Baucom, B W
Vandervelde, Johan G

First Penn-Pacific Life Ins Co

2021 Midwest Road
Oak Brook IL 60521
708/495-3336
Harkin, Denis B
(Oakbrook Terrace)
Klem, Richard C
(Oakbrook Terrace)
Lewis, Stephen H

Florida Combined Life Insurance Co Inc

8665 Baypine Road
Jacksonville FL 32256
904/730-7801
Liptak, Walter T

Florida Employers Life Insurance

2601 Cattlemen Road
Sarasota FL 34232
813/955-2811
Hoop, William L

Florida Farm Bureau Insurance Co

PO Box 730
Gamesville FL 32602
904/374-1539
Musulin, Rade T

Florists' Mutual Insurance Co

500 St Louis Street
Edwardsville IL 62025
618/656-4240
Bell, Allan A

The Forethought Group Inc

Forethought Center
Batesville IN 47006
812/934-7139
Johnson, Jeffrey E
Yanko, John B

Fort Dearborn Life Ins Co

233 N Michigan Avenue
Chicago IL 60601
312/938-6500
McKee, John W, III
Weber, David P

Foundation Health Plan
3400 Data Drive
Rancho Cordova CA 95670
916/631-5000

McHolland, Gary F
Tao, Yung

Franklin Life Insurance Co

Franklin Square
Springfield IL 62713
217/528-2011
Bohn, Robert J
Calderwood, Philip D
Canary, Eldon R
Carson, Richard
Cragoe, Arthur C
Kirley, Paul O
Morton, Cheryl E

Frankona America Life Reassurance

73 Burnwood Drive
Bloomfield CT 06002-2235
203/242-0380
Pilgrim, James W

Frankona Reinsurance Co

2405 Grand Avenue
Suite 900
Kansas City MO 64108
816/471-2200
Hill, Anthony D

Frontier Insurance Co

196 Broadway
Monticello NY 12701
914/796-2100
Spitzer, C Robert

Fund American Cos Inc

666 Steamboat Road
PO Box 2648
Greenwich CT 06836-2648
203/625-5300
Byrne, John J
Forbes, Leon D

Funeral Directors Life Insurance Co

9216 Mystic Oaks Trail
Austin TX 78750
512/250-2194
France, Mark S

Gainsco Inc

5701 East Loop 820 South
Fort Worth TX 76119
817/483-0007
Gwynn, Holmes M

GEICO Indemnity Company

Office of the Actuary
5260 Western Avenue
Washington DC 20047
301/986-2500
Cohen, Howard Lee
Radin, Katherine D

GEICO/Life Insurance

GEICO Plaza
Washington DC 20076
301/986-2500
DiJoseph, John Charles
Grubbs, Dawson T

Lenaburg, Jean Pollard
Luchesi, Scott K

General Accident Ins Co of America

436 Walnut Street
Philadelphia PA 19105
215/625-1000
Childs, Diana M
Farnam, Walter E
Gardner, Robert W
King, Mary Jean
Mittal, Madan L
Nyce, G Christopher
Roman, Spencer M
Sadwin, Stuart G
Thompson, Eugene George

General American Life Ins Co

700 Market Street
St Louis MO 63101
314/231-1700
Atkinson, David B
Bardon, Thomas S
Bhave, Shashikant K
Boehm, C Roland
Brodtrick, David A
Brodtrick, Michael A
Brown, Rodney Royce
Coleman, John E
Crowe, Nancy R
Dallas, James W
Gloggner, Frank J
Greenspon, Sheldon J
Hobbs, Alan
Hohertz, Robert D
Hoog, Gerald H
Hughes, E Tom
Jacobs, Joshua
Jones, Janice M
LeLaurin, Suzanne
Sawtelle, Peter G
Schiffer, Graeme F
Schorr, Phillip A
Scribner, Donald J
Wolzenski, Bernard
Woodring, A Greig

General Casualty Companies

One General Drive
Sun Prairie WI 53596
608/837-4440
Fitzpatrick, William G

General Reinsurance Corp

695 East Main Street
PO Box 10350
Stamford CT 06904-2350
203/328-5000
Bensimon, Abbe Sohne
Connor, Vincent P
Ferguson, Ronald E
Fisher, Russell S
Garand, Christopher P
Gidos, Peter M
Lyons, Daniel K
Steenek, Lee R
Waldman, Robert H
Warren, Jeffrey C
Williams, L Bradley

I. INSURANCE ORGANIZATIONS U.S.

General Services Life Insurance Co

2199 South McDowell
Extension
Petaluma CA 94954
707/762-6525

Schleifer, Scott Paul
Trefz, James R

George Washington Life

PO Box 8700
Jacksonville FL 32239
904/725-8231

Roth, William M

Germantown Insurance Company

210 South Fourth Street
Philadelphia PA 19106
215/925-0800

Lindstrom, Lawrence A

Globe Life and Accident Insurance Co

14000 Quail Springs
Parkway
Oklahoma City OK 73184
405/752-5615

Yates, Donald G

GNA Annuities Ins & Securities

Two Union Square, Suite
5600
PO Box 490
Seattle WA 98111-0490

206/625-1755
Brajcich, Colleen M
Filsinger, Dale E
Moses, Victor C

Golden Rule Ins Co

Golden Rule Building
7440 Woodland Drive
Indianapolis IN 46278-
1719
618/943-8000

Hartnedy, John A
Ruppel, Richard J
(Lawrenceville)

Golden State Mutual Life Ins

1999 West Adams
Boulevard
Los Angeles CA 90018
213/731-1131

Arnaud, Verdun J
Houston, Ivan J
Teasley, Larkin

Government Employees Ins Co

GEICO Plaza
5260 Western Avenue
Washington DC 20076
301/986-2500

Adler, Martin
Gothheim, Eric F
(New York)
Hoylman, Douglas J
Klawitter, Warren
Kline, Charles D, Jr.
Ledbetter, Alan R
(Woodbury)
Walker, Glenn

Govt Personnel Mutual Life

GPM Life Building
PO Box 790270
San Antonio TX 78284-
4199

512/341-6161
Hightower, Edwin E
Hutchins, Pamela A

Grand Pacific Life Insurance Co Ltd

PO Box 420
Honolulu HI 96809
808/548-3375

Young, Paul Michael

Grange Mutual Life Co

PO Box 48
Nampa ID 83653-0048
208/466-7856

Sloan, Deborah K

Great American Insurance Co

580 Walnut Street
Cincinnati OH 45202
513/369-5000

Doellman, John Linn
Palm, Robert G

Great American Life Ins Co

6330 San Vicente Blvd
Los Angeles CA 90048
213/937-8000

Johnson, Roger D
Lefkowitz, Regina Lisa
Mortensen, James
Michael
Myers, Edward L

Great Central Insurance Co

3625 North Sheridan Road
Peoria IL 61604
309/688-8571

Jones, Terrell A

Great Fidelity Life Insurance Co

3515 Hobson Road, Suite
100
PO Box 2272
Fort Wayne IN 46801

219/480-0202
Palmer, Bruce E

Great Republic Insurance Co

4925 North O'Connor
Boulevard
Las Colinas TX 75062
214/650-7200

Dandy, William B

Great-West Life Assurance Co

100 Osborne Street North
Winnipeg MB Canada
R3C 3A5
204/946-1190

Andrews, Steven L
(Englewood)
Bunsness, Brian S
(Denver)

Cornish, Bradley A
(Englewood)

Cunningham, Debra
Esler

(Denver)
Erickson, Paul Douglas
(Englewood)

Fink, Paul William
(Englewood)

Holmes, Tony E
(Englewood)

Irby, Don K
(Englewood)

Jones, Donald K
(Denver)

Lacyendecker, Ron John
(Englewood)

Lau, Brian R
(Englewood)

MacLennan, Alan D
(Englewood)

Maulander, Edward M
(Englewood)

McCallen, J L
(Englewood)

McCallum, William T
(Englewood)

McDonald, Graham R
(Englewood)

McQuillan, Susan J
(Denver)

Motz, James D
(Englewood)

Rosenbaum, Martin
(Englewood)

Shantz, David H
(Englewood)

Shaw, Robert K
(Englewood)

Singdahlsen, Kim H
(Englewood)

Stefanson, Doug J
(Englewood)

Tilley, Peter D
(Denver)

Todd, Melvin G
(Englewood)

Wilkinson, Thomas C, Jr.
(Englewood)

Group Health Inc

330 West 42nd Street
New York NY 10036
212/760-6400

Ullman, Richard E

GroupAmerica Ins Co

140 Garden Street
Hartford CT 06154
203/289-4726

Corcoran, Thomas R
Janiga, Brian M
Loughlin, Martin J

Guarantee Mutual Life Co

Guarantee Centre
8801 Indian Hills Drive
Omaha NE 68114
402/390-7300

Comeau, Robert
Cruise, Richard D
Daharsh, Jeanne Meeker
Kuehn, Ronald L
Martin, Daniel P
Ochsner, Paul D

Guarantee Trust Life Ins

1275 Milwaukee Avenue
Glenview IL 60025
708/699-0600

Haynes, Timothy John
Padgett, James C
Wallace, Joseph J

Guardian Life Ins Co

201 Park Avenue South
New York NY 10003
212/598-8000

Bakos, Thomas L
Block, Stephen D
Bradshaw, Ross M
(Bethlehem)
Conta, Richard V
de Palo, Armand M
Edelstein, Hermann
Emmer, Alan Mark
Fisher, Charles G
Herman, Sanford B
Hoffman, Joel C
(Bethlehem)

Hutchings, Peter L
Kabele, Thomas G
Keklak, Gregory P
L'Abbate, Salvatore A
LeBow, Kenneth D
(Bethlehem)

Lovett, Bruce E
Morrison, Cynthia
Conrad
Niland, Michael T
Reich, Herschel
Rhodes, Thomas E
(High Valley)

Richards, Bruce A
Sackel, Robert M
Starr, Jeremy
Stricker, Irwin J
Traub, Raymond P
Weislaus, Abraham

Guardian Reinsurance Service Corp

43 Oak Ridge Lane
West Hartford CT 06107
203/521-7555

Burleigh, John M

Gulf Atlantic Life Insurance Co

Life Sales & Admin Office
PO Box 1054
Dallas TX 75221
214/630-3860

Kuhlmann, George H,
Jr

Gulf Insurance Group

65 East 55th Street
36th Floor
New York NY 10022
212/891-8861

Kreuzer, James H

Gulf Life Ins Co

1301 Gulf Life Drive
Jacksonville FL 32207
904/390-7000

Foley, Thomas C
Little, Roger E
Thomas, Darvey B

Hanover Insurance Co

100 North Parkway
Worcester MA 01605
508/853-7200

Brutto, Richard S
Bujaucius, Gary
McClure, John W, Jr
(Valley Forge)
Richardson, James F
Schnapp, Frederic F
(Itasca)
Shrum, Roy G
Weinman, Stacy J

Harleysville Insurance Cos

355 Maple Avenue
Harleysville PA 19438
215/256-5000

Butz, Wayne D
Jaso, Robert John
Marks-Samuelson,
Rosemary
Marles, Blaine C

The Hartford Ins Group

Hartford Plaza
Hartford CT 06115
203/547-5000

Aldrich, William C
Bradley, David R
Bradshaw, John G
Egnasko, Gary J
Greenhill, Eric L
Grundmeier, Donald W
(Simsbury)
Huppert, Michael P
Javaruski, John J
Klein, David M
Klemman, Joel M
Ludwig, Stephen J
Mogul, David S
Perreault, Stephen I.
Putney, Alan K
Scheid, James E
Smith, Edward R
Spalla, Joanne S
Wasserman, Forrest
Webb, Nina Halpern

The Hartford Life Ins Cos

PO Box 2999
Hartford CT 06104-2999
203/547-5000

Auster, Lawrence S
(Simsbury)
Boltz, Daryl L
Boyer, Andrew C
Brindel, Cheryl Ann
Campbell, Thomas A
Colburn, Michael B
Davis, Frederick L
(Weatogue)
Elias, David L
Galenda, Andrew S
Hall, David A
Hidalgo, Manuel V
Lord, Frank C
Maher, Stephen M
Marra, Raymond J
Marra, Thomas M
Morris, Frank E
(Simsbury)
Morrow, Craig D
Obermeier, John R, III

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

The Hartford Life Ins Cos - continued

Odell, Leonard E
Patria, Timothy L.
(Simsbury)
Pollnow, Jan L
Raymond, Craig R
Robbins, Vaughn W
Roscoe, Michael J
Rulis, Stephen J
(Simsbury)
Saul, Arthur
Shenoy, Sudha
Trimble, James Everett
Wheeler, Michael A
Whitney, Todd W

Hartford Specialty Company

Hartford Plaza
Hartford CT 06115
203/547-3538
Eldridge, Donald J

Hawkeye-Security Insurance Co

4200 University Avenue
PO Box 1848
West Des Moines IA
50306-1848
515/222-4202
Dornfeld, James L

HBJ Insurance Companies

6277 Sea Harbor Drive
Orlando FL 32887
407/345-2600
Butler, Robert J
Eikleberry, Scott C
Fernandez, William N
Granter, John W
Johnson, Mark H
Keller, Barbara A
Simon, Lora J
Spell, Darrell D
Tanhehco, Efren L
Zan, Anthony

Heals Health Plan

155 Grand Avenue
Oakland CA 94612
415/287-4508
Wong, Stephen Y N

Health Care Service Corp

233 North Michigan
Avenue
Chicago IL 60601
312/938-6000
Avner, Kenneth S
Bennett, Cynthia L
Boeckmann, Frank A, Jr
Edwards, Thomas P
Fuhrer, Charles S
Hickman, S Martin
Jaskolski, James A
Kriz, David G
McCaskey, Raymond F
Paguia, Victor R
Ricciardelli, Carl F
Ronczy, George E
Wesley, William David

Health Providers Insurance Co

211 East Ontario
Suite 1000
Chicago IL 60611
Olsen, Dennis W

Hemisphere Group Inc

4083 Main Street
Bridgeport CT 06606
203/374-0501
Ingraham, Harold G, Jr
Lyn, Shau H

Highlands Insurance Companies

600 Jefferson Street
Houston TX 77002-7392
713/750-8206
Montgomery, W Dale

Hill Country Life Ins Co

PO Box 10047
Austin TX 78766
512/345-3200
Graber, Larry R

HIR Life of America Reassur Co

3751 Maguire Boulevard
Suite 151
Orlando FL 32803
407/896-6660
Himmelberger, Clark F
Simmons, Kent M

The Holden Group

11365 West Olympic Blvd
Los Angeles CA 90064
213/312-6100
Colton, Edward H
Perreault, Michel

Home Beneficial Life Ins Co

PO Box 27572
Richmond VA 23261
804/358-8431
Johnson, Ernest L, III
Moore, George E, Jr
Nash, Humphrey H
Posa, Richard R
Sherron, W Fred

Home Insurance Cos

59 Maiden Lane
New York NY 10038
212/530-7000

Balling, Glenn R
Bondy, Martin
Braithwaite, Paul
Goldfarb, Irwin H
Hammer, Sidney M
Higgins, Barbara
Meenaghan, James J
Moller, Karl G
Privman, Boris

Home Life Insurance Co

75 Wall Street
New York NY 10005
212/428-2000
Abood, Steven J
(Piscataway)
Drinkwater, William H
Emmons, Winfred S, III

Fischbeck, C Lee
(Piscataway)
Ford, Alan D
(Piscataway)
Hogan, Joseph J
(Piscataway)
Jones, Bruce M
(Piscataway)
Lombardi, Robert J
Longo, Frank J
Michelson, H Lee
Norman, Jerrold M
Rao, Joseph J
Reimer, David W
(Piscataway)
Seymour, John H
Thaler, Donald B
(Piscataway)
von Geldern, Robert H
(Piscataway)
Zeppetella, Anthony J

Horace Mann Ins Companies

One Horace Mann Plaza
Springfield IL 62715
217/789-2500
Erlebacher, Alan J
Lee, Robert H
Leitermann, John H
Moral, Alex N
Ricci, David A
Sibley, Brian Alan

Houston General Insurance Co

4055 International Plaza
Fort Worth TX 76109
817/377-6056
Goddard, Daniel C

Hudson Life Reassurance Corp

Enterprise Corporate
Tower 1, 10th Floor
One Corporate Center
Drive
Shelton CT 06484
203/926-1166
Corrigan, R Dennis
Durland, Melanie K
(Short Hills)
Kraysler, Stephen F
Sullivan, Carl H
Underwood, Charles M, II
Woodard, Eugene M

Humana Inc

500 West Main Street
22nd Floor
Louisville KY 40201
502/580-1000
Erwin, Catherine Jo
Esakov, William M
Giovannello, Paul
Grice, Beth K
Lockwood, M Scott
Wille, David W

ICH Corporation

100 Mallard Creek Road
Suite 400
Louisville KY 40207
502/894-2100
Beisenherz, Robert L
(Dallas)

Cutler, Alan
(Dallas)
Farris, William Fred
(Dallas)
Hoyt, Mary K
(Houston)
Kerr, John B
(Houston)
Klein, Martin P
Ruby, Martin H
Winter, Patricia Lynn

IDS Life Insurance Co

IDS Tower 10
Minneapolis MN 55440
612/372-3131
Anderson, Tracy Alan
Bechtold, Timothy V
Bergene, Kent M
Bodger, Charles H
Bredemus, John W
Bruce, Paul V
Caswell, Charles R
Chen, Eugene C
Dunning, Douglas K
Esch, John O
Freier, Jerri Eberlein
Hawkinson, Scott A
Heikkila, Beth Ann
Henderson, Kristine M
Jensen, James M
Johnson, Roger Edward
Kling, Richard W
Kocken, William Norbert
Kolkman, Paul F
Larson, Ryan R
Miller, Debra A
Mitchell, James A
Palmer, Kevin E
Raney, Michael E
Smeaton, Lynda J
Treete, Alan H
Tveite, Carol J
Waldhauser, Cathy H

IHC Health Plans Inc

36 South State
14th Floor
Salt Lake City UT 84111
801/538-5802
Price, John A

Illinois Mutual Life/Casualty

300 Southwest Adams
Street
Peoria IL 61634
309/674-8255
Collier, Clarence E

Independence Blue Cross

1901 Market Street
Philadelphia PA 19103
215/564-2100
Noretzky, Beverly
Walsh, James V, Jr

Independent Fire Ins Cos

One Independent Drive
Jacksonville FL 32276
904/358-5150
Rice, W Vernon
Whatley, Michael W

Independent Life & Accident

One Independent Drive
Jacksonville FL 32276
904/358-5151
Charlton, Ian M
Fick, Joseph N
Hardison, Joe W
Howell, John F
Reynolds, Ernest

Indianapolis Life Ins Co

2960 N Meridian Street
Indianapolis IN 46208
317/927-6500
Brown, Michael Joe
Canne, Jonathan A
Fahrenbach, John J
Junker, Richard
Kornya, Peter Stephen
Minassian, Donald P

Individual Assurance Co

1600 Oak Street
Kansas City MO 64108
816/842-8842
Hause, Christopher H
Howard, Kevin J

Industrial Indemnity Co

255 California Street
San Francisco CA 94111
415/627-5000
Dahlquist, Ronald A
Gebhard, James J

Integon Life Ins Corp

500 West Fifth Street
PO Box 3199
Winston-Salem NC 27152
919/770-2000
Foster, Robert William
Johnson, Bonita G
Kellett, James M
Moore, Charles D
Parrish, Henry T
Potter, Robert A
Rice, Richard L
Sukha, Serm
Vance, Randolph N
White, David Lawrence, Jr.
Zinzow, Lee A

Integrated Resources Life Cos

One Bridge Plaza
Suite 390
Fort Lee NJ 07024
201/461-0606
Baker, Edward H
(Englewood)

Integrity Life Ins Co

1325 Avenue of the Americas
New York NY 10019
212/373-6000
Gottschalk, Brad L
Magyar, Joel C
Rubinstein, Robert S

I. INSURANCE ORGANIZATIONS U.S.

Inter-State Assurance Co
1206 Mulberry
PO Box 1907
Des Moines IA 50306
515/283-2501

Beard, David R
Neavins, Thomas K
Sheerin, Martin
White, William M

International Co for Life and Health Insurance
3370 Southridge
Las Vegas NV 89121
214/717-5099
Margolis, Donald R

Interstate National Corp
55 East Monroe Street
Chicago IL 60603
312/346-6400
Easton, Richard D

Investment Life Insurance Co of America
PO Box 25207
Winston-Salem NC 27114-5207
919/631-3160
Shugart, Edward R

Investors Heritage Life Insurance Co
200 Capital Avenue
Frankfort KY 40601
502/223-2361
Manson, Clair S

Investors Life Group
Curtis Center, 9th Floor
601 Walnut Street
Philadelphia PA 19106-3309
215/351-3021
Sharma, Rajendra P

ITT/Hartford Insurance Group
Hartford Plaza
Hartford CT 06115
203/547-5000
Engstrom, Paul E
Moncher, Richard B
Quirin, Albert J
Schmidt, Jeffrey W

ITT Life Ins Corp
Waterford Park
505 N County Road 18
Minneapolis MN 55441
612/545-2100
French, James T
Masica, James G
Miller, Danny L
Minnich, Kay M
Otto, Gary L
Spies, Robert L
Weum, John M

ITT Lyndon Ins Group
700 Community Federal Center
12555 Manchester Road
St Louis MO 63131
314/821-6060
Anderson, Roland G
Boyd, G William

Dlouhy, Thomas R
Kupferman, E Perry
Samuels, Richard A
Schuster, Paul A
Stevenson, Jeffrey Glenn

ITT/Hartford Insurance Group
Hartford Plaza
Hartford CT 06115
203/547-2015
Homan, Mark J

J C Penney Life Ins Co
2700 West Plano Parkway
Plano TX 75075
214/881-6000
DeMello, Joseph
Hickman, Milton G
Manning, Nancy A
Rohner, Regina V
Ross, Michael Lowell
Shaw, Joe W, Jr.
Suiter, G Edward, II
Tu, Paul P C
Yang, Tsung-Lung

Jackson National Life Ins Co
5901 Executive Drive
Lansing MI 48911
517/394-3400
Barker, Guy Vincent
Drake, Lisa C
Hruska, Thomas J

Jefferson Insurance Group
30 Vesey Street
New York NY 10007
201/433-7677
McDaniel, Gail Polly

Jefferson National Life Ins Co
One Virginia Avenue
Indianapolis IN 46204
317/635-7676
Deeter, Dennis A
Retzlaff, Paul R
Shepherd, Carl L

Jefferson-Pilot Life Ins Co
PO Box 21008
Greensboro NC 27420
919/691-3000
Curley, Jeffrey A
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Rodera
Frye, H Ted
Hall, Sherrill G
Johnson, Susan Lowe
Kattmann, Kristine M
Leonard, Wilford A
Marsh, Walter C
Martinelli, Robert O
O'Neil, Edward W
Phillips, Hal B, Jr.
Stanley, Stephen A
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Willett, Robert B
Winsor, Robert F

John Alden Life Ins Co
7300 Corporate Center Drive
Miami FL 33126-1208
305/470-3100
Ali, Syed A
Caldwell, Bruce L
Crocker, Norman E
Li, Robert T
Peters, Jay R
Ploss, Harry
Srite, Jim H
Vedros, Louis A
Whitekus, Julian A
Williams, Richard
Winter, John C, III

John Alden Risk Management Services
5835 Blue Lagoon Drive
Suite 400
Miami FL 33126
305/263-8624
Fallisi, Paul

John Deere Insurance Company
34th Avenue & 80th Street
Moline IL 61265
309/765-8326
Edie, Grover M

John Deere Insurance Group Inc
34th Avenue & 80th Street
Moline IL 61265
800/322-0677
Hofmann, Dennis E
Moore, Philip S

John Deere Life Insurance Co
110 North East Street
Jacksonville IL 62651
217/245-9531
Buehrer, Mark D
Harlin, James L
Hemphill, Aaron Grant, III
Matzen, Keith W

John Hancock Financial Servs
John Hancock Place
PO Box 111
Boston MA 02117
617/572-6000
Engelsen, Todd G
Lowden, Robert D
Yee, William

John Hancock Management Co
Four Copley Place
PO Box 854
Boston MA 02117
617/375-3754
Wagner, Rebecca A

John Hancock Mutual Life Ins
John Hancock Place
PO Box 111
Boston MA 02117
617/572-6000
Abraham, Jonathan P
Abraham, Loida Rodis

Altman, Jeffrey N
Barabino, Richard J, Jr.
Baxter, David L
Benincasa, Bonnie J
Braun, George H
Brown, Jan C
Brown, Stephen L
Browne, Walter F
Burbank-Schmitt, Daryl W
Collins, James E
Corwin, Frederic W, Jr.
DeCiccio, John M
Dobro, David L
Douglas, John F
Driscoll, David L
Felton, Francis X
Ferre, Richard Noel
Gaddis, Elizabeth M
Gagne, Roger J
Gagnon, Jeffrey W
Garavaglia, Steven
Chester
Giannino, John J
Gifford, Linda C
Glasthal, Louis Mark
Green, Cheryl D
Hall, Ruthann
Hamm, Kenneth R
(Bryn Mawr)
Harootunian, Charles J
Harper, Alfred B
Harrison, Carol M
Irish, Frank S
Jenkins, Elmore, Jr
Johnson, Andrew
Pickens
Jones, Matt B, Jr
Kaack, Ingo
Kamer, Joel V
Kearnan, Bruce E
Kinney, John Patrick, III
Kocher, Carol E
Lai, Eugenia
Lee, Thomas J
Leen, John R
Lent, David R
Lieberman, Henry S
Lin, Susan
Lipsky, Gerald I
L'Italien, Paul J
Locatelli, Robert
Longmoore, John T
Luddy, Barbara L
Malloy, Grace L
Maltzan, David A
Marquis, Lisa L
Martin, Earl Francis
McHugh, Ronald J
Morton, F James
Nagai, Jonette N
Newton, Mark D
O'Brien, Stephen J
O'Connell, Susan M
Paster, Joseph P
Paster, Robert Steven
Pearsall, Donald M
Peirce, Charles A
Pendleton, Janet A
Pessin, Katherine
Gergely
Poe, James F
Pollino, George E
Poplaski, Joseph John
Poppel, Deborah Adler
Reitano, Lisa V
Reitano, Robert R

Rich, Michael J
Rosenthal, Laura B
Rubenstein, Steven J
Salmons, George B, II
Schaeffer, Gail P
Seager, Theodore D
Shaw, Henry D
Shemin, Barry L
Shigley, Klaus O
Silverman, Susan L
Sternfeld, Joe P
Sterrn, Randi M
Stokes, Robert J
Strachan, Judy L
Sunderland, David E
Thomas, Martin J
Thomson, Maria N
Tomlinson, Joseph A
Uccello, Cori E
Van Leer, Michele G
Wean, David S
Welch, John H
Welsh, David M
Willis, R John
Winslow, Henry N
Woods, Stephen P

John Hancock Property & Casualty Ins Cos
Three Copley Place
PO Box 854
Boston MA 02117
617/572-5200
Johnson, Andrew Paul
McSally, Michael J
Scott, Kim A

Kanawha Insurance Co
PO Box 610
Lancaster SC 29720-0610
803/286-2424
Gupta, Om K
Tillotson, James L

Kansas City Life Ins Co
PO Box 419139
Kansas City MO 64141-6139
816/753-7000
Bader, Steve
Dolliver, Matthew P
Lemery, Francis P
Milton, Mark A
Walsh, Connie L
Walsh, James P

Kemper Investors Life Ins Co
120 South LaSalle Street
Chicago IL 60603
312/845-1720
Powell, Steven D
Wee, Beatriz
Wong, James S

Kemper National Insurance Companies
Long Grove IL 60049
708/540-2000
Bailey, William A
Bender, Robert K
Captain, John E
Greco, Ronald E
Lange, Dennis L
Mner, Neil B
Pence, Clifford A, Jr.

I. INSURANCE ORGANIZATIONS U.S.

Kemper Reinsurance Co
Long Grove IL 60049
708/540-2000
Edlefsen, Dale R
Roth, Randy J
Silver, Melvin S

Kennedy National Life
3801 Hobson Road
Fort Wayne IN 46815
219/483-9506
Shearer, James L

Kentucky Central Life Ins Co
Kincaid Towers
Lexington KY 40507
606/253-5111
Herr, David D, Jr
Pettersen, Herbert C
Schulz, Lance F
Stoner, Steven K
Uhl, Martin E, Jr

Kentucky Farm Bureau Mutual
9201 Bunsen Parkway
PO Box 20700
Louisville KY 40220-0700
502/495-5000
Crowe, Patrick J

Kentucky Home Mutual Life Insurance
450 South Third Street
Louisville KY 40202
502/584-1123
Tillis, Randy E

Keystone Insurance Co
2040 Market Street
Philadelphia PA 19103
215/864-5570
Lacefield, David W

Keystone Provident Life Ins Co
99 High Street
Boston MA 02110
617/338-3500
Downey, Alan R
Elstew, Allen R
LeFevre, Paul H

Keystone State Life Insurance Co
1207 Chestnut Street
Philadelphia PA 19107
215/751-0020
Higgins, Joseph C

Knights of Columbus
Columbus Plaza
New Haven CT 06507
203/772-2130
Flinn, Ellis D
Lem, Kenneth

Lafayette Life Ins Co
1905 Teal Road
PO Box 7007
Lafayette IN 47903
317/477-7411
Edwards, Donald R
Gross, Thomas K
Spurgeon, Paul M
Tovson, David R

Lake States Insurance Co
PO Box 352
Traverse City MI 49685
616/946-6390
Chang, Ching-I E

Lamar Life Ins Co
317 East Capitol Street
PO Box 880
Jackson MS 39205
601/949-3100
Dominick, Thomas J
Hendrickson, John E
Wingo, James Byron

Lawyers Title Insurance Corp
6630 West Broad Street
Richmond VA 23230
804/281-6771
Boyer, Donald E

League Life Ins Co
15600 Providence Drive
Southfield MI 48075
313/557-3210
Anderson, Sigfrid M
Fleissner, Richard G

Legacy Life Insurance Company
2720 Camelback Road
Phoenix AZ 85016-4427
602/957-8781
O'Connor, Margaret C

Lexington Insurance Company
200 State Street
Boston MA 02109
617/330-8401
McCoy, Marv E

Liberty Life Assur Co
175 Berkeley Street
Boston MA 02117
617/357-9500
Biondi, Raymond B
(Dover)
Cronin, Paul A
(Dover)
Laurion, Andre J
(Dover)
Mack, Merrill J
Pierce, Susan E
(Dover)
Roberts, Nancy L
(Dover)

Liberty Life Ins Co
PO Box 789
Greenville SC 29602
803/268-8111
Ausburn, Miriam B
Bramwell, Earl L
Egan, Joseph E
Hannah, Margaret J
Jumper, Rebecca S
Upchurch
Lucas, Kevin M
Mankin, James A
Morrow, William P, Jr
Myatt, Robert W
Robinson, Tammy
Patrice
Ruck, Forrest E

Specia, Brennan C
Thomas, Warner U, Jr

Liberty Mutual Insurance Group
175 Berkeley Street
Boston MA 02117
617/357-9500
Brown, William W
Connors, John B
Feldblum, Sholom
Jensen, James P
Lew, Allen
Morrell, Roy K
Muleski, Robert Thomas
Reed, Donna J
Terrill, Kathleen W
Trettel, Nancy R

Liberty National Life Ins Co
PO Box 2612
Birmingham AL 35202
205/325-2722
Chou, Hung-Cheng
Dean, William R
Fulton, Rita E
Kelley, Jack A
McWhorter, Anthony L

Life Assurance Co of Pennsylvania
222 North Michigan Avenue
Chicago IL 60601
312/641-0800
Gersch, Charles J

Life Ins Co of Georgia
Life of Georgia Corporate Center
PO Box 105006
Atlanta GA 30348-5006
404/980-5100

Angstadt, Cheryl G
Beebe, Roger O
Cochran, Charlene P
Cohen, Harold I
Emory, Linda B
Hallquist, Roger W
Harris, Darryl L
Herring, Thomas D
Loftis, Warren T
Maloney, Timothy B
Mitchell, David E
Myers, G Clinton
Myers, Valeria S
Settle, Daniel Brian
Stonecipher, David A
Winer, Teresa R
Wolf, Richard S

Life Ins Co of North America
1600 Arch Street
Philadelphia PA 19101
215/241-4000
Brownmiller, Annemarie T
Dupuis, Robert E
Finkelstein, Alan W

Life Ins Co of the Southwest
PO Box 569080
Dallas TX 75356-9080
214/638-7100
Franke, Marvin Gene
Lutz, Carl J

Life Ins Co of Virginia
6610 West Broad Street
Richmond VA 23230
804/281-6000
Attard, Anthony J
Bailey, John M, III
Baldwin, William D
Booker, Bruce E
Bowen, Teresa B
Carr, Mabel B
Dimmitt, Norlyn Ross
Flournoy, Selwyn L, Jr
Hirko, George E
Hodges, H G
Lough, C Allen
Palmer, John J
Parker, Gary W
Pritchard, Denne W
Spurgeon, Benjamin G

Life Investors Ins Center
2121 Precinct Line Road
Hurst TX 76053
817/656-6110
Darnell, Robert W
Dykhouse, Jack R
Soppe, Janet M

Life Investors Insurance Co of America
4333 Edgewood Road NE
Cedar Rapids IA 52499
319/398-8511
Giles, Jeanne A
Sonnleitner, William
Ziegler, Ronald L

Life Partners Group
7887 East Bellevue Avenue
Englewood CO 80111
303/779-1111
Albracht, Fred J
Bulthaup, Robert M
Carmody, Paul

Life Reassur Corp of America
969 High Ridge Road
PO Box 10060
Stamford CT 06904-2060
203/321-3000
Allen, James F
Featherstone, Bryan J
Fox, Norma Patz
Klinzman, Frank W

Lifecare Assurance Company
Suite 301
20631 Ventura Boulevard
Woodland Hills CA 91364
818/887-4436
Glickman, James M

Lifeguard HMO
1851 McCarthy Boulevard
Milpitas CA 95035
408/943-9400
Bain, Peter C

Lifeshares Group Inc
1033 'O' Street
Suite 350
Lincoln NE 68508
402/479-8360
Heim, Len

LifeUSA
Interchange North Building, Suite 600
300 Highway 169
Minneapolis MN 44526
612/546-7386
Barks, Bradley E
Huffman, Peyton J
Sandberg, David K
Slyter, Dean K
(St Louis Park)

Lincoln Benefit Life Co
Lincoln Benefit Life Bldg
134 South 13th Street
Lincoln NE 68508
402/475-4061
Ehly, Marvin P
Jonske, Fred
Rich, Robert E
Way, Dean M

Lincoln National Corp
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000

Becker, David N
Biehl, Jay D
Miller, Reed P
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Smith, Michael Scott
Stopher, Ronald L
Zurcher, Michael L

Lincoln National Health & Casualty Co/K&K Ins Group
1712 Magnavox Way
Fort Wayne IN 46801
219/427-5825
Busche, George R

Lincoln National Life Ins Co
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000

Ackerman, Mark L
(Colorado Springs)
Alford, Timothy J
Antrobus, G Michael
Arnold, Neal E
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Childs, Gregory R
Clark, Kenneth J
Clay, Richard Steven
Clevenger, Kelly D
Colby, Ronald Brian

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Lincoln National Life Ins Co - continued

Corajod, Cheryl Harrison
 Cossaart, Elaine Ruth
 Creighton, Andrew R
 Davis, Virginia Margarita
 Dellinger, Jeffrey K
 Easterly, William E
 Edris, Charles L
 Francis, Joe P
 Girard, Richard B
 Glass, John T
 Hanford, Craig E
 Hickman, Steven M
 Horem, James R
 Jackson, Larry J
 Keller, Donald E
 Keller, James B
 Kitsos, Theodore J
 Masai, Kazuo
 McCall, Melvin C
 Mowery, James Clyde
 Nelson, Dean Marshall
 Nikels, Robert A
 Panyard, William A
 Parkinson, Samuel Scott
 Peppler, David A
 Pinkham, C Allen, IV
 Rachlow, Robert E
 Rose, Gregory Scott
 Schwartz, Denis G
 Seigel, Jack
 Shaheen, Gabriel L
 Shively, Brian Dale
 Skillman, Thomas E
 Spooner, Todd Paul
 Thieme, Kenneth Duane
 Troutman, Mark Richard
 Tyler, William K
 Vollenweider, Dale R
 Weber, John David
 Weiss, Michelle M
 West, Thomas M
 Wilson, Tyrone P
 Zurcher, Cheryl Ann

Lincoln National Investment Management

1300 South Clinton Street
 PO Box 208
 Fort Wayne IN 46801
 219/455-4592
 Girard, Luke N

London Pacific Life & Annuity

1755 Greengside Oaks Drive
 Sacramento CA 95833
 916/641-4225
 Taylor, John W H

Lone Star Life Ins Co

4201 Spring Valley
 Dallas TX 75244
 214/702-6400
 Munce, Scott R
 Pan, Ling Chih

Loyal American Life Ins Co

2460 Government
 Boulevard
 PO Box 6408
 Mobile AL 36660
 205/471-5481
 Meier, Carl E
 Schaefer, Richard D

Loyalty Life Insurance Co

3737 Westown Parkway
 West Des Moines IA 50265
 515/223-3070
 DeHoogh, David

Lutheran Brotherhood

625 Fourth Avenue South
 Minneapolis MN 55415
 612/340-7000

Anderson, Louise H
 Bah, Constance A
 Bernison, Randy L
 Boushek, Randall Lee
 Christianson, David J
 Forde, Luther O
 Gandrud, Robert P
 Hosfield, Gary L
 Lee, Steven H C
 Nicholson, Bruce J
 Peterson, Dennis K
 Rogers, Gregory A
 Running, Rolf H
 Satrom, Donn B
 Sourdift, Jerald E
 Stertz, Lynnette J
 Tullmann, Kim H
 Tollerud, Joyce A
 Vandesteeg, Marcia M
 Watschke, Keith D
 Wilbur, Jon Karl

Lynn Insurance Group

2501 North Military Trail
 Boca Raton FL 33431-6398
 407/994-1900
 Chabarek, Paul

M Financial Group

205 SE Spokane Street
 Portland OR 97202
 503/232-6960
 Schwartz, Richard A

Manhattan Life Insurance Co

1876 Waycross Road
 Cincinnati OH 45240
 513/595-2200

Gordon, Norman V
 Koutonis, James N
 Nemcek, Matthew M
 Towson, Richard J

Manufacturers Life Ins Co

200 Bloor Street East
 Toronto ON Canada
 M4W 1E5
 416/926-0100
 Koch, Kenneth E

Maryland Casualty Companies

3910 Keswick Road
 PO Box 1228
 Baltimore MD 21211
 301/366-1000
 Engles, David
 Howald, Ruth A
 Zaleski, Ronald J

Massachusetts Indemnity & Life Ins Co

3120 Breckinridge Blvd
 Duluth GA 30199-0001
 404/381-1000

Bachman, Ronald E
 Chen, Tarwei
 Irwin, Richard J
 Lund, Lynn Ramsey
 (Atlanta)
 Moskowitz, Joseph Lee
 Perlack, Arnie
 Seglem, Kevin A
 Whitney, Robert L

Massachusetts Mutual Life Ins Co

1295 State Street
 Springfield MA 01111
 413/788-8411

Adornato, Paul D
 Ashton, Richard D
 Bacchiocchi, Gary J
 Bartholomew, Robert L
 Bingham, Gary C
 Borah, Delmer F, IV
 Brandner, Gregory A
 Breen, Richard G
 Cain, La Verne W
 Carlson, David W
 Cheng, Yek Soan
 Collins, James S
 Compton, Allan K
 Crowell, Julian
 DuBois, Michael E
 Edmiston, Ann H
 Ferris, Peter G
 Fitzgerald, Daniel J
 Gurski, Jeffrey M
 Hall, J Christopher
 Hays, Michael D
 Heider, Michael J
 Hertz, Douglas N
 Hill, Charles A, Jr
 Hubbard, Dorothy E
 Jalowski, Edward R
 Jangraw, Douglas J
 Jermyn, Isadore
 Johnson, Allan W
 Johnston, J William
 Kelly, John C
 Knowles, Robert L
 Kulig, Alan Walter
 Laffan, John M
 Lauzon, Dennis P
 Leary, Thomas J
 Lehman, James H
 Libera, John J, Jr
 Loneragan, William P
 Mateja, Michele F
 McBride, John F
 Muse, Charles F
 Parankunnathan, K
 Parrish, Martha M
 Rankins, J Robert
 Reopel, Kevin M
 Robinson, Jeffrey T
 Rohlf, Harry J
 Sharma, Parmeshvar N
 Simonds, Bruce
 Stamant, Jeanne M
 Talaga, Robert M
 Taylor, William J
 Tholany, Thomas
 Tousignant, Susan J
 Van Beaver, Peter C
 Wendlandt, Gary E

Wertheimer, James L
 Wishnick, Sheldon
 Wolfe, Joel I

Maxicare Health Plans

1149 South Hill Street
 Los Angeles CA 90015
 213/765-2302
 Hammons, David J

Maximum Life Insurance Co

404 Park Avenue South
 New York NY 10016
 212/545-1616
 Epstein, Nathan H

Medical Mutual Liability Insurance

225 International Circle
 Hunt Valley MD 21030
 301/785-0050
 Dembiec, Linda A

Mennonite Mutual Aid Assn

1110 North Main Street
 PO Box 483
 Goshen IN 46526
 219/533-9511
 Haarer, Mark A
 Richard, Sidney A
 Sommers, Karl C

Merastar Insurance Company

537 Market Street
 Chattanooga TN 37402
 615/755-7400
 Roland, William P

Mercantile & General Reinsurance Company

177 Madison Avenue
 CN 1930
 Morristown NJ 07962
 201/898-9486
 Tuttle, Jerome E

Merchants Insurance Group

250 Main Street
 Buffalo NY 14202
 716/849-3333
 Christhill, David A
 Marino, James Francis

Merit Life Ins Co

601 NW Second Street
 Evansville IN 47708
 812/464-6767
 Gilman, Paul H
 Jerwers, James R

Merrill Lynch Insurance Group

800 Scudders Mill Road
 3D
 Plainsboro NJ 08536
 609/282-1212
 Winkenwerder, A Duff

Metropolitan Life Ins Co

One Madison Avenue
 New York NY 10010
 212/578-2211

Abramson, Steven J
 Amodeo, Anthony
 Antsis, Susan J
 Athanassiades, Theodossios
 Bauer, John J
 Beauchamp, James R
 Bednar, Robert J
 Benedict, Laura J
 Benesh, Gregory S
 (North Suburban)
 Bilello, Frank L
 Blakeslee, Howard W
 Briggs, Philip
 Bruns, John K
 Brunini, Alexander D
 Bunke, Margaret E
 Carver, Robert P, Jr
 (San Francisco)
 Casanova, Ramon
 Chang, Yuan
 Collins, Russell M, Jr
 Coppock, Steven M
 Dante, John
 de Regnaudcourt, Francis
 (Princeton)
 Duff, Pamela J
 Dunn, Joseph L
 Ehlbeck, Guy Louis
 Finnatz, Manfred
 Ethington, Dale F
 (San Francisco)
 Fernandez, Loretta K
 (Princeton)
 Finn, Peter J
 Fishman, Harvey
 FitzSimons, Christopher, IV
 (Norwalk)
 Galasso, James
 Gladney, Zara G
 Goldman, L Angela
 Hall, William E
 Hauser, Frederick P
 Hodes, Douglas M
 Johnson, Allan R
 Juergens, Theodore
 Louis
 (Mt Prospect)
 Keenan, Francis E
 Kerrigan, William D
 Keshner, Steven E
 (Norwalk)
 Knight, Janice J
 (North Suburban)
 Krosky, David
 Leff, Harold
 Lehpamer, Philip J
 Levene, David
 Li, Yung-Tat Stephen
 Lin, Gary H
 (Norwalk)
 Lynch, Robert R
 Maier, Donald B
 Mandel, Howard Michael
 Manzar, Salim
 Mellis, Tom
 Mevers, Steven D
 (Aurora)
 Miller, Charles Harvey
 (Paramus)

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Metropolitan Life Ins Co - continued

Montour, Alain
 Musen, Robert M
 Nagler, Stewart G
 Northam, Michael W T
 (Tampa)
 Orenstein, Herbert
 Ostuw, Richard E
 Owens, Richard E
 Piano, Jon M
 Poortvliet, William G
 Punchin, Juan F
 Qualia, Louis A
 Rogawski, Paulma
 Sahi, Satbir S
 (San Francisco)
 Sanchez, Jose R
 Sandler, Geoffrey C
 Santoloci, John L
 Scheitlin, Alexander G
 Smith, Jeffrey K
 Snow, Morris
 Solomon, Ian L
 Stanton, Ming H
 Studley, Patrick D
 Teich, Howard I
 Trawinski, Robert
 (Norwalk)
 Trotta, George B
 Vasquez, Ralph A
 Vollkommer, Mary J
 (Mt Prospect)
 Weber, Paul F
 Weiss, Judy
 White, Stephen E
 Wroblewski, Paul B
 Yau, Joseph W S

Metropolitan Property & Casualty Ins Co

700 Quaker Lane
 PO Box 350
 Warwick RI 02887
 401/827-2000
 Silverman, Mark J
 Walsh, Michael C

Metropolitan Property & Liability Ins Co

700 Quaker Lane
 PO Box 350
 Warwick RI 02887
 401/827-2000
 Cofield, Joseph F
 Deede, Martin W
 Lombardo, John Scott
 Swerdlow, Laurence M

Metropolitan Reinsurance Co

125 Maiden Lane
 Suite 1200
 New York NY 10038
 212/908-6919
 Pinto, Emanuel

MIC Life Insurance Co

3044 West Grand
 Boulevard
 Annex 301
 Detroit MI 48202
 313/556-1643
 Jones, Leslie E

Midland Mutual Life Ins Co

250 East Broad Street
 Columbus OH 43215
 614/228-2001
 Grameri, Vincent J
 Hyclak, Richard James
 Jeggle, David A
 Linc, Russell A
 McBrayer, Robert V, Jr

Midland National Life Ins Co

One Midland Plaza
 Sioux Falls SD 57193
 605/335-5700
 Evenson, Russell A
 Hambek, Jeffrey L
 Iverson, Randall Lee
 Reuer, Timothy A
 Roust, Thomas A
 Shaul, Randy D

Midwest Employers Casualty Co

11457 Olde Cabin Drive
 St Louis MO 63141
 314/567-4575
 Hofmann, Richard A

Midwestern National Insurance Corp

115 Fifth Avenue South
 PO Box 2168
 La Crosse WI 54602-2168
 608/782-7130
 Jacobs, David J

Milwaukee Insurance

803 West Michigan Street
 PO Box 621
 Milwaukee WI 53201
 414/271-0525
 Macky, Louise E
 Schlinsog, Jeffrey S

Ministers Life

3100 West Lake Street
 Minneapolis MN 55416
 612/927-7131
 Zingle, Mark R

Minnesota Mutual Life Ins Co

400 North Robert Street
 St Paul MN 55101
 612/298-3500
 Abbott, Dean S
 Agrimson, Gerald
 Anderson, Paul W
 Baumer, James D
 Bennett, Nancy Elizabeth
 Gordon, Jenean C
 Dokken, Thomas J
 Frisch, Gary A
 Hubbell, Jaymes
 Johnson, James E
 Kam, Dale R
 Kildahl, Kathryn J
 Olafson, Robert
 Sexton, Steven E
 Strong, Gregory S

Mission Insurance Company

2600 Wilshire Boulevard
 Los Angeles CA 90057
 213/381-6811
 Reynolds, J Dale

MMI Companies Inc

2275 Half Day Road
 Bannockburn IL 60015
 708/940-7550
 DeWald, James E
 Hwang, Li Hwan

Modern Woodmen of America

Mississippi River at 17th
 Rock Island IL 61201
 309/786-6481
 Andrews, Michael S
 Frichtenicht, Ronald D
 Knowling, Douglas J
 Metz, Frank C
 Schreiber, Larry L

Monarch Financial Servs Inc

One Monarch Place
 11th Floor
 Springfield MA 01144
 413/732-3230
 Adler, Deborah Jean
 (Holyoke)
 Katcher, Mitchell R
 (Holyoke)
 Sukowski, Henryk
 (Holyoke)

Monarch Life Ins Co

One Monarch Place
 Springfield MA 01133
 413/784-2000
 Bossi, William J
 Chartier, Mark J
 Fede, Laurie Jean
 Frenzios, Stephan A
 Hulton, Charles E
 Kiontke, Gary L
 Poole, Robert Hoyt
 Shlifer, Robert J
 Skelton, Don R
 Stefanski, Richard D

Monumental General Ins Co

1111 North Charles Street
 Baltimore MD 21201
 301/685-5500
 Baloga, Stephen M
 Eginton, Gary L
 Lund, H Neil

Monumental Life Ins Co

Charles & Chase Streets
 Baltimore MD 21202
 301/685-2900
 Carp, Marilyn
 Keating, Daniel J
 Klueh, Kenneth C
 Kossman, Stephen L

MONY Re

127 John Street
 New York NY 10038
 212/425-2800
 Pagliaccio, John A

Motorists Mutual Insurance Co

471 East Broad Street
 Columbus OH 43216
 614/225-8294
 Wiseman, Michael L

Motors Insurance Group

3400 West Grand
 Boulevard
 Annex 305
 Detroit MI 48202
 313/556-1907
 Boor, Joseph A

MSI Insurance

PO Box 64035
 St Paul MN 55164
 612/631-7000
 Ostergren, Gregory V
 White, Charles Scott
 (Arden Hills)

Munich American Reinsurance Co

56 Perimeter Center East
 NE
 Atlanta GA 30346
 404/394-5665
 Baldwin, Craig M
 Castillo, Andronico
 Lucas
 Holland, David M
 Luther, J Wade
 Meyer, William C, Jr
 Olean, Robert E
 Robinson, John L
 Slater, Michael R
 Sweeney, James L
 Yang, Hong-Yi

Munich American Reinsurance Co

560 Lexington Avenue
 New York NY 10022
 212/310-1674
 Gutman, Ewa

Mutual Benefit Life Ins Co

520 Broad Street
 Newark NJ 07102
 201/481-8000
 Addiego, James P
 Berkowitz, Michael H
 Cigich, Stephen Mark
 (Kansas City)
 Dziedzic, Theresa M
 Feuer, Harvey W
 Geller, Jess S
 Hecht, David C
 Herbert, Ronald G
 Hrib, Penelope A
 Igielski, Alan L
 Maver, Robert W
 (Kansas City)
 Meola, Ralph
 Palmer, Peter S
 Reese, Richard M, Jr.
 (Kansas City)
 Schwisow, Mark D
 (Kansas City)
 Sondergeld, Donald R
 Stewart, Daniel G
 Strunk, Gary J
 Van Eten, James P
 Weissman, Paul H

The Mutual Group (US)

401 North Executive Drive
 Brookfield WI 53008-0980
 414/797-3981
 Smith, James R

Mutual Life Insurance Co of Washington

1900 'L' Street NW
 Washington DC 20036
 202/296-2650
 Kitchen, Emmett B

Mutual Life of Canada

227 King Street South
 Waterloo ON Canada
 N2J 4C5
 519/888-2290

Brooks, Philip D
 (Brookfield)

Wegner, Ronald R
 (Brookfield)

Mutual of America Life Ins Co

666 Fifth Avenue
 New York NY 10103
 212/399-1600
 Barham, Thomas C, III
 Berger, Neil S
 Brown, Leonard G
 Chandler, Saul R
 Fried, Victor
 Gross, Joseph A
 Marshall, Wayne P
 Matray, George Anthony
 Maull, Robert W
 Murphy, Robert
 Quesada, Antonio P
 Silva, Gerald S
 Zwilling, Paul R

Mutual of Detroit Ins Co

333 Plymouth Road
 Plymouth MI 48170
 313/453-8500
 Hughes, Herald H, Jr
 Johnson, Ronald J

Mutual Of New York

1740 Broadway at 55th
 Street
 New York NY 10019
 212/708-2000
 Astrachan, Edward L
 (Teaneck)
 Barnett, Margaret A
 (Syracuse)
 Bergerson, Warren R
 (Teaneck)
 Bryant, James A
 (Teaneck)
 Edenbaum, Barry
 (Teaneck)
 Eisenberg, Phillip A
 (Teaneck)
 Fedi, Paul J
 (Syracuse)
 Goldstein, Michelle S
 (Teaneck)
 Greenlee, Nathan A
 (Teaneck)
 Greenspoon, Arnold N
 (Teaneck)
 Hardy, Thomas E
 (Purchase)

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Mutual Of New York - continued

Katz, Gerald L.
(Purchase)
Katz, Seth L.
(Teaneck)
Kipnis, Roni S.
Klein, Ronald L.
(Teaneck)
Levine, Kenneth
(Purchase)
Lucca, Carolyn A.
(Teaneck)
Mariano, Rocco A, Jr.
(Teaneck)
Panza, James John
(Purchase)
Peos, Evelyn L.
(Teaneck)
Poleyeff, Jacob
(Teaneck)
Potts, Grier D.
Prickitt, David R.
(Teaneck)
Ronda, Robert
(Purchase)
Shalack, Theodore J.
(Teaneck)
Sheptin, Alan Jay
(Purchase)
Silos, George E.
(Teaneck)
Shipowitz, Michael
(Teaneck)
Sung, Kihong
(Teaneck)
Swankey, Timothy P.
(Syracuse)
Theodore, Daniel
(Teaneck)
Tucker, Richard J.
(Teaneck)
Waldron, Charles M.
(Syracuse)
Wilens, David P.
(Purchase)
Ziobrowski, Paul George
(Syracuse)

Mutual Protective Insurance Co

1515 South 75th Street
Omaha NE 68124
402/391-6900
Perry, Eric W

Mutual Savings Life Insurance Co

Box 2222
Decatur AL 35609
205/552-7276
Grove, Garry Robert

Mutual Service Life Ins Co

Two Pine Tree Drive
Arden Hills MN 55112
612/631-7000
Blaske, Stephen P.
Stiller, Dean P

Mutual Trust Life Ins Co

1200 Jorie Boulevard
Oak Brook IL 60521
708/990-1000
Goel, Kusum L.
Kleen, John T, Jr

Longerman, Kenneth
John
Potts, Lionel A

Mutual/United of Omaha Ins Co

Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600

Andersen, Anne E
Babcock, Sheryl M
Benson, Patricia
Brinkman, Alan D
Burcum, George K
Bykerk, Cecil D
Clark, John T
Claussen, Diane M
Conn, Russell R
Determan, Paula M
Dwyer, William V
Flanagan, Richard J
Hare, Dennis K
Hartman, Ayleene G
Herr, Timothy J
Holt, William T
Horn, Dwam R
Horn, Randall C
Hsu, Karl
Hupf, Robert
Jacobson, Gerald A
Johnston, Ernest B
Kabala, Joel C
Kaskie, Katherine M
Kazakoff, Michael
Kellen, Michael L
Kuster, Bruce C
Lane, William R
Lee, David S
Lin, Jer-San
McCaslin, Jacquelyn C
Meier, Virgil L
Miller, Steven P
Morgan, Robert P
Myhra, Philip J
Neary, Daniel
Nelson, Lori A
Nohl, Michael J
Ozenbaugh, Robert
Palmer, Roger S
Pillard, Joy A
Quandahl, Stacey Lynn
Reese, W Michael
Rongish, Ernest L
Rose, J Franklin
Rudolph, Max J
Schaefer, Thomas
Shapland, Robert
Singer, Fred M
Smith, John Richard
Spitser, Kevin Lee
Wiltgen, Russell J
Wright, Diana S
Zdan, Sandra W

NAC Re Corporation

One Greenwich Plaza
PO Box 2568
Greenwich CT 06836-2568
203/622-5200
Bornhuetter, Ronald L
Murad, John A

National Benefit Life Ins Co

Two Park Avenue
New York NY 10016
212/684-6565
Warren, Larry

National Casualty Company

One City Center #1800
515 N Sixth Street
St Louis MO 63101-1877
314/421-4226
Cruthis, Harold T
Kalman, Craig S
Lake, Richard A

National Farmers Union Life Insurance Company

8828 Ivy Mill Place South
Jacksonville FL 32244
904/358-2202
Willis, Frederick C

National Foundation Life Insurance

777 Main Street
Suite 900
Fort Worth TX 76102
817/878-3306
Batte, Michael C

National General Insurance Co

One National General
Plaza
PO Box 66937
St Louis MO 63166-6937
314/298-0500
Smith, Byron W

National Grange Mutual Insurance Co

55 West Street
Keene NH 03431
603/358-1486
Gerlach, Scott B

National Guardian Life Ins

PO Box 1191
Madison WI 53701
608/257-5611
Allen, David J
Gehrig, Jule L

National Liberty Corp

Valley Forge PA 19493
215/648-5000
Coatsworth, Charles N
Mangum, G Douglas, Jr.
McCourt, Ronald F
McGlynn, Kevin P
(Frazer)
Miller, Susan M
(Frazer)
Morris, Jeffrey S
Prestwood, John C, Jr
Tak, John A
Waite, Harvey J L
(Frazer)
Williams, Anson F
(Frazer)
Wolfe, Douglas R

National Life Ins Co

National Life Drive
Montpelier VT 05604
802/229-3333
Callnan, William J
Chirolas, William P
Greer, Richard R
Hacker, Frank A
Hambro, Michael J

Harding, John H
Herbst, William P
Langer, Barry F
Law, Bennett E
Rouhart, Georges
Casimir
Seymour, John K
Smith, Craig A
von Wallmenich,
Theodore
Welch, Donald B

National Old Line Ins Co

501 Woodlane
Little Rock AR 72201
501/372-5000
Crane, Thomas Ray
Enoch, Jerry F
Walker, Frank Edward

National Reinsurance Corp

777 Long Ridge Road
PO Box 10167
Stamford CT 06904
203/329-5343
Wickwire, James D, Jr

National Travelers Life Co

820 Keosauqua Way
Des Moines IA 50309
515/283-0101
Murphy, Edward A
Rambo, Melvin

National Western Life Ins Co

850 East Anderson Lane
Austin TX 78776
512/836-1010
Boswell, Richard L
Taylor, Brannon B

Nationale-Nederlanden N A

Property & Casualty Group
62 Maple Avenue
Keene NH 03431
603/357-9503
Pagnozzi, Richard D

Nationale-Nederlanden US Corp

Washington Square, Suite
350
1050 Connecticut Avenue
NW
Washington DC 20036
202/463-7964
Austin, Frank S

Nationwide Corp

One Nationwide Plaza
Columbus OH 43216
614/249-7111
Bonvallet, Kenneth
Hodges, Stephen Paul
Matulich, Edward J
Murphy, Stephen R
Raymond, David H
Robertson, Frank J
Sedlak, Stephen A J

Nationwide Ins Co

One Nationwide Plaza
Columbus OH 43216
614/249-7111
Abell, Ralph L
Barnes, Galen R
Blank, Cara M
Carlson, Christopher S
Carpenter, William M
(Portland)
Cundy, Richard M
Frick, Tom Jo
Frommeyer, Timothy G
Gibson, Richard N
Greenwalt, Anne G
Herderick, Teresa
Johnson, Marvin A
Knilians, Kyleen
Munro, Richard E
(Portland)
Niswander, Ray E
Parker, Curtis M
Reddig, Scott E
Retherath, Robin M
Rolland, Robert A
Smoot, Barbara Jean
Visintine, Gerald R

Nationwide Life Ins Co

One Nationwide Plaza
Columbus OH 43216
614/249-7111
Albright, William R
Bath, John S
Benson, Michael Joseph
Black, Tami L
Blattner, Gary L
Brock, Brandt T
Brock, James E
Burgess, Thomas D
Easley, Matthew S
Furan, Alan R
Galloway, Harvey S, Jr.
Gath, Philip C
Grohs, Jeffrey P
Henderson, Eric Shawn
Howarth, John I
Hsu, Howan M
Hulet, Gary R
Hunt, Ronald E
Jeggel, Scott David
Jolley, Richard L
Keyser, David N
King, Edwin H
Kuba, Robert J
Marakas, John L
McCullough, Yvonne
Rae
McDaniel, Jeffrey D
Natarajan, B Roger
Natarajan, Jayalakshmi Y
Olson, Elizabeth L
Pence, Ralph I
Penn, Robert A
Raiford, James Philip
Rubadue, Dave S
Ruth, Oscar E
Spencer, James E
Spilker, Mark E
Stryker, John A
Studer, Jonathan M
Weaver, Charles D
Wendt, Richard K
Zimmer, David A

I. INSURANCE ORGANIZATIONS U.S.

Nautilus Insurance Co
7550 East Redfield Road
Scottsdale AZ 85260
602/951-0905
Ely, James

The New England
501 Boylston Street
Boston MA 02117
617/578-2000
Abrahams, Amy J
Allen, David W
Artura, Raymond C
Becker, Johanna B
Becker, Ronald I
Bokhari, Habib A
Brady, Michael B
Brogan, Debra A
Chandler, Rodney J
Chiumenti, Stephen
Cutler, Larry A
Earle, David A
Frasca, Robert G
Goldstein, Jill S
Hanson, Kathleen
Horwitz, Lois K
Huntington, Curtis E
Hwang, Cheuwan K
Jarnes, Michael S
Kerr, William D
(Chicago)
Lewandowski, Chester T
Maloney, John T
McInturff, Scott D
Midura, Caroleen K
Muleski, Kathleen R
Nesselle, David R
O'Connor, Joseph M
Owens, Terrence M
Pendergast, Laura S
Richmond, Gerald
Rosen, Mark L
Rosenman, Martin R
Sargent, Gary N
Schneider, Robert E
Thompson, Joseph F
Weisz, Louis M
Woodson, Freeman A, Jr.

New Era Life Insurance Co
PO Box 79326
Houston TX 77279-9326
Chen, Bill Shun-Zer

New Hampshire Insurance Group
1750 Elm Street
Manchester NH 03107
603/645-7000
Chou, Li-Chuan L
Foley, Charles D
Gilles, Joseph Anthony
Mueller, Nancy D

New Jersey Manufacturers Insurance Companies
Sullivan Way CN128
West Trenton NJ 08628
609/883-1300
DeFalco, Thomas J

New York Life Ins Co
51 Madison Avenue
New York NY 10010
212/576-7000

Arab, Majid
Bernstein, Larry
Boma, Marina U
Carbone, Jeanne M
Cavallo, Dominick
Ciapas, Henry A
Claire, Martin R
Don, Irwin Lee
Feinberg, Melvin J
Fox, Michael P
Gallo, Michael G
Goldfinger, Solomon
Goldring, Harlan
Gollance, Philip
Grabner, Peter G
Grabner, Suzanne W
Hamrick, Jane L
Huber, Thomas R
Hynes, Robert J
Kaplan, Lauren B
Kirkman, John D
Lash, Steven D
Laverdiere, Michel
Lin, Chin-Iung
Moran, Joseph W
Ng, Chern Che
Olsen, Cande
Paddon, John W
Peyser, Paul M
Podhorez, Audrey A
Potasky, Sandra
Reddy, Stephen D
Richter, Anthony B
Rife, N Hollis
Rubin, Eric S
Salomon, Joel Steven
Schobel, Bruce D
Shur, Walter
Steiner, Elliott Mark
Steinig, Stephen N
Strauss, Neil T
Teitel, Gary
Welch, Robin B
Wendt, Edward G
Wiederhold, Susan J
Wooley, Jonathan I.

New York Life Worldwide Holding
51 Madison Avenue
New York NY 10010
212/576-8119
Chu, Lumin

North American Benefit Association
1338 Military Street
PO Box 5020
Port Huron MI 48061-5020
313/985-5191
Borema, James C

North American Co-Life/Health
222 South Riverside Plaza
Chicago IL 60606
312/648-7600
Gartke, Sheila R
Leung, Cheung W
Moeller, Peter H
Murphy, Paul R

Sikora, Joseph A
Smalley, Paul N

North American Life & Casualty
1750 Hennepin Avenue
Minneapolis MN 55403
612/347-6500

Bonach, Edward John
Carlson, Bruce A
Dickey, Alan G
Landry, Douglas M
Shaw, Carolyn B
Solveit, Mark L
Stek, Pamela
Tongson, Timothy J
Wobbeking, Ronald L

North American Reinsurance Co
237 Park Avenue
New York NY 10017
212/907-8000

Connelly, Brendan R
Gandjean, Robert
Gittings, Kenneth L
Goebel, Bernard
Goldstein, Alice B
Gordon, Jeffrey A
Hart, Gilbert W
Holliday, Bob
(Dallas)
Justin, Judith
Levy, Gerald A
Nussbaum, David
Pado, Michael W
Reale, Robert J
Scherr, David E
Sherry, Harold R
(Dallas)
Velazquez, Philip A
Walter, Alfred A

North American Reinsurance Corp
237 Park Avenue
New York NY 10017
212/907-8000

Bauer, Bruno P
Cellars, Ralph M
Mashitz, Isaac
McGovern, Eugene
Patrik, Gary
Stadler, Elisabeth

North American Security Life Ins Co
695 Atlantic Avenue
Boston MA 02111
617/439-6960
Seller, Lawrence A
Vrysen, John G

North Atlantic Life Ins Co
Two Robbins Lane
Jericho NY 11753
516/934-8700
Bonneville, William D
LoGuercio, Stuart E
Sofield, Gary W
Teitelbaum, Naftali

North Carolina Mutual Life Ins
Mutual Plaza
Durham NC 27701
919/682-9201
Fitzmaurice, Gregory L
Parrish, James N

North Central Life Ins Co
North Central Life Tower
445 Minnesota Street
St Paul MN 55101
612/227-8000
Beck, John T
Polak, James G
Turner, Scott A

North Star Reinsurance Corp
Morris Corporate Center
300 Interpace Parkway
Parsippany NJ 07054
201/299-6200

Bear, Robert A
Nemlick, Kenneth J
Pci, Kai-Jaung

Northern Life Ins Co
PO Box 12530
Seattle WA 98111
206/292-1111
Bankson, Kim Richard
Beeghly, Paul
Rodby, Craig
Wong, Gregory W

Northwestern Mutual Life Ins
720 East Wisconsin Avenue
Milwaukee WI 53202
414/271-1444

Bailey, John E
Carter, William W
Curran, Larry A
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Hall, Richard L
Holmes, Bruce J
Holthe, Karen Ann
Jaquint, Michael D
Keller, John W
Kiefer, Donald C
Koenig, William C
Laszewski, Todd L
Lewis, Clair A
Lodermeier, James
Richard

Magalska, Jon K
Marks, Jeffrey S
Meilander, Robert G
Moore, Richard E
Nelson, Ronald C
Peterson, Gary N
Reiskyt, James F
Remstad, David
Savard, Wallace V, Jr.
Seidl, Sandra Ann
Shaffner, Charles Irvin
Shinkwin, William
Simbro, David W
Skalecki, Paul W
Stevens, William Richard
Strommen, Stephen J
Van Buer, Lyle F
Ware, P Andrew

Weiser, Kenneth D
Weiss, Karen J
Wojcik, Walt J
Youngquist, James A
Zehner, Rick T

Northwestern National Insurance Group
PO Box 2070
Brookfield WI 53201-2070
414/792-3295
Ewert, John S

Northwestern National Life Ins
20 South Washington Avenue
Minneapolis MN 55440
612/372-5432

Canillas, Mary Wallin
Cornish, Brian Todd
Eckman, Michael V
Farrell, Thomas F
Feldman, James E
Hoffman, Earl L
Horst, Barbara B
Joern, Bradley J
Johnson, John A
Johnson, Lance M
Kaiser, James A
Krogstad, Craig A
McCarville, Mark E
McNeill, Richard
Miller, James R
Nelson, Lawrence S
Sames, Susan R
Schuldt, Randall S
Skar, Alden W
West, Steven P
Whisler, James M
Wiard-Bauer, Roger K

NRG America Life Reinsurance
Three Mellon Bank Center
Philadelphia PA 19102
215/564-2603
Cavalier, Anthony J
Golab, Mark
Schmit, Herman H

NWNL Companies Inc
20 Washington Avenue South
Minneapolis MN 55401
612/372-5432
DeLong, Scott H, III
Flittie, John H
Turner, John G

Occidental Life Ins Co of North Carolina
PO Box 10234
Raleigh NC 27605
919/834-0751

Bergin, James L
Bingham, Robert D
Moran, Robert P
Siphers, Susan B
Wall, Sarah F

Ohio Life Ins Co
136 North Third Street
Hamilton OH 45025
513/867-3000
Brockmeier, Donald R
Frechtling, Stephen C

I. INSURANCE ORGANIZATIONS U.S.

Ohio National Life Ins Co
PO Box 237
Cincinnati OH 45201
513/861-3600

Beshuk, Peter Austin
Cook, David William
Dolan, Ronald J
Flischel, Kenneth C
Hoch, Kevin E
Johnson, Charles E
Miller, James I
Parks, Dorn A
Perrin, Christopher R
True, Wendell C
Vath, Robert A
Vitoe, Deborah L

Ohio State Life Ins Co
2500 Farmers Drive
Columbus OH 43085
614/764-4000

Benjamin, Susan M
Flury, Jack M
Gosnell, Jeffrey E
Zink, S Vincent

Old American Insurance Company

4900 Oak Street
Kansas City MO 64141
816/753-4900

Blackwell, Alan P
Jacobson, Martin Dale
Metzler, David I

Old Line Life Insurance Co of America

707 North 11th Street
PO Box 401
Milwaukee WI 53201
414/271-2820
Rafferty, Donald C

Optimum Re Ins Co

PO Box 66010
Dallas TX 75266-0010
214/869-6300

Bridwell, Herbert T
Corder, Dave
Georgiev, Mario
(Irving)
Vrla, David D

Orion Group Inc

Nine Farm Springs Drive
Farmington CT 06032
203/674-6600

Belden, Stephen A
Biegaj, William P
McGovern, William G
Moore, James E

Pacific Guardian Life Ins

1440 Kapiolani Boulevard
Suite 1700
Honolulu HI 96814
808/955-2236
Buell, Paul Elliott
Takebayashi, Donn T

Pacific Heritage Assur Co

111 SW Columbia Street
PO Box 1020
Portland OR 97207
503/221-6700
Hedford, Thomas O
Hutchins, David J
Lucas, Oscar M

Pacific Mutual Life Ins Co
700 Newport Center Drive
Newport Beach CA 92660
714/640-3011

Barnard, Cindy D
Cattolica, James F
Corbett, Dennis M
Delisle, Pierre
Falde, Gary
Ferris, William L
(Fountain Valley)
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Johnson, Kent R
Lehman, W Douglas
(Fountain Valley)
Lehrer, Marcy F
Linneman, David K
Longyear, George Y
Milberg, John E
Miller, Lynn C
Morris, James
Murray, John D
Rice, James R
Silva, Anne L
Stontz, Michael A
Sutton, Thomas C
Vinson, William K
Wallach, Andrew B
Wallach, Catherine

Pacific Standard Life Ins Co

3820 Chiles Road
Davis CA 95616
916/756-3030
Teig, Gerald C

PacificCare Health Systems

5995 Plaza Drive
Cypress CA 90630-5028
714/220-3696
Ninomiya, John K

Pan-American Life Ins Co

Pan-American Life Center
New Orleans LA 70130
504/566-1300

Adams, Gregory D
Craig, Robert E, III
Davidson, Neil
De Gobbi, Francesco U
Edwards, Randall S
Gale, Gene B
Hargrove, Mark A
Henry, Russell
Keilman, James J
Ketchel, Karl O
Law, Kevin M
LeBlanc, Sidney A
Moes, Charles E, Jr.
Montes, Andres E
Ray, Edward J, III
Roberts, John K, Jr
Stewart, Joy L

Paragon Life Insurance Company

101 South Hanley Road
St Louis MO 63105-3411
314/862-2211
Nordyke, Craig Kevin

Partners National Health Plans

5215 North O'Connor Road
Fourth Floor
Irving TX 75039
214/869-2500
Andresen, Robert Karl
(Bloomington)
Bridgeman, James G
(Hartford)
Burbank, Wesley J
Holt, Paula R
Kuo, Shumei R
Lewis, Craig W
Meyers, Jamie Bruce
(Middletown)
Terry, David L, Jr
Turner, Philip C
(San Diego)

The Paul Revere Life Ins Co

18 Chestnut Street
Worcester MA 01608
508/799-4441

Abril, James F
Baldwin, Arthur L, III
Clark, John P
Cooney, Paul E
Creegan, Paul F, Jr
Emery, Gary Joseph
Foerster, Ernest R
Foster, A Michael
Francescone, Michael J
Gorham, Amy R
Hawley, Brian E
Holmes, Robert P
Koopersmith, Michael B
Libbey, David W
Marion, Peter A
Martin, David C
Martin, Roger L
Mucci, Richard L
Riggieri, Albert A, Jr
Rosenberg, Amy Goff
Thomas, Cheryl A
Vande Kopple, Lois A
Witherspoon, Willard, Jr.

Pekin Life Insurance Company

2505 Court Street
Pekin IL 61558
309/346-1161
Bjorgan, Roger J

Penn Manufacturers Association Insurance Co

925 Chestnut Street
Philadelphia PA 19107
215/629-5070
Chorpita, Fred M

Penn Mutual Life Ins Co

Independence Square
Philadelphia PA 19172
215/956-8000
Albert, Lisa M
Attarian, Edward S

Buhning, John A
Caucci, Raymond G
(Horsham)

Davis, Robert P
Deakins, Susan T
(Horsham)
Dowdell, Kathryn T
Gould, John B
Hansen, George W
Hurst, Keith A
(Horsham)
Knauss, John C
(Horsham)
Lewellen, Jay T
Nace, Thomas
Oyen, Gerald J
Plenn, Neil L
Plush, Richard F
Rapport, Michael Y
Salinger, Robert G
Schaefer, Peter R
Springer, Linda M
Takemoto, Ronald T
Weeks, Michael Patrick
Zapisek, Edward J

Penn National Mutual Casualty

1900 Derry Street
Harrisburg PA 17105
717/234-4941
Forney, John R, Jr
Miller, David L

Pennsylvania Blue Shield

PO Box 890089
Camp Hill PA 17089-0089
717/763-3151
Cohen, Robert F
Dzuryachko, Thomas A
Horst, Robert J
McCann, Douglas R

Pennsylvania Life Ins Co

3130 Wilshire Boulevard
Santa Monica CA 90406
213/828-6411
Canfield, Roberta L
Dohi, Lynne E
Prager, Michael J

Pension Portfolio Advisors

25800 Northwestern Highway
PO Box 2165
Southfield MI 48037-2165
313/746-6104
Jacobs, Dennis E

Philadelphia American Life Insurance

PO Box 2465
Houston TX 77252
713/871-4942
Noelle, Gerald L

Phoenix General Insurance Co

One American Row
Hartford CT 06115
203/275-5861
Blodgett, Hugh R

Phoenix Mutual Life Ins Co

One American Row
Hartford CT 06115
203/275-5000
Allen, Barry T
(Enfield)
Biamonte, Ronald M
(Enfield)
Cardamone, Dorothea D
(Enfield)
Carpenter, Jill K
Chen, Karl Chinghui
(Enfield)
Chipkin, Robert
Dalton, Edward F
DiDonna, Raymond E
Endorf, Douglas
Engel, Robert E
Ewan, Veeta A
Fischer, Paul M
Friedland, Bruce A
Graham, Paul S, III
Gummere, John
Hamilton, M Spencer
Herman, Joan Elizabeth
(Enfield)
Huey, Martin S
(Enfield)
Juncker, Walter
Keeler, Harry
Kwassman, Stuart
Loether, Amy L
(Enfield)
Lord, Samuel H
(Enfield)
Macklem, Christopher A
Marsh, Susan Daly
(Enfield)
Menze, Russell B
Merryman, Emory H
O'Connell, Gna Collopy
Paydos, Charles J
(Enfield)
Perkins, Carol L
Peters, Carl
(Enfield)
Sawyer, Frederick W, III
Schoch, Suzanne M
(Enfield)
Sega, Richard L
Stockfleth, Ronald D
(Plymouth)
Towry, Terence N
Turner, Maureen E
(Enfield)
Webber, Abbott M, Jr
Willis, Robert N
(Enfield)
Wright, Steven F
(Enfield)
Wu, Peter P

PHP Benefit Systems Inc

3650 Olentangy River Road
Columbus OH 43214
614/442-6305
Smith, Jeffrey L

PIE Mutual Insurance Company

1001 Lakeside Avenue
Suite 1800
Cleveland OH 44114-1149
216/736-8479
Friedman, Howard H

I. INSURANCE ORGANIZATIONS U.S.

Pierce National Life Insurance Co
3807 Wilshire Boulevard
Los Angeles CA 90010
213/381-7393
Flier, Alvin

Pima Capital Co
3320 East Shea Boulevard
Suite 200
Phoenix AZ 85028
602/953-8000
Addink, Donald L

Pioneer Mutual Life Ins Co
203 North Tenth Street
Fargo ND 58102
701/293-3300
Larson, Graham J
Vecchi, Dona M

Plateau Insurance Co
2501 North Main Street
Crossville TN 38555
615/484-8411
Williams, Thomas L

Plymouth Rock Assurance Corp
695 Atlantic Avenue
Boston MA 02111
617/951-1074
Ford, Edward W

PM Group Life Ins Co
17360 Brookhurst Street
Fountain Valley CA 92708
714/640-3011
Barnes, Dennis A
Burch, David Lee
Goebel, Brian F
Griswold, Gerald W

PMA Reinsurance Corp
925 Chestnut Street
Philadelphia PA 19107
215/629-5256
Snow, David C

PMI Mortgage Insurance Company
601 Montgomery Street
San Francisco CA 94111
415/788-7878
Smith, Richard A

Prairie States Life Ins Co
440 Mt Rushmore Road
Rapid City SD 57701
605/348-1262
Griffith, Michele M
Wade, John E
(Seattle)
Walker, Mark A

Preferred Risk Life Insurance Co
1111 Ashworth Road
West Des Moines IA 50265
515/225-5000
Weiler, Michael R

Preferred Risk Mutual Insurance Co
1111 Ashworth Road
West Des Moines IA 50265
515/225-5238
Withers, David A

Presbyterian Ministers' Fund
1809 Walnut Street
Philadelphia PA 19103
215/568-1717
Beresford, Thomas E
Lewis, James Lee, Jr
Lofley, Jeffrey Lee
Lucker, Arthur Mark
Paul, Jack Philip

Presidential Life Ins Co
69 Lydecker Street
Nyack NY 10960
914/358-2300
Breen, Eugene M
Burstein, Richard B
Scher, Jerrold R
Taub, David
Wiener, David A

Principal Casualty Insurance Co
711 High Street
Des Moines IA 50392-3540
515/247-5620
Torgimson, Darvin A

The Principal Financial Group
711 High Street
Des Moines IA 50309
515/247-5111
Adams, Warren R
Aschenbrenner, John E
Bierley, Thomas
Breen-Held, Susan L
Burmeister, Ned A
Butz, Charlene N
Chao, Kecheune Frank
Charling, James C
Chen, Lillian I
Claypool, William R
Drury, David J
Ford, Robert P
Friedrichsen, Detlef F
Gerst, Michael H
Graf, Thomas J
Gulleen, Larry Wayne
Headley, Kip F
Helms, Richard L
Hentschel, Joan A
Hilbrink, David A
Hinchliff, Timothy A
Jaksich, William J
Janzen, Marilyn F
Jetha, Shirazali
Judd, Paul S
Kodis, Robert L
Lamale, Ellen
Lillis, Terrance J
Mayer, Chris L
McMahon, A Micheal
Movit, Mark S
Neve, David E
Parmenter, Neil A
Phillips, Thomas A
Rohn, Charles E
Rowley, Mark C
Salzer, Donald T

Sanning, Donald E
Siebrass, Wesley H
Smith, Charles B
Streck, Michael J
Utter, Robert G
Voth, Karen R
Wenz, Paul H
Yoder, Reginald C
Zimpleman, Larry D

Principal Mutual
711 High Street
Des Moines IA 50392-0610
515/246-7098
Lane, Douglas S

Professional Life & Casualty
720 North Michigan Avenue
Chicago IL 60611
312/642-2456
King, Norman R B

Progressive Casualty Ins
3401 Enterprise Parkway
Beachwood OH 44122
216/464-7900
Neis, Allan R
Wiser, Ronald F
(Mayfield Village)

The Progressive Corporation
6000 Parkland Boulevard
Mayfield Heights OH 44124
216/446-7183
Harbage, Robin A

Protected Home Mutual Life Ins
30 East State Street
Sharon PA 16146
412/981-1520
Miller, Leonard S
Nelson, J Andrew

Protective Life Corp
2801 Highway 280 South
Birmingham AL 35223
205/879-9230
Aland, Barbara Jacobs
Bailey, J Russell, Jr.
Burell, Rebecca Grier
Fritz, Brent
Peyton, Lee Ann
Presley, T Michael
Smith, James B, Jr
Suenkel, Stanley E
Woodall, Stanley Nelson

Providence Washington Ins Group
20 Washington Place
Providence RI 02903
401/831-4000
Patterson, David M
Sornberger, G Clinton

Provident Life & Accident Ins
Fountain Square
Chattanooga TN 37402
615/755-1011
Alexander, Robert A, Jr.
(Los Angeles)

Andreae, David Morgan
Andreae, Linda H
Bieter, Charles N
Brown, Jill A
Buchanan, John H
Bucher, G Scott
Carter, Stephen T
Chiu, Wu-Hsiung
Collings, David W
Cox, David S
Davis, Cydney S
Dennison, Gary R
Desai, Maya Vijay
Dowling, Brian F
Fox, Myra B
Germann, John R
Hall, D Wayne
Helton, James T
Homans, Ronald L
Johnson, Phillip Lee
Katz, Robert L
Klapman, Brian L
Kumar, Becky Hutto
Mathena, Shayne E
McPherson, Nancy C
Morris, James R
Neal, Betty Anne
Nettles, William R, III
Park, Richard A
Powell, Cheryl A
Powell, John F
Samples, Cheryl H
Smith, Michael L
Smith, Sherwood Z
(Los Angeles)
Trent, Samuel E, Jr
Walker, Winston W
Whaley, Joyce B
White, Robert Dale
Wildsmith, Thomas F
Williams, Rickey C

Provident Mutual Life Ins Co
1600 Market Street
PO Box 7378
Philadelphia PA 19101
215/636-5000
Carney, Scott V
Cioffi, Michael A
Eckstut, Gene
Gilbert, David L
Harrison, George E
Hinkle, Alan F
Ingram, David N
MacDonald, Donald G
McClelland, John R
Pabuwat, Satya N
Ramsey, Henry B, III
Rosen, Gary B
Schott, Paul G
Stier, Frances R
Sutton, William F, III
White, Stephen L

Provident National Assur Co
Fountain Square
Chattanooga TN 37402
615/755-1901
Bordeau, Joseph A
Fuhs, Todd H
Golden, Robert L
King, Carolyn
Klopfenstein, Timothy J

Pruco Life Ins Co
213 Washington Street
Newark NJ 07102
201/802-2000
Chun, Keith J
Coffin, John D
Elam, C Phil
Fitzhugh, Gilbert V I
Ghosh, Syamal K
Likins, Robert B
McClester, Robert S

Prudential Affiliated Investors
20 Prudential Plaza
Newark NJ 07102-3777
201/802-8161
Knapp, Harry E, Jr

Prudential Asset Management Co
71 Hanover Road
Florham Park NJ 07932
201/966-3000
Bergen, Joseph S
Bonanno, Joseph R
(Woodland Hills)
Brooks, Sheldon
Campbell, Gerald J
Caplin, Jennifer Lashen
Erman, Anita M
Frackenpohl, Herbert M
Gallo, Victor A
Lawlor, Rita Manning
LeRoux, David
Malkiewicz, Lindsay J
Ogden, Sue W
Renz, David L
Skocytec, Gary M
Slowata, S John
Smith, Kevin Michael
Thompson, Robert C
Vane, Bruce F
Wong, Kathleen R
Zaharuk, Stephen

Prudential Ins Co of America
Prudential Plaza
Newark NJ 07101
201/802-6000
Aprill, John R
Avery, James J, Jr.
Barney, Beverly R
(Fort Washington)
Bartorelli, Mark F
(Montgomeryville)
Boucher, Paul E
(Fort Washington)
Brandt, Roxane J
(Roseland)
Brock, James D
Chiang, Meichao
Chmely, Robert M
Chun, Diane Heim
(Roseland)
Connor, William E
(Woodland Hills)
D'Andrea, Daniel A
(Roseland)
David, Aida S
(Roseland)
Dolgn, Steven A
Douds, Bryn T
Franks, George V

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Prudential Ins Co of America - continued

Galt, Helen
 Gold, Barbara R
 Goldman, Roy
 (Roseland)
 Greenlee, Harold R
 (Roseland)
 Grigg, Phillip J
 (Plymouth)
 Hanrahan, John Edward
 (Roseland)
 Hartley, Eleanor S
 Hauser, William J
 (Roseland)
 Hickman, Herbert W
 (South Plainfield)
 Hill, Richard W
 Hill, Robert P
 Johnson, Andrew M
 Jungk, David H
 (Roseland)
 Kane, Daniel O'Neill
 Kelly, Jeremiah
 (Roseland)
 Ketzlach, Kalman J
 (South Plainfield)
 Lambert, Richard F
 Liebeskind, Debra Sue
 Liebeskind, Stuart L
 Link, William P
 (Roseland)
 Liu, James H C
 MacKinnon, Malcolm D
 (Roseland)
 McGovern, Diane
 (Roseland)
 Miller, Walter N
 Milnes, Esther H
 (Roseland)
 Moore, Bruce D
 Neeves, Walter A
 Ober, William A
 (South Plainfield)
 O'Connor, James M
 Olatubosun, Nola J
 Price, I Edward
 Rubino, Frank
 Schwartz, Jill A
 Sforzini, Andrew Lewis
 (Roseland)
 Shultes, Lawrence K
 (Fort Washington)
 Simonelli, Nicholas M
 Slotnick, Ira
 Sluyter, Kent Douglas
 (Plymouth)
 Smith, Edward I
 Soul, Mary Ellen
 Southwell, Donald G
 Stein, Jerome M
 Thompson, Michael
 James
 (Roseland)
 Walker, David M
 (Montgomeryville)
 Watson, William E
 Weimer, Linda M
 Wetcher, Jacqueline H
 (Roseland)
 Winters, Robert C
 Wong, Richard K
 (Roseland)
 Woods, Candace J
 (Roseland)

Prudential-LMI Comm'l Ins Co

900 Springmill Road
 Mansfield OH 44901
 419/525-9227
 James, Peter H

Prudential Mortgage Capital Co

Prudential Plaza
 Newark NJ 07101
 201/802-7295
 Skinner, Ronald K

Prudential Property & Casualty

PO Box 419
 Holmdel NJ 07733
 201/946-5000
 Lotkowski, Edward P
 (Plymouth)
 Myers, Thomas G

Prudential Reinsurance Co

100 Mulberry Street
 Newark NJ 07101
 201/802-6128
 Berens, Regina M
 Blivess, Michael P
 Bocitto, Bonnie L
 Faga, Doreen S
 Fleming, Kirk G
 Grady, David J
 Keatinge, Clive L
 Koupl, Gary Irwin
 Skolnik, Richard S
 Weissner, Edward W

Public Service Mutual Insurance Cos

132 West 31st Street
 New York NY 10001-3406
 212/330-6234
 Quintano, Richard A

Pyramid Life Ins Co

6201 Johnson Drive
 Shawnee Mission KS 66202
 913/722-1110
 Billingsley, Mark E
 Jorgensen, Keith A
 (Mission)

Railroad Employees Mutual

23900 Commerce Park
 Road
 PO Box 22160
 Cleveland OH 44122
 216/831-7870
 Conrad, Jean G

Ranger Insurance Company

PO Box 2807
 Houston TX 77252-2807
 713/954-8390
 Pulis, R Stephen

Re Capital Reinsurance Corp

Six Stamford Forum
 PO Box 10148
 Stamford CT 06904-2148
 203/977-6103
 Covney, Michael D

Reliable Life Ins Co

231 West Lockwood
 Webster Groves MO 63119
 314/968-4900
 Bleitner, Gary D
 Rachlis, Daniel Adam

Reliance Companies Inc

Four Penn Center Plaza
 19th Floor
 Philadelphia PA 19103
 215/864-4000
 Barrow, Betty H
 Corr, Francis X
 DeLiberato, Robert V
 Ernst, Richard C
 Frohlich, Kenneth R
 McCreesh, James B
 Moore, Brian C
 Petrocik, Michael
 Rhoads, Karin M
 Weisbecker, Joyce A
 White, Lawrence

Reliance National Risk Specialists

77 Water Street
 New York NY 10005
 212/858-3600
 Orlovicz, Charles Paul
 Rosenbach, Allen D
 Walker, Roger D
 Yatskowitz, Joel D

Reliance Reinsurance Corp

One Penn Center
 Suite 1200
 Philadelphia PA 19103
 215/864-6400
 Bashline, Donald T
 Taylor, Jane C

Reliance Standard Life Ins Co

2501 Parkway
 Philadelphia PA 19130
 215/787-4000
 Barsoun, Nabil Badie
 Benseler, Wayne M
 Helms, Roger A
 Letkiewicz, George F

Republic Insurance Group

2727 Turtle Creek
 Boulevard
 Dallas TX 75219-4801
 214/559-1343
 Alfuth, Terry J

Reserve Life Ins Co

403 South Akard Street
 Dallas TX 75202
 214/670-9700
 Diede, Mick L
 Ferguson, Alan N
 Tucker, Russell B

Reserve National Insurance Co

6100 North Grand
 Boulevard
 Oklahoma City OK 73118
 405/848-7931
 Darden, George R, Jr

Rocky Mountain Health Care Corp

700 Broadway
 9th Floor
 Denver CO 80273
 303/831-2123
 Endres, Stephen H

Royal Insurance Co

9300 Arrowpoint
 Boulevard
 Charlotte NC 28217-5599
 704/522-2000
 Bartlett, John W
 Critzer, Rex L
 Eliason, Edward B
 Greene, Alex R
 Hibberd, William J
 Hobart, Gary P
 Kaliski, Alan E
 Limpert, John J
 Musante, Donald R
 Reppert, Daniel A
 Riley, C Ronald
 Simons, Rial R

Royal Maccabees Life Ins Co

25800 Northwestern Hwy
 PO Box 2165
 Southfield MI 48037
 313/357-4800
 Bernardi, Francis C
 Bertelsen, Allen L
 Eason, Thomas F
 Farrell, Richard D
 Genest, Francois
 Hippen, David J
 Kellar, Stephen H
 Lee, J Tyler
 Morris, Robert E
 Pallone, Julius L
 Paxton, William G
 Peters, Benjamin George
 Pranschke, Deborah A
 Schwartz, Lawrence
 Edwin
 Shiemke, Deborah T
 Sievert, Frederick J
 Stone, Mary H
 Varney, Laura
 Schumacher
 Ward, Robert A
 Wilton, Rodney C

Royal Neighbors of America

230 16th Street
 Rock Island IL 61201
 309/788-4561
 Coleman, Charlie K
 Marks, Alene M

Rural Insurance Companies

7010 Mineral Point Road
 PO Box 5555
 Madison WI 53705
 608/833-8080
 Christensen, John C
 Cutlip, William C

SAFECO Insurance Co

SAFECO Plaza
 Seattle WA 98185
 206/545-5904
 Andler, James A

SAFECO Life Ins Co

15411 NE 51st Street
 Redmond WA 98052
 206/867-8000
 Bryan, William T
 Harbin, Roger F
 Healy, Michael P
 Heiberg, Charles Henry
 Huff, William C
 Kinzer, Michael J
 Parker, Gregory W
 Rothmeyer, Wayne A

Savers Life Insurance Co of America

9300 West 110th Street
 Suite 600
 Overland Park KS 66210
 913/451-9539
 Oldham, Dale R

Savings Bank Life Ins of MA

One Linscott Road
 PO Box 4046
 Woburn MA 01888
 617/938-3500
 Bayles, Richard E
 Boggo, Walter E
 Hunt, James II

Savings Banks Life Ins Fund

460 West 34th Street
 New York NY 10001
 212/356-0300
 Cautin, Murray
 Leavitt, Gordon H

Scor Reinsurance Co

110 William Street
 18th Floor
 New York NY 10038
 212/513-1777
 Asch, Nolan E

Seaboard Life Ins Co

2165 West Broadway
 Vancouver BC Canada
 V6K 4N5
 604/734-1667
 McKernan, Edward F
 (Wilsonville)

Secura Life Insurance Company

2401 South Memorial
 Drive
 PO Box 819
 Appleton WI 54912-0819
 414/739-3161
 Porter, Eugene F

Security American Financial

6681 Country Club Drive
 Minneapolis MN 55427-4698
 612/544-2121
 Sorensen, Stuart L

I. INSURANCE ORGANIZATIONS U.S.

Security Benefit Life Ins Co

700 Harrison
Topeka KS 66636
913/295-3000
Barth, Roger Lee
Eisenbarth, Gary L
Helm, Jerald J
Jamison, Harry N, Jr.
Miller, Randolph David
Swett, Robert E
Watson, M Floyd

Security-Connecticut Life Ins

20 Security Drive
Avon CT 06001
203/674-6000
Chhabra, Jatundar P
Jacobson, Barry
Neenan, Alice M
Waddington, Craig
Zikovitch, Michael J

Security First Life Insurance Co

11365 West Olympic
Boulevard
Los Angeles CA 90064
213/312-6328
Kayton, Howard H

Security General Life Insurance Co

3800 Classen Boulevard
Oklahoma City OK 73118
405/557-3413
Byrne, Ronald J

Security Life of Denver

Security Life Center
1290 Broadway
Denver CO 80203
303/860-1290
Bidelman, Wayne D
Brvant, David C
Cernance, Philip J T
Dickinson, John B
Durland, Leslie L
Fritz, Daniel H
Ham, Ronald
Horn, Richard G
Jenkins, Robert W
Larsen, Kevin P
Nelson, Marvin R
Peterson, Ronald K
Przybyla, Dennis B
Skirletz, Jess A
Stark, Glen Edward
Wagner, William John

Security Mutual Life Ins Co

200 Centennial Mall North
PO Box 82248
Lincoln NE 68501
402/477-4141
Spiker, Keith K
Wallman, David I

Security Mutual Life Insurance of NY

Court House Square
PO Box 1625
Binghamton NY 13902
607/723-3551
Dunn, Melvin B

Selective Insurance Group

40 Wantage Avenue
Branchville NJ 07890
201/948-3000
Grab, Edward M
Wess, Clifford

Sentry Ins Group

1800 North Point Drive
Stevens Point WI 54481
715/346-6000

Ashenberg, Wayne R
Ballard, Larry C
Carponter, John D
Hapke, Alan J
Jersey, Joseph Ralph
Lange, Dale E
Raguse, Jeffrey C
Sandman, Donald
Dwight
Schroeder, Steven W
(Minneapolis)
Schuh, Dale R
Strommen, Douglas N
Verhage, Paul A
Wiegert, Paul M

Sentry Life Ins Co

1800 North Point Drive
Stevens Point WI 54481
715/346-6000

Derksen, David A
Hoskins, Walter H
Jones, Van Allen
Klingenberg, Dean A
Trapp, Peter P

Shand Morahan & Company Inc

Shand Morahan Plaza
Evanston IL 60201
708/866-0863
Forker, David C

Shelby Insurance Group

175 Mansheld Avenue
Shelby OH 44875
419/347-1880
Schadler, Thomas E

Shenandoah Life Ins Co

PO Box 12847
Roanoke VA 24029
703/985-4400
Battle, William R
Bell, Michael G
Cox, Charles D, III
Frantz, Henry W, III
Magness, Herbert L
Smith, Matthew J
Wagstaff, Robert S

Signature Group/Forum Insurance Co

200 North Martingale
Road
Schaumburg IL 60173-
2096
708/605-5546
Potter, John A

The Signature Group

200 North Martingale
Road
Schaumburg IL 60194
708/605-3000
Busby, Robert W
O'Reilly, Patrick J
Phillips, Walter Joseph

Signet Reinsurance Company

175 Morristown Road
PO Box 405
Basking Ridge NJ 07920-
0405
201/766-0100
Moody, Andrew W

Skandia America Group

One Liberty Plaza
33rd Floor
New York NY 10006
212/978-2700
Beer, Albert J
Galarido, Scott F
Hughes, Brian A
Wilson, Ronald L

Southern California Physicians Exchange

9441 West Olympic
Boulevard
Beverly Hills CA 90212
213/551-5909
Henkes, Joseph P

Southern Educators Life Insurance Co

3320 Holcomb Bridge
Road
PO Box 7100
Norcross GA 30092-3239
404/449-4951
Rubin, Peggy M

Southern Farm Bureau Casualty

1401 Livingston Lane
PO Box 1985, Suite S-300
Jackson MS 39215-1985
601/364-2434
Stenmark, John A

Southern Farm Bureau Life Ins

PO Box 78
Jackson MS 39205
601/981-7122
Castle, Glen Allen
Davidson, George I, III
Fielding, Richard G
Fischer, Larry A
Gant, Keith E
Herrington, Walt N
Johnston, Kenneth P
Pemberton, Kent B
Pogue, Beverly S
Sheldon, Curtiss S

Southern Life & Health Ins Co

2101 Highland Avenue
PO Box 671
Birmingham AL 35201
205/933-1160
Curry, Julie Ferrar
Kell, Robert E
Phillips, Jimmy E

Southland Life Ins Co

PO Box 105006
Atlanta GA 30348-5006
404/980-5100
Lowery, P Randall
Martin, Irma

Southwestern Life Insurance Co

500 North Akard
PO Box 2699
Dallas TX 75221
214/954-7111
Greving, Robert C
Kelly, Gary R
Khalique, Abdul
Konen, Mark E

Sovereign Life Ins Co of California

30 West Sola Street
Santa Barbara CA 93101
805/963-7871
Harder, Stefanie J
Van Buskirk, Charles A

St Paul Companies Inc

385 Washington Street
St Paul MN 55102
612/221-7911
Carroll, Lynn R
Degerness, Jerome A
Effinger, Bob D, Jr
Grim, Cynthia M
Larsen, Michael R
White, David L
Wulterkens, Paul E

St Paul Fire & Marine Ins Co

385 Washington Street
St Paul MN 55102
612/221-7911
Brehm, Paul J
Dukat, Judith E
Graham, Timothy L
Guenther, Denis G
Holmberg, Randall D
Jasper, Jane E
Knox, Frederick
Lyle, Aileen Conlon
Newlin, Patrick R
Palenik, Rudolph A, Jr
Peterson, Steven J
Post, Jeffrey H
Winslow, Martha A

St Paul Reins Management Corp

195 Broadway
New York NY 10007
212/238-9200
Koufacos, Constantine G
Schmidt, Neal

St Paul Specialty Underwriting Inc

445 Minnesota Street
Suite 900
St Paul MN 55101
612/221-7911
Nelson, Janet R
Schumi, Joseph R

Standard Insurance Co

PO Box 711
Portland OR 97207
503/248-2700
Bloyer, James R
Carr, James M
Coleman, Stephen M
Dolezal, Charles Robert
Fitzpatrick, David G
Gabriel, Robert A
Ledbetter, Kim W
Richen, Forrest A
Roberts, Wayne V
Setterberg, Donna M
Whitelev, Benjamin R

Standard Life & Accident Ins

421 NW 13th Street
Oklahoma City OK 73193
405/232-5281
Shumate, Michael A

State Farm Fire & Casualty Co

112 East Washington Street
Bloomington IL 61701
309/766-6525
Girard, Gregory S
Grant, Gary
Hays, David H
Kelley, Robert J
Lamb, John A
Napieriski, John D
Seiffert, Barbara
Terry, Karen Fulton

State Farm Life Ins Co

One State Farm Plaza
Bloomington IL 61710
309/766-2311

Beernink, Darrell W
Behrens, Nancy A
Broglia, Vernon G
Burns, William O
Dossert, Alison L
Egeberg, Dale R
Fulton, Kathleen E
Harrison, Richard W
Hendren, Alan R
Huff, Terry L
Johnson, Robert C
Martin, Norman K
Morr, Allison L
Olson, Dolores Eicher
Randall, Donald J
Schopp, Russell J
Simpson, Timothy
Joseph
Sorensen, Douglas K
Terry, Timothy N
Trenton, Thaddeus W
Trickett, Thomas N
Vitutoe, Lynne M
Warth, Robert
Yee, Lone-Young

I. INSURANCE ORGANIZATIONS U.S.

State Farm Mutual Auto Ins Co

One State Farm Plaza
Bloomington IL 61710
309/766-2311

Bakel, Leo R
Becraft, Ina M
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Hayward, Gregory L
Hillhouse, Jerry A
Lehman, Merlin R
Lehmann, Steven G
Menning, David L
Nelson, Dale
Pechan, Kathleen M
Popejoy, Kathy
Snyder, William J
Switzer, Vernon J
Truttmann, Everett J

The State Life Ins Co

141 East Washington Street
Indianapolis IN 46204
317/632-3551

Brentlinger, David A
Bryant, Arthur L
Pugh, W Howell
Robinson, Larry R

State Mutual Companies

440 Lincoln Street
Worcester MA 01605-1959
508/855-2418

Hess, Albert L

State Mutual Life Assur Co

440 Lincoln Street
Worcester MA 01605
508/852-1000

Barriss, Jay A
Bettano, John A
Brown, Jeremy J
Buss, James F
Capellari, Eric J
Collins, Richard L
Enright, Karen M
Ford, James F
Gabriel, Kevin K
Hurst, Brian L
Jackson, Frederick W
Johnson, Richard E
Lincoln, W Chandler, III
Martin, David A
Mawdsley, Kelley
O'Brien
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr
Morsuk, William J
Seliber, Mark S
Tanenbaum, Lori Simon
Wemple, Andrew P

Summit National Life Ins Co

1815 West Market Street
Akron OH 44313
216/836-9551

Kaufmann, C William

Sun Financial Group

One Sun Life Executive
Park
Wellesley Hills MA 02181
617/237-6030

Belisle, Anthony S
DeCaro, Robert P
Delaney, Ruthmarv A
Fleming, Gail L
Hartwell, Kenneth W
Leslie, William Henry
Vrolyk, Robert P

Sun Life of Canada

PO Box 4150
Station A
Toronto ON Canada
M5W 2C9
416/979-9966

Bell, Thomas S
(Wellesley Hills)
Bryant, Allison P
(Wellesley Hills)
Byrne, Daniel F
(Wellesley Hills)
Hammond, Kenneth
James
(Wellesley Hills)
Johnson, Philip G
(Wellesley Hills)
Johnson, William J, Jr.
(Wellesley Hills)
Klem, Ronald
(Wellesley Hills)
Kroll, Brian A
(Wellesley Hills)
Leach, Robert K
(Wellesley Hills)
McMurrich, Arthur R
(Wellesley Hills)
Scanlon, Raymond
(Wellesley Hills)
Schoen, Steven H
(Wellesley Hills)
Shires, Catherine H
(Wellesley Hills)
Smardon, Robert J
(Wellesley Hills)
Zawada, Robert
(Wellesley Hills)
Zayka, Grisha
(Wellesley Hills)

Sunset Life Ins Co of America

3200 Capitol Boulevard
South
Olympia WA 98501-3396
206/943-1400
Corrie, Craig R
Hubbart, Wayland M
Jensen, Daryl D

Superior Insurance Co

280 Interstate North Circle
NW
Suite 500
Atlanta GA 30339
404/952-4885
Leo, Carl J

Surety Life Ins Co

200 East South Temple
Salt Lake City UT 84111
801/355-3000
Daniels, Paul
Midgley, Keith

Tandem Financial Group

1700 Broadway
New York NY 10019
212/713-8340
Enright, Michael P
Segal, Noam

Teachers Ins & Annuity Assn

730 Third Avenue
New York NY 10017
212/490-9000

Biggs, John H
Black, Barry M
Borger, Sol J
Carter, Warren A
Deitch, Andrew S
Dorn, Kirk L
Gibbs, Richard L
Gordon, Neil B
Halpert, Harvey
Hasday, Carol M
Heller, Michael
Hoch, Ira J
Hunting, Thomas M
Ju, William
Kalavase, Satish A
Klaristenfeld, Harry I
Klayman, Earl
Leslie, William H
Linder, Brad S
Lubarsky, Leonard S
Neiderfer, Michael E
Randall, Robert J, Sr
(New York)
Rubel, David
Rubin, Larry H
Schachne, Steven
Strum, Eugene R
Sutherland, Elizabeth A
Tomlinson, John W
Tribuch, Leonard
Wallach, Bruce L
Walsh, Thomas G
Weiss, Herbert
Zimmerman, Leonard B

Tell Retirement Services Inc

34 East Main Street
Somerville NJ 08876
201/707-0446
Tell, Philip A

Texas Life Ins Co

PO Box 830
Waco TX 76703
817/752-6521
George, Fran
Harms, Dennis E

Time Insurance Company

501 West Michigan
Milwaukee WI 53201
414/271-3011
Cain, Steven J
Dobrzynski, Kathleen A
Gatterman, William
Geske, Scott A
Gurlik, Gregory Andrew
Hamm, Donald G, Jr
Ho, Yang
Krugel, Michael J
Linos, Maria Irene P
Liu, Bang-Leang
Oatman, James Edward
Pfannersstill, Larry J

Pickering, Randall J
Rees, Brian N
Schrader, Daryl M
Siemon, Scott R
Stein, Michael S
Stoiber, Thomas J
Swenson, Jerome P
Wagner, Clifford J
Yee, Tim K

Tokio Marine Management

101 Park Avenue
New York NY 10178
212/297-6906
Sherman, Harvey A

Torchmark Corp

PO Box 2612
Birmingham AL 35202
205/325-4200
Graves, William T
Wessinger, Harry Wayne

Tower Life Ins Co

Tower Life Building
San Antonio TX 78205
512/226-7151
Craig, Philip Jim
Radloff, Dennis

Transamerica Assurance Co

1150 South Olive Street
Los Angeles CA 90015-
2211
213/741-6771
Osei, Kwasi

Transamerica Commercial Finance

1615 Murray Canyon Road
PO Box 85467
San Diego CA 92138
619/299-6000
Ciaraffo, Thomas

Transamerica Insurance Group

Trilium West Tower
6300 Canoga Avenue
Woodland Hills CA 91367
818/596-5900
Bell, Linda L
Diss, Gordon F
Kido, Chester T
Pratt, Joseph J
Scholl, David C

Transamerica Life & Annuity Co

1150 South Olive Street
Los Angeles CA 90015
213/742-3111
Bair, Nicki
Chong-Kit, Roy Arnott
Coulal, Norma J
Isenberg, Eric Michael
Liu, C Robert
Modugno, Victor
Thomas, John B
Weinstein, Richard L

Transamerica Occidental Life

PO Box 2101
Terminal Annex
Los Angeles CA 90051
213/742-2111
Bolton, Wilbur M
Carpenter, David R
Chao, Kenneth
Clark, R Bruce
Dobo, John Randolph
Fougnier, Alan H
Gooding, David E
Hatch, Gerald A
Hsu, Chukao
Hu, Ben C
Hug, Mark Anthony
Johnson, Allan Hale
Lamb, James D
Limm, John M
MacDonald, Karen Olsen
Manafi, Sally Ann
Marler, Carol A
Morrow, Fred C
Paige, John W
Palace, Michael
Seto, Pailin
Tang, Lee Man
Thau, Claude
Wang, Richard T
Wellnitz, William R
Wolfenden, James D

Transamerica Reinsurance

300 First Stamford Place
Stamford CT 06902
203/977-8032
Dekle, James M

Transatlantic Reinsurance

80 Pine Street
7th Floor
New York NY 10005
212/770-2025
Mucci, Robert V
Taranto, Joseph V

Transport Life Ins Co

714 Main Street
Fort Worth TX 76102-
5252
817/390-8000
Bowman, Alan A
Coston, Thomas L
Kirby, Karen Marie
O'Brien, Dennis M
Sya, Chung-Shing

The Travelers Health Network

2250 Lakeside Boulevard
Suite 600
Richardson TX 75082
214/470-5877
Doan, Hau T

The Travelers Ins Cos

One Tower Square
Hartford CT 06183
203/277-0111
Aldin, Neil C
Allaben, Mark S
Altschuler, Michael C
Assantes, Shirley F
Basson, Steven D

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

The Travelers Ins Cos - continued

Batory, Anthony T
 Belden, Scott C
 Braue, James R
 Breault, Mary Ellen
 Brophy, Joseph T
 Burke, Richard E
 Burton, Thomas E
 Butler, Bruce W
 Carbaugh, Albert B
 Carlson, Edwin A
 Casale, Kathleen N
 Chiang, Jeanne D
 Conlon, James E
 Conner, James B
 Cornell, Robert Allen
 Crotty, James Allen
 Darak, Harold J
 De Barba, Leda J
 DeConti, Michael A
 Dwyer, John A
 (East Hartford)
 Earwaker, Bruce G
 Eknaian, George E
 Erickson, Don W
 Evans, Robert E
 Even, Charles A, Jr
 Faltas, Bill
 Foote, James M
 Fredrickson, Jon H
 Gendreau, Ronald
 Richard
 Gerber, Boris P
 (Walnut Creek)
 Gerundo, Louis P, Jr.
 Gilles, William J
 Grodanz, Stuart B
 Gross, Michael R
 Guertin, Shawn M
 (Atlanta)
 Gupta, Veena N
 Gutterman, James
 Hale, Jonathan Bradford
 Hardy, Howard R
 Harris, Meredith A
 Harrold, David A
 Hatfield, Robert W
 Hay, Randolph S
 Hebert, Brenda J
 Hebert, Norman P
 Hogan, William R
 Jakielo, James G
 Jameson, Stephen
 Jerome, James M
 Jones, Bruce R
 Jorve, Barry M
 Kamil, Mohamed Hassan
 B
 Klingman, George C
 Konicki, John P
 Konopa, Milan E
 Kot, Nancy E
 Lack, Mary Lou
 Lamontagne, Robert J
 Larew, John R
 Lis, Raymond S, Jr.
 Logan, Della J
 Lonergan, Kevin F
 Lunman, Gene L
 MacKillop, Donald K
 Maguire, Brian P
 Marlowe, Burton F
 Marlowe, Paul R
 Martin, Katherine J
 McKeown, Dennis V
 Miller, David R

Miller, Thomas E
 Miller, William J
 Morgan, Sandra S
 Morris, Michael J
 Murphy, Suzanne M
 Niedzielski, Andrew S
 O'Brien, Louise Cirelli
 Olson, Mark F
 Overgaard, Wade T
 Palczynski, Richard W
 Papenhausen, John L
 Perkins, Andrew M
 Purdy, James L
 Reynard, Alan
 Rice, Denise E
 Ring, Frederick H
 Rulland, Randy L
 (Naperville)
 Saffair, Harvey
 Scheuing, Jeffrey R
 Scott, Bradley J
 Shank, John C
 Silverstein, Charles H
 Spitz, Michael E
 Stearns, John H, Jr
 Stemgiser, Russell
 Storms, Peter F
 Stroud, Richard A
 Sujecki, Robert A
 Sulger, Jack F
 Szkoda, Susan T
 Tourville, Tricia A
 Turner, Mary I. Marck
 Verner, Ronald W
 Vest, Charles N
 Weed, Amy Grader
 Whiton, Albert E
 Willsey, Lynn W
 Winans, Roger M
 Winkleman, John J
 Winter, Arthur E
 Wolf, Dale B
 Woormer, Roy T, III
 Worthington, Robert F
 Zory, Peter B

Trenwick America Reins Corp

Metro Center
 One Station Place
 Stamford CT 06902
 203/353-5500
 Englander, Jeffrey A
 Giambo, Robert A

Trinity Universal Insurance Cos

10000 North Central
 Expressway
 Dallas TX 75231
 214/360-8000
 Kline, Douglas F

20th Century Insurance Company

6301 Owensmouth Avenue
 Woodland Hills CA 91367
 818/704-3111
 Curley, James O

U S G Annuity & Life Co

700 Locust
 Suite 201
 Des Moines IA 50309
 515/282-3230
 Davis, Jon F
 May, Thomas L

Ulico Casualty Company

111 Massachusetts Avenue
 NW
 Washington DC 20001
 202/682-4919
 Shepherd, Linda A

Underwriters Reinsurance Co

22801 Ventura Boulevard
 PO Box 4030
 Woodland Hills CA 91364
 818/703-8300
 Hess, Todd J
 John, Russell T
 Newman, Steven H
 Weimer, William F

Unifed Life Insurance Co

PO Box 25326
 Overland Park KS 66225-
 5326
 913/451-6119
 Neidig, Frank

Unigard Ins Group

15805 NE 24th Street
 Bellevue WA 98008
 206/641-4321
 Donelson, Norman E
 Mill, Ralph A

Unilife Insurance Co

PO Box 47509
 San Antonio TX 78265-
 7509
 512/826-6345
 Butler, William E

Union Bankers Insurance Co

2551 Elm Street
 Dallas TX 75226
 214/939-0821
 Jones, Warren R
 Koppikai, Dinkar B

Union Central Life Ins Co

PO Box 179
 Cincinnati OH 45201
 513/595-2200
 Barry, Dennis R
 Bodine, Andrew F
 Foote, Christopher J
 Haberstroh, Jon A
 Hambrick, Kristal E
 Johnson, Dale
 Lockwood, Gerald A
 McAllister, Jerry R
 Stafford, Charles B
 Wright, Carl B

Union Fidelity Life Ins Co

4850 Street Road
 Treve PA 19049
 215/953-3000
 Dutton, Richard C
 Kerr, David E
 Perisho, Ray M
 Sheak, Donald Allen

Union Labor Life Ins Co

111 Massachusetts Ave NW
 Washington DC 20001
 202/682-0900
 Barham, Blaine M
 Bowling, Thomas B

Eden, John P
 Gastneau, Michael K
 House, William M, Jr
 Moran, Victor J, III
 Sormani, Charles R

Union National Life Insurance Co

8282 Goodwood Boulevard
 Baton Rouge LA 70806
 504/927-3430
 Stouffer, Linda M

United American Ins Co

2909 North Buckner Blvd
 Dallas TX 75228
 214/328-2841
 Hudson, C B
 Keller, Robert J
 Montgomery, Rosemary
 Williams, James L

United Family Life Ins Co

PO Box 2204
 Atlanta GA 30371
 404/659-3300
 Broussard, Virginia M
 Byars, Patrick H
 Christopher, David A
 King, David P

United Farm Bureau Family Life

130 East Washington Street
 PO Box 1250
 Indianapolis IN 46206
 317/263-7200
 Fasig, Robert N
 Habig, John C
 Kroll, Alice
 Rowan, Richard E
 Stiasny, Gabor

United Fidelity Life Ins Co

300 West 11th Street
 Kansas City MO 64105
 816/474-9330
 Brown, Everett G, Jr
 (Fort Worth)
 McAvooy, Sheryl Roberts

United Ins Co of America

One East Wacker Drive
 Chicago IL 60601
 312/661-4500
 Cherlin, George Y
 (Milwaukee)
 Limsui, Eben
 Long, Brian
 Niehus, Jon E
 Pruitt, Patricia
 Sakurada, Terry Eisaku

United Insurance Cos Inc

15280 Addison Road
 Suite 200
 Dallas, TX 75248
 214/960-8497
 Erdenberger, Richard W
 (Dallas)
 Estell, Richard J
 (Dallas)
 Maurer, John A
 (Dallas)

United Investors Life Insurance Co

PO Box 10207
 Birmingham AL 35202-
 0207
 205/325-4210
 Rutledge, Paul E, III

United of Omaha Life Insurance Co

Mutual of Omaha Plaza
 Omaha NE 68175
 402/978-2012
 Jay, Burton D

United Olympic Life Ins Co

110-110th Avenue NE
 PO Box 90055
 Bellevue WA 98009
 206/451-7441
 Knight, James P A
 Lewis, Randal J

United Pacific Life Ins Co

One Penn Center
 Philadelphia PA 19103
 215/864-5900

Berry, Thomas S, Jr
 Brody, James T
 Erks, Todd H
 Henke, Gregory P
 Lewis, Mark E
 Mordorski, David M
 Moyer, William H, III
 Preston, Stephen J
 Shyu, Kuo Liang-Fen

United Presidential Life Ins

PO Box 9006
 Kokomo IN 46902-9006
 317/453-0602
 Kaster, Michael L
 MacDonald, A Howard
 Stern, Larry N

United Services Auto Association

USAA Building
 San Antonio TX 78288
 512/498-2211

Dye, Myron L
 Gannon, Alice H
 Gibson, John F
 Goldberg, Steven F
 Munt, Donna S
 Taylor, Catherine H
 Webster, Patricia Jordt
 Werland, Debra L

United Services Life Ins Co

950 North Glebe Road
 PO Box 3700
 Arlington VA 22203
 703/875-3400
 Benner, Thomas H
 Cochran, James G

U S Fidelity & Guaranty Co

100 Light Street
 Baltimore MD 21202
 301/547-3000
 Artes, Lawrence J
 Atkinson, Roger A, III

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

U S Fidelity & Guaranty Co - continued

Bennett, Robert S
Book, Steven W
Boone, James Parker
Bourdon, Theresa W
Eddy, Jeanne H
Ellingrod, John W
Flanagan, Terrence A
Forbus, Barbara L
Gross, Marian R
Hurley, John M
Keatts, Glenn H
Kufera, Kay E
Leimkuhler, Urban E, Jr.
Martin, Paul C
Mosceley, Jack
Shook, Gary E
Snader, Richard H
Snook, Linda D

US International Reinsurance Co

59 Maiden Lane
New York NY 10038
212/701-2623
Newville, Benjamin S

United States Life Ins Co

3600 Route 66
PO Box 1580
Neptune NJ 07754
201/922-7000
Marash, Randy J
Vegh, Rick P

Unity Mutual Life Ins Co

One Unity Plaza
Syracuse NY 13215
315/469-7751
Housholder, P James
Panels, Damon
Slaby, Edward J

Universal Underwriters Group

6363 College Boulevard
Overland Park KS 66211
913/339-1483
Grose, Carleton R
Nickerson, Gary V

UNUM Life Ins Co

2211 Congress Street
Portland ME 04122
207/770-2211

Atkins, Stephen R
Beal, Robert W
Brown, Fred
Cabatit, Thomas E
Cowell, Michael J
DeMarco, Vincent A
Desrochers, Debra M
Desveaux, Roger P
Engelman, Stewart Jay
Gervasoni, Karen Lynn
Gilmartin, Erin E
Heckel, Thomas J
Hitchcox, Paul D
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Mills, Gregory M
Mitchell, Anne Goodman

Mitchell, Robert C
Ornatek, Anthony C
Piccolo, Gary M
Proulx, Anthony G
Sawyer, Olin M
Sawyer-Tait, Pamela H
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr.

USAA Life Ins Co

USAA Building
San Antonio TX 78288
800/531-8000

Branau, Elizabeth S
Chowdhury, Nadeem
Flannery, Robert J
Garvin, James M, III
Hackard, James C
Patzman, Stephen N
Pierce, Allen R
Pruitt, LeRoy
Robinson, James A

USAA P & C Insurance Co

USAA Building
San Antonio TX 78288
512/498-2116
Wills, Mary E

USLIFE Corporation

125 Maiden Lane
New York NY 10038
212/709-6000

Ali, M Nasim
(Schaumburg)
Furlong, Henry T
Gavrity, John D
Margus, Paul
Overend, John J
Rosalsky, Robert B
Wall, Robert H
Zamlong, Stuart H
Zolla, Gerald

USLIFE Insurance Services Co

1340 Riverbend Drive
Dallas TX 75247
214/637-1179
Thompson, Joe L

Utica Mutual Insurance Co

PO Box 530
Utica NY 13503
315/735-3321
Dodd, George T

Variable Annuity Life Ins Co

2929 Allen Parkway
Houston TX 77019
713/526-5251

Bickel, Stephen D
Carney, Gregory J
Facey, Paul D

Victoria Financial Corporation

5915 Landerbrook Drive
Suite 210
Cleveland OH 44124
216/461-3461
Rosen, Kenneth R

Victory Life Ins Co

300 SW Eighth Avenue
Topeka KS 66603-3984
913/357-6151
Haak, Daniel H
Thuel, Theodore L
(Murfreesboro)

The Victory Life Insurance Co

PO Box 1338
Murfreesboro TN 37133-1338
615/896-1502
Davis, Christopher H

Volunteer State Life Ins Co

PO Box 1369
Chattanooga TN 37401
615/756-2887
Fox, Peter A, Jr

Washington National Life Ins Co of NY

120 W 45th Street
Tower 45
New York NY 10036
212/719-4300
Greenberg, Jack

Washington National Ins Co

1630 Chicago Avenue
Evanston IL 60201
708/570-5500
Aronsohn, Robert J
Fredricks, Deborah J
Fuhrmann, Curt L
Gleeson, Thomas M
Jackson, Susan A
McGee, Robert R
Paton, Virginia A
Rabinowitz, Bernard
Rockwell, David L
Scott, Thomas C
Vollkommer, George B

Wausau Ins Cos

2000 Westwood Drive
Wausau WI 54401
715/845-5211

Bach, Daniel J
Coldwell, E Jay
Cole, Jeffrey B
Fiebrink, Mark E
Golz, James F
Koch, Leon W
Koski, Mikhael I
Magalska, James
Mealy, Dennis
Mech, William T
Michel, Joseph W
Niemczyk, William A
Nikstad, James R
Parrott, LeeAnna M
Poutanen, Ruth
Youngner
Pray, David W
Retterath, Ronald C
Santillo, Carl J
Schaefer, Jamie C
Scheibl, Jerome A
Siewert, Jerome J
Theisen, Joseph P
Torelli, Anthony J

West Coast Life Ins Co

1275 Market Street
San Francisco CA 94103
415/552-6200
Foster, Allan
Green, Jay W

Western & Southern Life Ins Co

400 Broadway
Cincinnati OH 45202
513/629-1800
Beckner, Joseph T
Blades, Thurman J
Burridge, David Michael
Cecil, John D
Himebaugh, Karen
Miller
Honkomp, Robert J
Hutchinson, Carroll R
Kaplan, Donald W
Kuhn, Jeffrey P
Lyons, Harold V, Jr
Madar, Paul Joseph
Miller, J J
Neal, William E
Poland, Ronald T
Teaguc, T Kerry

Western Farm Bureau Life Ins Co

1200 Lincoln Street
Denver CO 80203
303/861-8100
Batchelder, William H
Ronestad, Lucille D
Scott, Gordon L

Western Life Ins Co

PO Box 64271
St Paul MN 55164
612/738-4000
Christopher, David Alan
(Woodbury)
Coon, Katherine C
Gathje, Steven M
Mikkelsen, Robert L
Mitra, Dolly
(Woodbury)
Nicholson, Jon
Peninger, Michael J
Philips, Julia T
Pollock, Robert Brian
Smith, Kirk A
Tretsen, Todd Lee
Vanvig, James A
West, Renee C

Western Reserve Life Assur Co of Ohio

PO Box 5068
Clearwater FL 34618
813/585-6565
Boswell, Charles
Theodore
Glasgow, Carolyn H
Kirkland, Larry M
Yaeger, Alan

Western States Life Ins Co

700 South Seventh Street
Fargo ND 58103
701/237-5700
Armstrong, Diana
Bergstrom, David A
Fix, Michael L
Tunquist, Kenneth J

Westfield Companies

Westfield Center OH
44251
216/887-0271
Calihan, Glen R

Westfield Life Insurance Co

One Park Circle
Westfield Ctr OH 44251
216/887-0415
Marti, Kevin A

Whitehall Insurance Group

Bradford Life Center
One Lexington Green
Lexington KY 40503
606/272-1111
Chernow, David M

William Penn Life Ins Co of New York

3003 New Hyde Park Road
New Hyde Park NY 11042
516/328-6000
Mundi, Bhajan S
Storozum, Mark L

A L Williams Corp

3120 Breckinridge Blvd
Duluth GA 30199-0010
404/381-7674
Carey, James J
Schnaer, William J

Winterthur Life Reinsurance

2727 Turtle Creek Blvd
PO Box 660273
Dallas TX 75266-0273
214/559-1800
Ryder, Alan K
Smith, Courtland C

Wisconsin National Life Ins

220 Washington Avenue
Oshkosh WI 54901
414/235-0800
Arganbright, A Dean
Pung, Robert E
Ty, Virgilio C
Wick, Gary A

Wisconsin Physicians Service Ins Corp

1717 West Broadway
Madison WI 53708
608/221-4711
Heaton, Timothy J
Stubbe, Robert J

WM Life/Empire Life Ins

1000 Second Avenue
25th Floor
Seattle WA 98104
206/461-2500
Eschrich, Robert W
Porter, Ernest R

Woodmen Accident & Life

PO Box 82288
Lincoln NE 68501
402/476-6500
Annin, Roger K
Bale, Mark H

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Woodmen Accident & Life - continued

Gohde, Lori Stevens
 Keisler-Munro, Susan L
 Meyerle, Gregory A
 Peterson, Donald L
 Rickers, Frederick R

Woodmen of the World Life Ins

1700 Farnam Street
 Omaha NE 68102
 402/342-1890
 Christopherson, Jon C
 Josten, Anita Rae
 Long, V Kay
 (Littleton)
 Mullen, Edward James
 Rotschafer, Randall P
 Schreier, Mark Leonard
 Sloane, William L

Worker's Compensation Reinsurance Associates

900 Minnesota Mutual
 Center
 400 North Robert Street
 St Paul MN 55101-2092
 612/293-0999
 Rapoport, Andrew J

The Worker's Compensation Reinsurance Bureau

Two Hudson Place
 Hoboken NJ 07030
 201/795-1700
 Venter, Gary G

World Ins Co

11808 Grant Street
 Omaha NE 68164
 402/496-8000
 Richhart, James W
 Soderquist, G David

Worldwide Insurance Group

Liberty Park
 20 Moores Road
 Frazer PA 19355
 215/648-5368
 Beck, Douglas L

Xerox Life Companies

1001 Warrenville Road
 Lisle IL 60532
 708/719-6256
 Montgomery, David B

Zenith Insurance Company

21255 Califa Street
 Woodland Hills CA 91267
 818/713-1000
 Rogers, Daniel J
 Ross, James P
 Swift, John A

Zurich-American Ins Group

1400 American Lane
 Schaumburg IL 60196-1056
 708/605-6000
 Brahmer, John O
 Charbonneau, Scott K
 Cutler, Janice Z
 Davis, Brian W
 Duffy, Thomas J
 Esposito, David L
 Franklin, Barry A
 Gillespie, James E
 Griffith, Roger E
 Hanson, H Donald
 Nystrom, Keith R
 Skov, Steven A

Zurich-American Life Ins Co

1375 East Woodfield Road
 Schaumburg IL 60173-4999
 708/517-7900
 Bowden, Thomas L
 Gupta, Brij M
 Harkensee, James
 Charles
 Ritzke, Charles E

Zurich Reinsurance

One Canterbury Green
 Stamford CT 06901
 203/965-8821
 Handtc, Malcolm R

II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Abbey Life Ins Co of Canada

3027 Harvester Road
Burlington ON Canada
L7N 3G9
416/639-6200
Blecker, D Lorne
Tiede, Robert G

Aetna Canada

145 King Street
Toronto ON Canada
M5H 3T7
416/864-8000
Peck, Larry A

Aetna International Inc

3508 One Exchange
Square
8 Connaught Place
Hong Kong Hong Kong
852/523-2053
Halpern, Barry S

Aetna Life Ins Co of America

11th Floor
658 Tun-Hwa South Road
Taipei Taiwan Republic of
China
02/735-9213
Poon, Patrick S C

Albany Life Assurance

Station House
Three Darkes Lane
Potters Bar Herts England
EN6 1AJ
07/074-2311
Harwood, Michael P
(Herts)

ALGICO

17-19 Pembroke Street
Port of Spain Trinidad
809/623-8891
Adams, Eric A

Allianz-AG

Azamerica
Leopoldstrasse 4
Munich 40 West Germany
D8000
Farley, Michael W

American International Group Cos JP & Korea

AIU Building Chiyoda-ku
1-3 Marunouchi 1-Chome
Tokyo Japan
003/218-4675
Duperreault, Brian

American Intl Assur Co Ltd

AIA Building
One Stubbs Road
Hong Kong Hong Kong
852/832-1800
Chan, Frank Yun Lam

American International Reinsurance

PO Box HM 152
Hamilton Bermuda
HM AX
809/295-2121
Brown, Peter

American Life Ins Co

PO Box 5984
Sharja United Arab
Emirates
Ahmad, Saiyed A
Rutter, John Joseph
(Tokyo)

Assumption Mutual Life Ins Co

770 Main Street
Moncton NB Canada
E1C 8L1
506/853-6040
Martin, Raymond
Martineau, Claude J

British American Life & General Ins Berhad

Bangunan British
American
Jalan Semantan,
Damansara Heights
Kuala Lumpur Malaysia
50490
03/2548055
Foong, Soo Hah

Canada Life Assurance Co

330 University Avenue
Toronto ON Canada
M5G 1R8
416/597-1456
McCubbin, Horace W
Nield, David A

Canadian General Insurance Group

2206 Eglinton Avenue East
Scarborough ON Canada
M1L 4S8
416/288-5345
Dunn, R Lewis

Canadian Reassurance Co

1010 Sherbrooke Street
West
Suite 1707
Montreal PQ Canada
H3A 2R7
514/288-3134
Lapierre, Denis
Leroux, Jean-Francois

Centre Reins Holdings Ltd

PO Box HM 1788
Hamilton Bermuda
HM HX
809/295-8501
Gagnon, Luc
Pierson, Frank D

China Life Ins Co Ltd

122-1 Tung Hwa N Road
Taipei Taiwan
02/713-4511
Fan, Tuan
Lo, Won How

CIGNA Taiwan

7th Floor
673 Min Shen East Road
Taipei Taiwan Republic of
China
718-5191
Chang, Chiu-Cheng

The Citadel Assurance Co

1075 Bay Street
Toronto ON Canada
M5S 2W5
416/928-8500
Dowhanuk, G Christina
Mills, John A

Confederation Life Ins Co

321 Bloor Street East
Toronto ON Canada
M4W 1H1
416/323-8111
Pauline, Gary E
Rae, Lawrence J
Rosenfelder, Michael
Till, Ronald L W
Wright, Kenneth A

Les Cooperants

600 West de Maissoneuve
Blvd
Montreal PQ Canada
H3A 3J9
514/287-6500
Fortier, Richard
Turcotte, Carole

Crown Life Ins Co

120 Bloor Street East
Toronto ON Canada
M4W 1B8
416/928-4500
Beiles, Herb N
Dark, John L
Evans, Gareth W
Grenier-Lew, Lynn C M
Houle, Remi
Johnston, David R
Macklin, Donald F
Shell, Arnold J
Stackhouse, B L
Wason, Stuart F

Crusader Ins plc

Reigate Surrey United
Kingdom RH2 8BL
073/724-2424
Schemerman, David C

The Dominion of Canada Group

165 University Avenue
Toronto ON Canada
M5H 3B9
416/947-2516
Christie, James K

Eagle Star Ins Co Ltd

60 St Mary Axe
London United Kingdom
EC3A 8JQ
071/929-1111
Sanders, David E

Equitable Life Insurance Co Ltd

NSE Building, Chiyoda-ku
1-7 Kanda Jinbo-cho
Tokyo Japan 101
003/292-6702
Bertolini, Stephen

Equitable Life Insurance Co

NSE Bldg 7F 1-7 Kanda
Jinbo-cho Chiyoda-Ku
Tokyo Japan
3/233-3912
Shutzky, Marc

Ethniki Ins Co

Karagheorghis Servias 8
Athens Greece 102 10
01/3222121
Koutsopoulos,
Constantine

FAI Metropolitan Life

46 Parnell Road
Parnell
Auckland 1 New Zealand
064/939-9377
Magee, Ken

Financial Life Assurance Co of Canada

10 Four Seasons Place
PO Box 335
Etobicoke ON Canada
M9C 4V3
416/626-7002
Hutchison, Michael B

Folksam Insurance Group

Stockholm Sweden S106 60
08/772-6000
Wohlner, Ellis A

Great-West Life Assurance Co

100 Osborne Street North
Winnipeg MB Canada
R3C 3A5
204/946-1190
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Dackow, Orest T
Devos, Denis J
Magnusson, D S
Morrison, David E
Steven, David E

Imperial Life Assurance Co of Canada

95 St Clair Avenue West
Toronto ON Canada
M4V 1N7
416/926-2600
Hale, Michael A

Independent Order of Foresters

789 Don Mills Road
Don Mills ON Canada
M3C 1T9
416/429-3000
Chisholm, Donald W
Daly, Peter
Dickson, David

Field, Robert W
Reaburn, Paul D

Industrial-Alliance Life Ins Co

1080 Chemin St Louis
Sillery PQ Canada
G1K 7M3
418/684-5000
Germann, Maurice

Jardine Life Assurance Ltd

23/F Harcourt House
39 Gloucester Road
Wanchai Hong Kong
525-861-4000
Ip, Joseph C

John Hancock Int'l Services HK

1204 Admiralty Center
Tower 1
18 Harcourt Road
Hong Kong Hong Kong
852/865-7763
Belfer, Arthur J

Laurier Life Insurance Co

304 The East Mall
Etobicoke ON Canada
M9B 6E2
416/234-9700
Hutchinson, R Garth

Life of Georgia (Taiwan)

11/F 120 Chizen-Kuo N
Road
Sec 2
Taipei Taiwan
02/508-1802
Wu, David

Lifetime Assurance Company Ltd

Haddington Centre
Percy Place
Dublin 4 Ireland
604777
Creedon, Seamus

Lincoln European Re

10 Rue Montoyer
Brussels Belgium 1040
322/507-8681
Valavanis, Manolis

London Life Insurance Co

255 Dufferin Avenue
London ON Canada
N6A 4K1
519/432-5281
Chambers, Morris W
Morrison, Gregory E
Stewart, Kenneth W

Manufacturers Life Ins Co

200 Bloor Street East
Toronto ON Canada
M4W 1E5
416/926-0100
Bicknell, Arthur
Caballero, Crispina O
Cobban, Robert M
Curtis, Simon R

(Continued on next page)

II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Manufacturers Life Ins Co - continued

Engels, J Helmut
Fessenden, John A
Friesen, John M
Guy, Geoffrey I
Horman, David M
Luk, Peter K Y
(Wanchai)
Mannik, Silvana T
Mathews, B Dale
McFarlane, J Donald
McFarquhar, Kenneth A
McNeil, Margaret
(Waterloo)
Nitsou, Paul
Smithen, Robert M
Swanick, Glenn R

Maritime Life Assurance Co

PO Box 1030
Halifax NS Canada
B3J 2X5
902/453-4300
Crawford, J Dickson

Massachusetts Indemnity & Life Ins Co

3120 Breckinridge Blvd
Duluth GA 30199-0001
404/381-1000
Gershuni, David
(Mississauga)

The Meiji Mutual Life Ins Co

1-1 Marunouchi 2-chome
Chiyoda-ku
Tokyo Japan 100
03/283-8111
Yoshida, Hideyuki E

Mercantile & General Reins Co plc

Moorfields House
Moorfields
London England
EC2Y 9AL
441/628-7070
Mackay, Graham W G
(Sydney)

Mercantile & General Reins Co plc

University Place
123 Front Street West
Toronto ON Canada
M5J 2M7
416/947-3800
Clairman, Stephen A
Doiron, Louis

Patterson, Peter B
Tiessen, Robert J

Metropolitan Ins & Annuity Co

11/F 85 Jen Ai Road
Section 4
Taipei Taiwan
886-2-775-1175
Chang, Youling Grace
Hsiang, Harry C

Metropolitan Life Ins Co

One Madison Avenue
New York NY 10010
212/578-2211

Keller, Glen D
(Ottawa)
Smith, Fraser M
(Ottawa)
Tweedie, John H
(Ottawa)

Mutual Life of Canada

227 King Street South
Waterloo ON Canada
N2J 4C5
519/888-2290
von Schilling, Kurt K

Nan Shan Life Ins Co Ltd

302 Ming Chuan East Road
Taipei Taiwan Republic of
China 10461
25013333
Cheung, Chun Kwan A

National Life Assurance Co of Canada

522 University Avenue
Toronto ON Canada
M5G 1Y7
416/598-2122
Trudeau, Rene E

National Mutual Ins Co Ltd

Sun Hung Kai Centre,
Eighth Floor
30 Harbour Road
Hong Kong Hong Kong
5-757282

Jenkins, Terry D
Leung, Kung Lup

Nationale-Nederlanden Financial

One Concorde Gate
Don Mills ON Canada
M3C 3N6
416/391-8488
Cooper, Lorne M

Nationale-Nederlanden NV

3 Johan de Wittlaan
PO Box 29701
The Hague The
Netherlands 2517 JR
070/358-1581
Largent, Steve M
(The Hague)

NN Life Ins Co of Canada

One Concorde Gate
Don Mills ON Canada
M3C 3N6
416/391-2200
Birkenshaw, John T

North American Life Assur Co

5650 Yonge Street
North York ON Canada
M2M 4G4
416/229-4515

Barbosa, Carlos
Betteto, Edward
Chamberlain, John A
Chan, Stanley S
Moore, Brian L

North West Life Assur Co

800-1040 West Georgia
Street
Vancouver BC Canada
V6E 4H1
604/689-1211
Francis, Donald R
Pepper, Ron W

The Paul Revere Life Ins Co

18 Chestnut Street
Worcester MA 01608
508/799-4411
Taylor, Douglas W
(Burlington)

Pennsylvania Life Ins Co

3130 Wilshire Boulevard
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Pinnacle Reins Co Ltd

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809/292-8600
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Prudential Ins Co (Taipei)

167 Tun Hwa North Road
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02/719-6661
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Prudential Ins Co of America

Prudential Plaza
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The Prudential Life Ins Co

Sogo Hanzomon Building
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Royal Insurance plc

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071/283-4300
Rushton, Ian Lawton

Seaboard Life Ins Co

2165 West Broadway
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St Lawrence Reassurance Co

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Swiss Reinsurance Company

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Zurich Switzerland
208-2121
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Terra Nova Insurance Co Ltd

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Miller, Orville H

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(Atlanta)
- Grant, Peter G
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(Valhalla)
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(Chicago)
- Hardin, Robert B
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- Helmke, Larry Lee
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Warthen, Thomas V
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Boston MA 02114
617/727-7189
Lonsdale, Frederick

Nebraska Department of Insurance

Terminal Building Suite 400
941 'O' Street
Lincoln NE 68508
402/471-2201
Elmshausen, Ronald D

New Jersey Department of Insurance

20 West State Street
PO Box CN325
Trenton NJ 08625-0325
609/292-5360
Cardinal, Clayton A
Chakrabarti, Asutosh

State of NJ Department of Insurance

20 West State Street
CN 325
Trenton NJ 08625
609/984-7711
Roberts, Lewis H

State of New Mexico Dept of Insurance

PO Box 1269
Santa Fe NM 87504-1269
505/827-4500
Cox, David B
Fickes, Jerry W
Scott, James E, Jr.

New York State Insurance Department

Agency Building One
Empire State Plaza
Albany NY 12257
518/474-7929
Callahan, Robert J
Chou, Philip S
(New York)
Devine, James L
Dorf, Stanley A
(New York)
Enriquez, Ruben F
(New York)
Fagan, Vincent F, Jr.
(New York)
Gardiner, James B
(New York)
Hess, Morton B
Jones, Nathan F
(New York)
Kelly, Anne
(New York)
Kreuter, Peter S
(New York)
Kwan, Chac B
(New York)
Liebers, Elise C
(New York)
Lomicky, Robert A
(New York)
Malik, Sudershan K
(New York)
McVity, Leonard H
(New York)
Mikhail, Raouf G
Nuding, Robert C
Oxley, John E
(New York)
Packer, Bernard
(New York)
Roth, Lewis P
(New York)
Scher, Edward
(New York)
Schoener, Paul H
Silverman, Janet K
(New York)
Smith, Peter L, Jr

North Carolina Dept of Insurance

430 North Salisbury Street
PO Box 26387
Raleigh NC 27611
919/733-3284
Donaldson, John P
James, Walter L
Woolery, James G

Oregon State Ins Division

21 Labor & Industries Bldg
Salem OR 97310
503/378-4271
Johnsen, Storm
Lamb, R Michael
Swenson, James R

Pennsylvania Insurance Department

1311 Strawberry Square
Harrisburg PA 17120
717/787-4192
Donahay, James R
MacLaughlin, Betty K
Szczechanski, Chester J

South Carolina Dept of Insurance

1612 Marion Street
Columbia SC 29201
803/737-6160
Jordan, C Michael
Simons, Martin M

State of MN Department of Commerce

133 East 7th Street
St Paul MN 55101
612/296-4026
Amundson, Richard B
Saarloos, George L

Texas State Board of Insurance

1110 San Jacinto
Austin TX 78701-1998
512/463-6169
Becker, Ted
Boerner, Michael W
Burke, Frank F
(Dallas)
Cheng, Margaret T
Duewall, David M
Long, Robert A
Warburton, William P

Washington Ins Commissioner

Insurance Building
Olympia WA 98504-0321
206/753-7300
Barclay, D Lee
Kessel, Hugh G
Olson, Roy C

Wisconsin Office of the Commissioner of Insurance

123 West Washington Avenue
Madison WI 53702
608/266-0081
Durose, Stanley C

VII. OTHER GOVERNMENTAL EMPLOYMENT U.S.

California Department of Health Services

714 'P' Street
Room 1550
Sacramento CA 95814
916/324-8101
McCollum, Gary J
Ruderman, Robert

California Public Employees' Retirement System

400 'P' Street
Sacramento CA 94229-2715
916/326-3000
Aguinaldo, Leonardo C
DuBois, David H
Hwang, Kung-Pei
Swieczicki, Michael E
Young, Stephen P

Department of Defense

1600 Wilson Boulevard
Fourth Floor
Arlington VA 22209
202/696-5869
Gottlieb, Benjamin I
Hearn, Vincent W
(New York)

Dept of Housing & Urban Development

451 Seventh Street SW
Room 9138
Washington DC 20024
202/755-5880
Herzog, Thomas N

Department of Treasury

1500 Pennsylvania Avenue NW
Suite 1051
Washington DC 20220
202/377-9550
Weller, Harlan M

Electric Power Board of Chattanooga

537 Cherry Street
Chattanooga TN 37402
615/757-1222
Earl, Ronald D

Federal Insurance Administration

U S Government Federal Emergency Management Agency
Washington DC 20472
202/646-2783
Reilly, Francis V

Fire & Police Pension Associates

Two DTC
5290 DTC Parkway
Englewood CO 80111
303/770-3772
Timmons, Amy S

Florida Local Retirement System

Cedars Executive Center
2639 North Monroe
Building C
Tallahassee FL 32303
904/488-2784
Slavin, Charles

Florida Retirement System

Div of Retirement, Cedars Executive Center
Building C, 2639 North Monroe Street
Tallahassee FL 32304
904/488-2879
Gibney, Lawrence J

Food and Drug Administration

Div of Biometrics, 18B-45
5600 Fishers Lane
Rockville MD 20857
301/443-4594
Marticello, Daniel N

Health Care Financing Administration

Office of the Actuary
1705 Whitehead Road
Baltimore MD 21207
301/966-3000
King, Roland E
Klemm, John D
Leong, Kenneth K
Savord, Gregory J
Solomon, Ronald L
Strauss, Isidor R

Internal Revenue Service

1111 Constitution Ave NW
Washington DC 20224
202/566-5000
Black, Kenneth
Cross, Rowland E
Kimlin, Newell W
(Los Angeles)
Krist, Karen
(Elmhurst)
Maidanick, Charles
(Chicago)
Marwitz, Werner
Moody, William E
Olsen, Edith
(Dallas)

Porter, Lee B
Sypher, Edward
Tino, Paulette

International Monetary Fund

700 19th Street NW
Room 6-320
Washington DC 20431
202/623-8223
Hogan, Francis X

Maryland State Retirement Agency

301 West Preston Street
Baltimore MD 21201
301/225-4050
Dyer, Herbert L

Massachusetts Div of Ins State Rating Bureau

280 Friend Street
Boston MA 02114
617/727-7189
Hosford, Mary T

Massachusetts Public Employee Retirement Administration

One Ashburton Place
Boston MA 02108
617/727-9380
Ware, Barbara J

New York City Retirement Systems

220 Church Street
New York NY 10013
212/566-7677
Beirne, James A
Kheel, Brian S
Krasner, Stanley
North, Robert C, Jr

New York State Department of Civil Service

State Campus Bldg 1 #116
Albany NY 12239
518/457-3223
Candelario, Peter C

New York State Employees Retirement System

A E Smith Building
Albany NY 12244
518/474-4537
Cook, Gerald R
Landin, Teri Elizabeth
Tornga, J Edward

New York State Teachers Retirement System

10 Corporate Woods Drive
Albany NY 12211-2395
518/447-2666
Fairlee, Carol H
Johansen, Lawrence A
Vaivads, Sandra Nma

Office of the State Actuary-WA

2420 Bristol Court SW
Suite 101, Mail Stop-FS14
Olympia WA 98504
206/753-9144
Bland, Steven

Pension Benefit Guaranty Corp

2020 'K' Street NW
Washington DC 20006-1806
202/778-8800
Beard, Allen R
Gebhardtshauer, Ronald
Gustafson, C David
Wells, Kevin Clifton
Wood, John W, Jr.

Social Security Administration

6401 Security Boulevard
Baltimore MD 21235
301/965-3001
Ballantyne, Harry C
Bayo, Francisco
Foster, Richard S

City of St Paul, Risk & Employee Benefit Management

900 Commerce Building
8 East Fourth Street
St Paul MN 55101
612/292-6235
Haltiner, Terry M

The State Insurance Fund

199 Church Street
New York NY 10007
212/312-7562
Schulman, Justin

US General Accounting Office

7610 Woodbine Drive
Laurel MD 20707
202/272-3239
Simpson, William

US Department of Labor

Unemployment Ins Services, Room S4519
200 Constitution Avenue NW
Washington DC 20210
202/535-0640
Manning, James H

US House of Representatives

112 Cannon House Office Building
Washington DC 20515
202/225-5494
Mueller, Russell J

U S Office of Personnel Management

1900 'E' Street NW
Room 4307
Washington DC 20415
202/606-0722
Kichak, Nancy H

US Railroad Retirement Board

844 North Rush Street
Chicago IL 60611
312/751-4915
Kagen, Maynard I

US Treasury Department

1500 Pennsylvania Avenue NW
Room 2045
Washington DC 20220
202/566-5894
Van Valkenburgh, Regina

Veterans Administration

PO Box 8079
Philadelphia PA 19101
215/951-5313
Berman, Melvyn E
Tarzian, Michael J

Workers' Compensation Rating & Inspection Bur of MA

101 Arch Street
5th Floor
Boston MA 02110
617/439-9030
Fitz, Loy W
Mahler, Howard C

VIII. GOVERNMENTAL EMPLOYMENT OTHER COUNTRIES**Workers' Compensation
Board**

Two Bloor Street East
Toronto ON Canada
M4W 3C3
416/927-9555
Gregoire, Jean

IX. INVESTMENT BANKERS OR ADVISORS

AIG Global Investors Inc

200 Liberty Street
19th Floor
New York NY 10281
212/266-0405
Davi, Ronald J

AMEV Investors Inc

PO Box 64284
St Paul MN 55164
612/459-0755
Meyer, Thomas G

Boylston Capital Advisors

501 Boylston Street
Boston MA 02117
617/578-2289
Leland, Alan C, Jr

Chase Manhattan Bank NA

One Chase Manhattan
Plaza 19
New York NY 10081
212/552-2222
Shumpi, Prakash A

Conning & Co

Cityplace II
185 Asylum Street
Hartford CT 06103
203/527-1131
Ransom, Gary K

Garry Eckard & Co Inc

11025 Timber Lane
PO Box 883
Carmel IN 46032
317/844-6200
Eckard, Garry M

**Fidelity Investments
Retirement Services**

82 Devonshire Street L10D
Boston MA 02109
617/570-5651
Fen, Allan Ming

**Fidelity Management
Trust Co**

82 Devonshire Street
140F
Boston MA 02109
617/570-2516
Nemerever, William L

Goldman Sachs & Co

85 Broad Street
New York NY 10004
212/902-1000
Melnikoff, Meyer

Gramercy Partners

245 Park Avenue
14th Floor
New York NY 10167
212/272-5793
Spooner, Forrest Allen

**Investment Research
Institute**

Tri-View Offices, Suite 365
110 Boggs Lane
Cincinnati OH 45246
513/772-2552
Bergen, Robert D
Schaeffer, Bernard G

**Kemper Financial Services
Inc**

120 South LaSalle Street
Chicago IL 60603
312/845-1552
Collecchia, Frank E

**R V Kuhns & Associates
Inc**

1501 Fourth Avenue
Suite 2190
Seattle WA 98101
206/623-2600
Howell, Charles Joseph

Lehman Brothers

Three World Financial
Center, 9th Floor
American Express Tower
New York NY 10285
212/640-8302
Harris, David M

**Merrill Lynch Capital
Markets**

North Tower
World Financial Center
New York NY 10281-1210
212/449-5000
Epstein, Sheldon
Routhenstein, Alan J

Morgan Stanley & Co

1251 Avenue of the
Americas
New York NY 10020
212/974-4000
Bullock, Venita L
Griffin, Mark W
Tilley, James A

Pettit-Morrey Company

520 Pike Street
20th Floor
Seattle WA 98101-4004
206/447-0516
Sawyer, J Stewart, III

PRIMCO

First National Tower
101 South Fifth Street
Louisville KY 40202
502/589-2011
Sekac, Albert V

Salomon Brothers Inc

One New York Plaza
New York NY 10004
212/747-7000
Bader, Lawrence N

Scott Douglas Inc

488 Buena Road
Suite 101
Lake Forest IL 60045
708/295-7755
Magic, Michael F

**Shearson Lehman Brothers
Inc**

Mack Centre III, Ground
Floor
East 140 Ridgewood
Avenue
Paramus NJ 07652
201/967-6700
Callie, Gabriel G

**Standish Ayer & Wood
Inc**

One Financial Center
Boston MA 02111
617/350-6100
Clancy, Robert P

Nigel Stephens Counsel

5160 Yonge Street
Suite 810
North York ON Canada
M2N 6L9
416/250-6560
Dalrymple, J Ian

Townsend & Schupp

100 Wells Street
Suite 802
Hartford CT 06103
203/522-2214
Townsend, Frederick S,
Jr.

**Trinity Investment
Management Corp**

12835 East Arapahoe Road
Englewood CO 80112
303/799-9977
Powers, David A

X. SOFTWARE DEVELOPERS/VENDORS

ACTI

400 Montvale Center
18310 Montgomery Village
Avenue
Gaithersburg MD 20879
301/990-0900

Bastian, Twila
(Albuquerque)
Frasier, Walter E
Nelson, Stephen J

Actuarial Systems Corp

323 1/2 Main Street
Suite 203D
Rochester MI 48307
313/656-8861
Storm, Diane M

CAPSCO PALLM SYSTEMS INC

4040 Vincennes Circle
Indianapolis IN 46268
317/871-4700
Knutson, James J
Sheets, William L

Cybertek Solutions Inc

7800 Stemmons Freeway
Suite 600
Dallas TX 75247
214/637-1540
Martin, Robert C

EBG & Associates Inc

70 East Lake Street
Suite 1400
Chicago IL 60601
312/580-2255
Garcia, Emmanuel B, Jr

Financial Analysis & Control Systems Corp

48 Union Street
Stamford CT 06906
203/324-9797
Cheng, Phillip C

Financial Data Planning Corp

2140 South Dixie Highway
Miami FL 33133
305/858-8200
Stroud, Christine L

Hawley Actuarial Software

13 Council Crest Drive
Corte Madera CA 94925
415/924-4645
Hawley, Douglas N
Hawley, Sharon S

Insurance Information Systems

4141 North 31st Street
#125
Phoenix AZ 85016
602/468-0645
Walker, Ralph P

ISI Systems Inc

Two Tech Drive
Andover MA 01810
508/682-5500
Squires, Sanford R

K V Systems

4537 Atlanta Drive
Plano TX 75093
214/867-8012
Yarus, Stuart A

Lynchval Systems Inc

6842 Elm Street
PO Box 957
McLean VA 22101
703/893-3170
Davids, Winston G

Micro Life Systems Inc

13910 Champton Forest
Drive
Suite 205
Houston TX 77069
713/580-3041
Shelor, Morgan L

Network Data Processing

200 Fifth Avenue SE
PO Box 74828
Cedar Rapids IA 52407
319/398-1800
Taylor, Robert H

Operational System Designs Inc

3030 LBJ Freeway
Lock Box 19, Suite 1380
Dallas TX 75234
214/241-3944
Kirkpatrick, David K

Peak 1 Resources Inc

5215 South Laredo Way
Aurora CO 80015
303/699-5500
Schmidt, Geoffrey J

PENTABS

1660 Prudential Drive
Jacksonville FL 32207
904/399-5888
Dorsa, Lorraine

Philibert Software Group

980 Canton Street
Suite 100
Roswell GA 30075
404/642-2056
Brown, Charles E, Jr

Policy Management Systems Corporation

PO Box 10
Columbia SC 29202
803/735-4000
Glathar, James A

Southpaw Software

7549 Highbridge Road
Manlius NY 13014
315/682-7791
Schultz, Alan R

Support Systems

PO Box 617
Mohegan Lake NY 10547
914/528-1456
Liuzzo, Joseph

Syntelligence

1000 Hamlin Court
PO Box 3620
Sunnyvale CA 94089
408/745-6666
Piazza, Richard N

Tackl Software

20 Long Lane
Malvern PA 19355
215/644-5309
Lang, Andrew C

UL-TRA Life Systems Inc

1410 South Kaspar Avenue
Arlington Heights IL
60005
708/259-7707
Stephan, Ruth W

Wyatt Software

5335 SW Meadows Road
Lake Oswego OR 97035
503/620-9800
Risch, Lawrence B

XI. ORGANIZATIONS SERVING INSURANCE BUSINESS

Actuarial Search

16609 Vicarage Court
Dallas TX 75248
214/931-7468
Colver, Charles F

AGS Information Systems

71 Fifth Avenue
New York NY 10003
212/741-5200
Sardelis, John

AIPSO

302 Central Avenue
Johnston RI 02919
401/528-1318
Pelletier, Charles Albert

American Council of Life Ins

1001 Pennsylvania Ave NW
Washington DC 20004-2599
202/624-2000

Booth, John K
Carroll, William
Case, Daniel F
Cole, Stanton L
Dillingham, Grace V
Donnelly, Vincent W
Minck, Richard V
Schreiner, William J
Spano, Anthony T

An Actuarial Recruiter

15 Wells Road
West Hartford CT 06107
203/521-7459
Braunstein, Michael M

Anchor National Services Inc

1331 17th Street
Suite 1000
Denver CO 80202-1560
303/294-1522
Sell, Susan J

Artificial Intelligence for Medicine Inc

PO Box 428
Farmington CT 06034
203/678-9038
Levy, Leslie

Associated Industries of FL

Property & Casualty Trust
PO Box West
Pompano Beach FL 33061
305/772-2700
White, Frank T

Auto Insurers Bureau of MA

101 Arch Street
7th Floor
Boston MA 02110
617/439-4542
Cardoso, Ruy A

Benetech Corp

7419 South Depew Street
Littleton CO 80123
303/979-6237
Keffer, William W

Computer Sciences Corporation

National Flood Insurance Program
10101 Senate Drive
Lanham MD 20706
301/982-2106
Hayes, Thomas L

The Continuum Company Inc

9500 Arboretum Blvd
Austin TX 78759-9983
512/345-5700
Africa, Mark D
Baker, Karl T
Coffman, Kenneth L
Foster, Lloyd A
Hasselmeier, A G
Hu, Kaiyuan
Nielsen, Linda D
Onstott, Margaret R
Peterman, Donna S

Cooperants Group Inc

600 West De Maisonneuve Boulevard
34th Floor
Montreal PQ Canada
H3A 3J9
514/287-6618
Lafond, Andre

Dental Network of America

Two TransAm Plaza Drive
Oakbrook Terrace IL 60181
708/691-1133
Webb, James O

The Donner Company

4505 S Wasatch Blvd
Suite 310
Salt Lake City UT 84124
801/277-4747
Dummer, Arthur O

Electronic Data Systems

5400 Legacy Drive
C3-1C-01, Ins Prod Group
Plano TX 75024
214/604-1649
Magnus, Harold

Equifax Inc

1600 Peachtree Street NE
Atlanta GA 30302
404/885-8340
Carr, Julian S, Jr.

Florida Employers Insurance Service Corp

2601 Cattleman Road
Sarasota FL 34232
813/955-2811
Neff, Raymond M

Gill & Roeser Inc

535 Fifth Avenue
34th Floor
New York NY 10017
212/972-4880
Gill, Ardian C
Koegel, David
Roeser, Kirk G

Home Office Ref Laboratory

PO Box 2035
Shawnee Mission KS 66201
913/888-1770
Sadler, Gregg R

Insurance Services Office Inc

160 Water Street
New York NY 10038
212/487-5000
Banfield, Carole J
Boison, LeRoy A, Jr.
Burger, George
Cadorine, Arthur R
Cathcart, Sanders B
Crifo, Daniel A
Curry, Robert J
Debs, Raymond Victor
Fitzgerald, Beth
Fusco, Michael
Galiley, Bernard J
Graves, Nancy A
Kollar, John J
Leccese, Nicholas M, Jr.
Licht, Peter M
Meyers, Glenn
Miller, Philip D
Prevosto, Virginia R
Riff, Mayer
Stein, Joan Berkman
Surrage, James
Svendsgaard, Christian
Thompson, Kevin B
Walters, Mavis A
(Washington)
White, Jonathan
Whitman, Mark
Woods, Patrick B

Integrated Admin Services

One Buckhead Plaza, 19th Floor
3060 Peachtree Road NW
Atlanta GA 30305-2228
404/261-4418
Parker, Rembert N

Intere Intermediaries

10 Penn Center Plaza
Suite 1000
Philadelphia PA 19103
215/246-3427
Shatoff, Larry D

Raymond Karsan & Associates

One Devon Square, Suite 214
724 West Lancaster Avenue
Wayne PA 19087
215/971-9171
Karsan, Nooruddin S

Management Applied Programing

3415 South Sepulveda Boulevard
Suite 200
Los Angeles CA 90034
213/397-7220
Dastur, Furrokh N

Morson Consulting Ltd

44 Glenallan Road
Toronto ON Canada
M4N 1G8
416/481-8336
Morson, Alan E

National Council on Compensation Ins

One Penn Plaza
New York NY 10119
215/560-1000
Adams, Jeffrey
Blanco, Roberto G
(Boca Raton)
Davis, James R
(Wayne)
Dew, Edward D
(Boca Raton)
Dolan, Michael C
(Boca Raton)
Fein, Richard I
Fresch, Glenn W
Gillam, William R
(Boca Raton)
Jaeger, Richard M
Spidell, Bruce R
(Boca Raton)
Stein, Debra R
Thorne, Joseph O
(Agoura Hills)
Washburn, Monty J
(Boca Raton)
Yen, Chung-Ye
(Agoura Hills)

Old Republic General Services Inc

307 North Michigan Avenue
Chicago IL 60601
312/346-8100
Mitchell, William H

Pennsylvania Compensation Rating Bureau

1339 Chestnut Street
Philadelphia PA 19107
215/568-2371
Doyle, Michael J
Wisecarver, Timothy L

Pickett Penry Girard Associates Inc

PO Box 25047
Winston-Salem NC 27114-5047
919/631-3187
Garland, Frederick J, Jr.

Probe Inc

3800 South 42nd Street
Lincoln NE 68506
402/486-1336
Angle, John C

Pryor Associates

147 Old Country Road
Hicksville NY 11801
516/935-0100
Reimer, Pauline

Reinsurance Alternatives Inc

7900 Xerxes Avenue South
Suite 2030
Minneapolis MN 55431
612/832-3366
Swager, Richard E

Reinsurance Risk Management Inc

2025 Sheppard Avenue East
Suite 2401
Toronto ON Canada
M2J 1V7
416/495-7310
Lerner, Peter

ReMark Marketing Services Inc

121 Bloor Street East
Suite 702
Toronto ON Canada
M4W 3M5
416/920-0912
Butler, Paul C

The Stevenson Group/SES

9744 Wilshire Boulevard
Suite 205
Beverly Hills CA 90212
213/285-0003
Baitler, Simon C

Sullivan Payne Company

Century Square
1501 Fourth Avenue, Suite 1400
Seattle WA 98101
206/223-1200
Kreps, Rodney E

Total Compensation Systems Inc

5699 Kanan Road
Suite 316
Agoura Hills CA 91301
818/707-7314
Kischuk, Geoffrey L

The Travelers Corporation

One Tower Square
Hartford CT 06183-1100
203/277-0111
Budd, Edward H
Shima, Richard J

Travelers Realty Investment Co

One Tower Square
13SHS
Hartford CT 06183-2020
203/954-7131
Sondergeld, Eric T

Underwriters & Management Services Inc

3400 Coliseum Boulevard East
Suite 260
Fort Wayne IN 46805
219/482-1924
Morrison, George G, III

XI. ORGANIZATIONS SERVING INSURANCE BUSINESS

Underwriters International Inc	The D B Wallace Company	Washington Square Capital Inc	Workers Compensation Insurance Rate
1170 Ellington Road	156 South River Road	Northstar West, Suite 1400	Spear Street Tower
South Windsor CT 06074	Tryon NC 28782	625 Marquette Ave South,	One Market Plaza, Suite
203/289-8434	704/859-5870	Box 9402	500
McLean, Michael R	Wallace, Diane	Minneapolis MN 55440	San Francisco CA 94105
		612/342-3736	415/777-0777
		Bruns, Sandra Lee	Bellusci, David M
		Hepokoski, Peter	
		Shepherd, W Blaine	

XII. MISCELLANEOUS EMPLOYMENT

Act Plus Inc
160 Nelms Road
Fayetteville CA 90214-5121
404/487-0197
Paquin, Claude Y

Air Line Pilots Association Int
535 Herndon Parkway
Herndon VA 22070
703/689-4123
Bems, Vitold A

Alcan (Bermuda) Ltd
PO Box HM 1386
Hamilton Bermuda HMFx
809/295-3550
Schaller-Kelly, C V

American Academy of Actuaries
1720 'I' Street NW
7th Floor
Washington DC 20006
202/223-8196
Murphy, James J

American Exchange Bank
151 North Fourth
Elmwood NE 68349
402/994-2175
Clements, Robert K

American Home Products Corp
685 Third Avenue
New York NY 10017
212/878-5000
Gottstein, Adolph John
Lanskey, Stanley M

Annuity Board SBC
PO Box 2190
2401 Cedar Springs
Dallas TX 75221-2190
214/720-2154
Wade, Terry R

AT&T Corporate Headquarters
One Speedwell Avenue
East
Room 1116E
Bldg Code 88E
Morristown NJ 07960
212-605-5500
Harrington, Donald P
Pilewicz, Paula M

Automobile Club of Southern California
2601 South Figueroa Street
H368
Los Angeles CA 90007
213/741-4766
Baum, Edward J

Bankers Trust Co
Six West
280 Park Avenue
New York NY 10015
212/850-3238
Levine, Joel Ira

Becker & Rooney Inc
Glenpointe Centre East
Teaneck NJ 07666-6768
201/907-6880
Becker, Murray L

BellSouth Corp
1155 Peachtree Street NE
Room 14EO5
Atlanta GA 30367-6000
404/249-3532
Davis, Therman W, Jr.

Benjamin-Beattie Ltd
1000 Lake Shore Drive
Chicago IL 60611
312/337-1343
Beattie, Orville C

The BFN Corporation
505 South Lenola Road
Moorestown NJ 08057
609/234-9595
Bruchansky, Sherman A

The Boeing Company
Mail Stop 13-60
PO Box 3707
Seattle WA 98124
206/655-2121
Curtis, Julie Ann

Boise Cascade Corporation
One Jefferson Square
Boise ID 83728
208/384-6475
Larimore, Stuart B

British American Investments Pte Ltd
57 Robinson Road
#06-00
Singapore Singapore 0106
065/223-6654
Wong, Steve

Broad Inc/SunAmerica
11601 Wilshire Boulevard
10th Floor
Los Angeles CA 90025
213/312-5000
Chua, Andrew D
Reoliquio, Edwin R

Casualty Actuarial Resources
330 South Old Ranch Road
Arcadia CA 91006
818/574-0722
Hu, David D

Certus Financial Corp
One Bush Street
Suite 450
San Francisco CA 94104
415/954-1971
Zonca, Stephen A

Champion International Corp
One Champion Plaza
Stamford CT 06921
203/358-7372
Carey, Gene Debbie
Tong

Chrysler Motors Corporation
12000 Chrysler Drive
Highland Park MI 48228-1919
313/956-5471
Brown, Richard F
Kempken, David W

Citicorp
399 Park Avenue
Third Floor
New York NY 10047
212/559-1000
Wilde, Peter R

Cleveland Clinic Foundation
9500 Euclid Avenue
Cleveland OH 44106
216/444-2316
Crow, Walter C

Cobe Laboratories Inc
1185 Oak Street
Lakewood CO 80215
303/232-6800
Gardner, Mary M

Consolidated Edison Co
Four Irving Place
Room 947-S
New York NY 10003
212/460-6559
Terhune, Harry, Jr

Curtis Mallet-Prevost Colt & Mosle
101 Park Avenue
New York NY 10178-0061
212/696-6072
McGarry, Edward C

Cybertek
7800 Stemmons Freeway
Suite 600
Dallas TX 75247
214/637-1540
Belfer, Robert S

Dairy Stores Inc
PO Box 3031
Edison NJ 08818-3031
201/287-2800
Kerstein, Andrew M

Datair
415 East Plaza Drive
Westmont IL 60559
708/325-2600
Campos, Alberto R

Dauphin Data Corp
2800 Dauphin Street
Mobile AL 36606
205/470-6515
Thomason, David Reed

DCA Inc
400 DCA Center
13100 Wayzata Boulevard
Minnetonka MN 55343
612/541-7500
Aiverson, John C

DCP Administrators Inc
7315 Wisconsin Avenue
Suite 705E
Bethesda MD 20814
301/656-8993
Harbertson, Dan A

Dean Witter Reynolds Inc
Two World Trade Center
68th Floor
New York NY 10048
212/392-4567
Pennisten, John W

Decision Processes International
63 Hill Street
Morristown NJ 07960
201/267-0504
Huse, Sylvester J

Dennis & Gartland PC
415 Munson
Traverse City MI 49684
616/946-1722
Kuchlhorn, Karen W

DIGIPLAN
5011 Lake Avenue
White Bear Lake MN
55110
612/426-2508
Hill, J Stanley

Donegal Corp
PO Box 801248
Dallas TX 75380
214/404-9860
Thompson, Stuart M

The Du Pont Company
Finance Department
1007 Market Street
Wilmington DE 19898
302/774-1000
Bardsley, Leonard J
Porter, Kenneth W
Schultz, Jeffrey B

EM-BAR-EX International
3278 North Summit
Avenue
Milwaukee WI 53211-3151
414/962-4543
Habeck, Charles

Employee Communications Services
12 Michigan Drive
Natick MA 01760
508/655-6261
Crehan, Herbert F

The Epler Company
6320 Canoga Avenue
Suite 1550
Woodland Hills CA 91367
818/340-4341
Melnick, Michael

Ethyl Corporation
330 Fourth Street
Richmond VA 23219
804/788-5000
Carey, Wayne M
Rees, John A, Jr.

Financial Benefit Group Inc
600 Vestavia Parkway
Suite 241
Birmingham AL 35216
205/822-5102
Cormack, Charles L

Financial Institutions Retirement Fund
5 Corporate Park Drive
White Plains NY 10604
914/694-1300
Schaffer, Barry H
Weinstein, Martin A

First Boston Corporation
Park Avenue Plaza
New York NY 10055
212/909-4865
Corkran, Jo Ann

First Investors Consolidated Corp
120 Wall Street
New York NY 10005
212/208-6060
Head, Glenn O

First Stochastics Inc
1900 Market Street
Suite 616
Philadelphia PA 19103
215/963-7000
Johnson, Roger C

Ford Motor Company
The American Road, Room 842
PO Box 1899
Dearborn MI 48121
313/322-9128
Twinney, Marc M

Fringefacts Inc
799 Broadway
New York NY 10003
212/777-5554
Fishman, Ira F

General Board of Pensions
1200 Davis Street
Evanston IL 60201
708/869-4550
Featherstone, Jeanne M

General Electric Co
Fairfield CT 06431
203/373-3018
Spigal, Judith D

The Golden Financial Group
909 Third Avenue
19th Floor
New York NY 10022
212/688-7070
Golden, Jerome
Maxwell, Michael J
Norton, Thomas E

XII. MISCELLANEOUS EMPLOYMENT

Gramarcy Insurance Bankers

7th Floor
500 Park Avenue
New York NY 10022
212/674-5293
Cohn, Howard T

Group Management Resources Inc

12801 Flushing Meadow Drive
St Louis MO 63131
314/965-5600
Rittinger, Erwin F

H & R Benefit Funds

309 Executive Building
35 East 7th Street
Cincinnati OH 45202-2420
513/352-0203
Walsh, James P

Halvorson Research Associates

2900 14th Street North
Naples FL 33940
813/261-4110
Halvorson, William A

Hanab Enterprises

10261 SW 124th Street
Miami FL 33176
305/238-5184
Harris, David L, Jr.

Hannaford Bros Co

PO Box 1000
Portland ME 04104
207/883-2911
Bloom, Shirley G

Hartmarx Corporation

101 North Wacker Drive
Chicago IL 60606
312/372-6300
Pikely, Michael

The Henley Group Inc

Liberty Lane
Hampton NH 03842
603/426-5911
Coffey, William E

Hershey Foods Corporation

14 East Chocolate Avenue
Hershey PA 17033
717/534-7665
Dreyfuss, Richard C

Hewlett Packard

3000 Hanover Street
Palo Alto CA 94304
415/857-7521
Dotterer, Vicki A

Highlighted Data Inc

6628 Midhill Place
Falls Church VA 22043
703/533-1939
Drake, David C

Home Savings of America

4900 Rivergrade Road
Irwindale CA 91706
818/814-7800
Rinehart, Charles R

Honeywell Inc

Honeywell Plaza
Minneapolis MN 55408
612/870-2957
Anderson, Steven E

Hughes Hubbard & Reed

One Battery Park Plaza
New York NY 10004
212/837-6860
McNamara, Daniel J

Insurance Capital Corp

13 Hitchcock Road
Westport CT 06880
203/227-9622
Dowling, Joseph H

INVEST Inc

124 W 60th Street
New York NY 10023
212/581-0270
Burrows, Richard P

International Marine Casualty Services

PO Box 4400
Houston TX 77210-4400
713/226-6451
Jones, Del R

ITT Corporation

320 Park Avenue
New York NY 10022
212/940-2742
Coney, Dale R
Silverman, Anne C

Jacor Communications Inc

1300 Central Trust Center
201 East Fifth Street
Cincinnati OH 45202
513/621-1300
Jacobs, Terry S

Kirkland & Ellis

200 East Randolph Drive
Chicago IL 60601
312/861-2000
Stevenson, Jeffrey W

Knight's Financial Roundtable

PO Box 7236
Deerfield IL 60015-7236
708/945-9033
Dieter, Roland A

Wilfred A Kraegel

405 East MacArthur Road
Milwaukee WI 53217
414/352-6508
Kraegel, Wilfred A

Levi Strauss & Co

Levi's Plaza Box 7215
1155 Battery Street
San Francisco CA 94120
415/544-6877
Seelinger, Philip B

J Mark Liggett

422 South Western Avenue
Suite 214
Los Angeles CA 90020
213/252-1562
Liggett, John M

Lincoln, Charles G

1210 Casey Key Road
Nokomis FL 34275
813/484-6669
Lincoln, Charles G

Lynchval Systems Inc

6842 Elm Street
PO Box 957
McLean VA 22101
703/893-3170
Friedlander, David P
(Richardson)
Lynch, Josiah
Santos, Elizabeth J

Martin/Bastian

1128 Harmon Place
Minneapolis MN 55403
612/375-0055
Martin, Kristine Marie

Massachusetts Financial Services Company

500 Boylston Street
Boston MA 02116
617/954-5150
Weiblen, William A

Mathtech Inc

210 Carnegie Center
Suite 200
Princeton NJ 08540
609/520-3874
Lord, Graham

Merrill Lynch Consumer Markets

PO Box 9026
Princeton NJ 08543-9026
609/282-1439
Hele, John C R

Mobil Corporation

3225 Gallows Road
Room 20003
Fairfax VA 22037-0001
703/846-3660
Sunila, Thomas D

Mobil Oil Corporation

Corporate E R Benefits
150 East 42nd Street
New York NY 10017
212/883-4307
Gross, Jules
Reutter, Joan B
(Fairfax)

Moody's Investors Service

99 Church Street
New York NY 10007
212/553-4663
Riegel, Robert L

Philip Morris Co Inc

120 Park Avenue
New York NY 10017
212/880-4011
Dwyer, Robert E

Museum of Science

Science Park
Boston MA 02114-1099
617/589-0223
Fibiger, John A

National Insurance

Consumer Organization
121 North Payne Street
Alexandria VA 22314
703/549-8050
Hunter, J Robert

Office of the Legislative

State of Louisiana
PO Box 94397
Baton Rouge LA 70804-9397
504/342-7237
Sondergaard, John E

Pacific Telesis

Pacific Telesis Center
130 Kearny Street Suite
3750
San Francisco CA 94108
415/394-3492
Hau, Judy L P
Thierman, Ronnie Susan

People's Bank

850 Main Street
Bridgeport CT 06604
203/338-7309
Carson, David E A

Pillar Partnership L P

6810 Heatherton Drive
Fort Wayne IN 46819
219/747-4272
Pillar, David G

T Rowe Price Associates Inc

100 East Pratt Street
Baltimore MD 21202
301/234-4905
Richmond, Allan G

QUAD Environmental Technologies Corp

3605 Woodhead Drive
Suite 103
Northbrook IL 60062
708/564-5070
Rafson, Joseph M

The Retirement Policy Institute

2158 Florida Avenue NW
Washington DC 20008
202/546-6316
Robertson, A Haeworth

Rohm & Haas

Independence Mall West
Philadelphia PA 19105
215/592-2395
Rising, Donald G

Robert H Schaffer & Associates

67 Yonge Street
Suite 1400
Toronto ON Canada
M5E 1J8
416/864-9488
Mandrish, Elaine

Schott Brothers Inc

358 Lehigh Avenue
Perth Amboy NJ 08862
201/442-2486
Colin, Steven L

Scottsdale Actuarial Software

13416 North 32nd Street
Phoenix AZ 85032
602/948-4073
Hansen, Thomas D

Sears Roebuck & Company

Sears Tower
Department 971FA
Chicago IL 60684
312/875-2921
Milling, Jeffrey S

Craig Selig

PO Box 11725
Fort Wayne IN 46860
219/749-4995
Selig, Craig S

Senior Health

Management Corp
100 Smith Ranch Road
Suite 107
San Rafael CA 94903
415/488-0190
Markusfeld, Hersh

Shearman & Sterling

599 Lexington Avenue
New York NY 10022
212/848-8615
Biggs, James F A

Society of Actuaries

475 N Martingale Road
Suite 800
Schaumburg IL 60173
708/706-3500
Anderson, Judy Feldman
Bilsoly, Richard
Cole, Linden N
Luckner, Warren R
Mattison, Richard S

Spring Arbor Distributors

10885 Textile Road
Belleville MI 48111
313/481-0900
Murphy, Thomas B

Star Marketing & Adm

400 Field Drive
Lake Forest IL 60045-2500
708/615-1313
Garrison, Theodore W
McGinnis, Guy P

XII. MISCELLANEOUS EMPLOYMENT

System Automation Corp
8555 Sixteenth Street
Silver Spring MD 20910
301/565-9400
Rubin, Ethel C

Textron
40 Westminster Street
Providence RI 02903
401/421-2800
Wang, I-Chieh E

Treasury Services Corp
1222 Sixth Street
Santa Monica CA 90401
213/458-2604
Davlin, Michael F

UFCW-Pension Fund
1800 Phoenix Boulevard
Suite 310
Atlanta GA 30349
404/997-9910
Nast, Dennis A

**United Auto Workers
Union**
Social Security Department
8000 East Jefferson
Avenue
Detroit MI 48214
313/926-5321
Graf, Dennis J
Haas, Steven J

United Technologies Corp
UTC Building
Hartford CT 06101
203/728-7000
Levine, George M
O'Connor, Thomas F

**Urbach Kahn & Werlin
PC**
500 Corporate Plaza
76 St Paul Street
Burlington VT 05401
802/864-6833
Voldman, Annie Brown

US Healthcare
PO Box 1109
980 Jolly Road
Blue Bell PA 19422
215/628-4800
Sobus, Bruce R

**US Sprint
Communications Co**
9300 Metcalf
Overland Park KS 66212
913/967-5097
Stobie, David W

Vaccaro & Prisco
200 Vanderbilt Motor
Parkway
Hauppauge NY 11788
516/273-7171
Zucker, Marjorie

**Westinghouse Electric
Corp**
Westinghouse Building
Gateway Center
Pittsburgh PA 15222
412/642-3418
Weaver, Leonard

Weyerhaeuser Company
Tacoma WA 98477
206/924-7343
Lyons, Samuel J, Jr.

Zenith Data Systems
1501 Feehanville Drive
Mount Prospect IL 60056
708/699-4822
Groddecki, Frederick A

XIII. UNIVERSITIES & COLLEGES

Ball State University
Mathematics Dept
Muncie IN 47306
317/285-8640
Beekman, John A

Butler University
Dept of Mathematical
Sciences
Indianapolis IN 46208
317/283-8000
Minassian, Donald P

Centre College
Alumni House
Danville KY 40422
606/236-0980
Breeze, William H

City College of New York
138th Street & Convent
Avenue
New York NY 10031
212/650-7000
Kamnetzky, Lee

College of Insurance
101 Murray Street
New York NY 10007
212/815-9281
Ramanujam, Srinivasa

Drake University
College of Business
Administration
25th & University
Des Moines IA 50311
515/271-2011
Bowers, Newton L, Jr

Frostburg State University
Mathematics Department
Frostburg MD 21532
202/686-7135
Elder, Kathleen S

Georgia State University
University Plaza
Atlanta GA 30303
404/651-2000
Batten, Robert W
Jordan, Michael L
Kellison, Stephen G

Harvard University
School of Public Health
677 Huntington Avenue
Boston MA 02115
617/432-1001
Hsiao, William C

**Indiana Wesleyan
University**
4201 South Washington
Street
Marion IN 46953
317/674-6901
Glick, Donald L

Loyola College
4501 North Charles Street
Baltimore MD 21210-2699
301/323-1010
Scheel, Paul J

Michigan State University
Dept of Finance &
Insurance, Room 311
Graduate School of
Business, Olds Hall
East Lansing MI 48824-
1303
517/353-1705
Cox, Samuel H

**N C A & T State
University**
School of Business &
Economics
Greensboro NC 27411
919/379-7744
Bagwell, Will R

New York University
Graduate School of
Business Administration
100 Trinity Place
New York NY 10006
212/285-6000
Tenenbein, Aaron

Ohio State University
231 West 18th Avenue
Columbus OH 43210
614/292-5584
Brown, Robert B

Oregon State University
Department of
Mathematics
368 Kidder Hall
Corvallis OR 97331-4605
503/737-7156
Jones, Donald A

**Pennsylvania State
University**
University Park PA 16802
814/865-4172
Shapiro, Arnold F
Sky, David C

San Jose State University
Department of
Mathematics
San Jose CA 95192
408/924-5138
Ng, Ho Kuen

Swarthmore College
500 College Avenue
Swarthmore PA 19081-
1397
215/328-8315
Spock, William T

Temple University
487 Ritter Annex 004-00
Program in Actuarial
Science
Philadelphia PA 19122
215/787-8456
Hartman, Gerald R
Myers, Robert J
(Silver Spring)

Triton College
2500 Fifth Avenue
Lot 2500
River Grove IL 60171
708/246-7570
Martin, John C

University of Connecticut
Storrs CT 06268
Lowrie, Walter B

University of Hartford
Barney School of Business
Insurance Department
West Hartford CT 06117
203/243-4313
Campbell, Paul A
(Old Saybrook)
Crofts, Geoffrey

University of Illinois
1407 West Gregory Drive
Urbana IL 61801
217/333-0772
D'Arcy, Stephen P

University of Michigan
Graduate School of
Business Administration
Ann Arbor MI 48109
313/764-1817
Neshitt, Cecil J

University of Minnesota
Carlson School of
Management 768
Minneapolis MN 55455
612/624-1534
Williams, C Arthur

University of Missouri
114 Heinkel Building
201 South Seventh Street
Columbia MO 65211
314/882-1430
Welshons, Janet Lee

**University of Nebraska-
Lincoln**
Actuarial Science Dept
Burnett Hall, Room 310
Lincoln NE 68588-0307
402/472-2698
Linney, Steven R
Ramsay, Colin M

**University of
Pennsylvania**
Wharton School
3641 Locust Walk
Philadelphia PA 19104-
6218
215/898-0424
Bartlett, Dwight K, III

University of Rochester
Mathematics Department
Hylan Building
Rochester NY 14627
716/275-4411
Sanchis, Gabriela R

**University of South
Florida**
13907 Middle Park Drive
Tampa FL 33624
813/974-5524
Cohen, Murray E

University of Toronto
Dept of Statistics
Toronto ON Canada
M5S 1A1
416/978-3452
Chan, Beda

University of Waterloo
Department of Statistics
and Actuarial Science
Waterloo ON Canada
N2L 3G1
519/885-1211 Ex 3550
Bennett, Michael A
Reynolds, Frank G

University of Wisconsin
School of Business
1155 Observatory Drive
Madison WI 53706
608/262-1553
Hickman, James C
Robinson, James M

Villa Julie College
Stevenson MD 21157
301/486-7000
McGraw, Eileen C

**Virginia Polytechnic
Institute**
470 Church Street
Christiansburg VA 24073
703/381-1541
Heise, Mark A

**Washburn University of
Topeka**
School of Business
Topeka KS 66621
913/295-6307
Roach, William L

XIV. RETIRED OR NO INDICATED BUSINESS CONNECTION

- Abbott, Varnum J. Jr
 Adams, J. Ross
 Adams, Samuel P
 Aki, Alvin W
 Alenik, Bernard
 Alexander, George
 Alexander, Silas J
 Allan, William
 Allard, Maynard W
 Allen, Edward S
 Allen, Harold G
 Allen, Henry G
 Allstrom, H. Willard
 Alpern, Lawrence
 Anderson, Alf H
 Anderson, Arnold H
 Anderson, Arthur V
 Anderson, Homer G
 Anderson, Lloyd G
 Anderson, Philip D
 Anderson, Roy R
 Archer, Allan K
 Archibald, A. Edward
 Arlinghaus, Clemens C
 Arnold, E. Allen
 Arvanitis, Ernest A
 Ascher, Robert W
 Baeckstrom, Marianne
 Bailey, Paul M
 Bailey, Sidney M. T.
 Baker, Trudy J.
 Balcerek, Rafal J.
 Balfe, James C
 Ball, Frank M
 Barber, William L.
 Barker, Loring M
 Barlow, Lucinda B
 Barnhart, Lyle H
 Bart, Robert D
 Bartik, Robert F
 Bartmer, Herman
 Bash, Floyd A
 Bates, Eugene W
 Bates, James M
 Batho, Elgin R
 Baum, Richard L.
 Beach, Morrison H
 Beaird, V. Clark
 Beales, John H., Jr.
 Beasley, Floyd T.
 Beattie, Nora M
 Beatty, Chester D.
 Beckert, Thomas A.
 Beers, Josephine W.
 Benbrook, Paul
 Benedict, Elmer R.
 Bennett, Melvin D.
 Benoit, Leonard L., Jr.
 Benson, Lawrence E.
 Berger, Alan S.
 Bergstresser, R. L.
 Berne, David H.
 Bernstein, Agnes
 Berry, Charles H., III
 Berry, George L.
 Bertelsen, Gary Hubert
 Bertram, John C.
 Bevan, John A.
 Bevan, John R.
 Biddleman, Albert F.
 Bierschbach, Raymond A.
 Billman, Elmer
 Binaglia, Florida M.
 Bishop, William D.
 Bittel, W. Harold
 Black, Harold W.
 Black, William M.
 Blair, B. Franklin
 Blankley, Donovan T.
 Bloom, Roberta F.
 Blumenfeld, M. Eugene
 Boormeester, John M.
 Bolton, Robert Kevin
 Bonnard, Fernand
 Bonnel, Ralph O.
 Boothroyd, H. J.
 Borden, Nathan B.
 Borton, Douglas C.
 Bothmann, Horst P.
 Botkin, Leroy V.
 Bowles, Thomas P., Jr.
 Bowman, Glenn L.
 Boyajian, John H.
 Boyer, John F.
 Boynton, Edwin F.
 Brakey, Lucinda P.
 Braund, Robert G.
 Brewster, John E.
 Briegel, Dorothy B.
 Briegel, Heinz A.
 Brooks, Frank A., Jr.
 Brown, Carroll H.
 Brown, Maurice S.
 Brown, William C.
 Bruce, James G.
 Buch, Henry David
 Buckman, Alfred L.
 Bucknell, Earl F.
 Buffinton, Philip G.
 Burger, Willard N.
 Burgin, David
 Burian, Otto J.
 Burke, Anne D.
 Burley, Winfield C.
 Burrall, Charles L., Jr.
 Burton, Burton E.
 Bush, Frank J.
 Butcher, Marjorie V.
 Butcher, Robert W.
 Cahill, James M.
 Calvert, Geoffrey N.
 Cameron, Logan C.
 Campbell, Donna P.
 Campbell, George C.
 Campbell, Kenneth R.
 Carberry, John P.
 Carbone, Robert F.
 Carnachan, Robert S.
 Carpenter, Clayton C., Jr.
 Carpenter, Robert D.
 Carroll, Wm. Joseph
 Carson, Evelyn G.
 Cato, Paul J.
 Ceesay, Thelma Paulette
 Challenger, James O.
 Chamberlain, Carol
 Chambers, William T.
 Champe, John E.
 Chandler, Robert M.
 Chapin, Edward L.
 Charsky, Donald M.
 Cheetham, McClain
 Chellgren, Norton W.
 Cherry, Calvin D.
 Chester, George D.
 Chiappetta, Robert N.
 Christensen, Wesley R.
 Christmas, William R.
 Clark, Frederick W.
 Clark, Ray A.
 Clarke, John W.
 Cleaver, William J.
 Coates, Clarence S.
 Coble, Roger W.
 Coddington, Alan W.
 Cole, Janis K.
 Coleman, James F.
 Compton, Richard K.
 Conley, William
 Connors, James J.
 Connors, John A.
 Conrad, Florence
 Conrod, Stuart F.
 Cook, John H.
 Cook, W. Gilbert
 Cooper, G. Ashley
 Copestake, Arthur D.
 Corbett, Richmond M.
 Corcoran, Regina
 Crimmuns, Joseph B.
 Crise, Jane A.
 Crowley, James H.
 Cuba, Sheryl V.
 Cubello, Frank D.
 Cummins, David J.
 Cunningham, William
 Curry, Harold E.
 Cushing, Arthur M.
 Dama, Andrew P.
 Dana, Franklin B.
 Daniels, John P.
 Danzinger, Leo J.
 Daoust, Joseph H.
 David, Frank H.
 Davis, J. Kenneth
 Davis, Rex C.
 Day, Roy E.
 DeBartolo, Fred
 Delaney, Andrew
 DeLuca, Epiphany A.
 DePrenger, Herbert L.
 Desai, Krishna B.
 Dezube, Janet B.
 Dezube, Mitchell
 Dice, William F.
 Dickerman, Robert W.
 Diemer, Richard L.
 Dinius, Linda Crout
 Disch, Aloysius J.
 Dodson, M. R.
 Donovan, Maurice V.
 Dorfman, Eugene F.
 Dorman, Roland F.
 Dorn, Lowell M.
 Dow, Harold E.
 Doyle, Martina E.
 Drake, Richard H.
 Drew, William A.
 Driskell, Richard G.
 Drobisch, Miles R.
 Drobnyk, Wendel J.
 Dropkin, Lester B.
 Drumm, Lynda P.
 Duncan, Carl I.
 Dunlap, James A., Jr.
 Dunn, Edward J.
 Earle, William C., Jr.
 Eastlack, Allen C.
 Eckhart, Kenneth V.
 Eckman, Charles F.
 Eddins, Joseph M.
 Eddy, C. Manton
 Edwards, Fred L.
 Edwards, Norma L.
 Edwards, Ralph E.
 Eide, K. Arne
 Eisner, Morris
 Eisner, Stanley I.
 Elken, John H.
 Ellenby, Milton Q.
 Elhott, George B.
 Ely, Ray M.
 Emery, E. Ward
 Ericson, Arthur W.
 Escott, Francis H.
 Espie, Robert G.
 Esten, Bradford D.
 Evans, John J.
 Eyre, Harry C.
 Ezell, Linda Ann
 Fairbanks, Alfred V.
 Fairfield, James P.
 Faith, Edward L.
 Farmer, Thurston P., Jr.
 Fauser, Louis
 Fay, Richard C.
 Feeney, William A.
 Feldmann, Kenneth F.
 Fellers, William W.
 Fenichel, Seymore A.
 Fenker, Richard M.
 Finelli, John J.
 Fisher, Hillary J.
 Fisher, Kathy R.
 Fitzhugh, Gilbert W.
 Forde, Claudia S.
 Forsythe, Albert H., Jr.
 Fortun, Henry J. L.
 Fosler, Howard
 Franz, Lorraine M.
 Freeman, Richard W.
 Fridley, Richard M.
 Friedman, Jacob
 Friedman, Lloyd K.
 Fries, Edward S.
 Frishe, Mark
 Frutch, Herbert A.
 Fry, Carolyn A.
 Fuhlrodt, Norman T.
 Gaoni, Roger B.
 Galko, Joseph R.
 Gall, John
 Gallagher, Robert R.
 Gallagher, Vincent P.
 Galloway, Charles T. P.
 Gamble, Bryant O.
 Gannon, Joseph T.
 Gardner, Herbert S.
 Garfield, Ralph
 Garfin, Louis
 Garnett, Wayne W.
 Geisler, Richard J.
 Gelles, Manuel
 Gerrity, Joseph F.
 Gesner, Norman B.
 Getman, Richard A.
 Giancola, William T.
 Gilbert, Daton
 Gill, James F.
 Gillam, William S.
 Gillespie, Hugh
 Gilligan, James T.
 Ginsburgh, Harold J.
 Glyn, Rachel Eve
 Goebel, Ralph H.
 Goldberg, David
 Goldman, Georgia
 Goode, Robert B., Jr.
 Gould, John C.
 Gould, William
 Gove, David W.
 Grace, Walter L.
 Graham, Gary G.
 Graham, Martha B.
 Graves, Clyde H.
 Gray, James G., Jr.
 Green, O. David, III
 Greene, Curtus D.
 Gregory, C. William
 Gresham, Bryan B.
 Greville, Thomas N. E.
 Griever, Alexander T.
 Griffith, Robert W.
 Groenendijk, Alida J.
 Groeschell, Charles G.
 Grossman, Eli A.
 Grover, Myles L.
 Gruson, A. Allan
 Gunn, Veronica H.
 Gustafson, Kenneth G.
 Guy, Martha E.
 Gysbers, Elsie L.
 Haakenstad, Dale L.
 Hadigian, William
 Halloran, James J.
 Hamamo, Roshdi A.
 Hand, Katharine M.
 Hanlin, H. Carey
 Hansen, Lawrence R.
 Hansen, Reuben G.
 Harkness, Paul T., Jr.
 Harrigan, Harold F.
 Harris, Bertha L.
 Harris, Seymour H.
 Hart, W. Van Buren, Jr.
 Hartwell, Ward J.
 Harvey, Robert
 Hauke, William V.
 Hawkins, Gilbert Eugene
 Hayataka, Hiro
 Hayden, Virgil O.
 Hayes, Rea B.
 Hazam, William J.
 Hazlett, Richard F. S.
 Head, Alden L.
 Hedin, Elmer R.
 Heintzberger, Henry J.
 Hellman, Gabriel M.
 Helphand, Ben J.
 Heltman, Robert C.
 Henne, Richard E.
 Henningsen, Victor E.
 Hennington, Howard H.
 Henry, Walter P.
 Herman, F. Lee
 Hettger, Henry J.
 Hevert, William F.
 Higgins, Edward A.
 Hill, Edwin E.
 Hill, George L.
 Hill, Howard W.
 Hill, Mark W.
 Hill, Walter C.
 Hinsdale, Kenneth P.
 Hoffart, John L.
 Hoffman, Richard H.
 Hogeman, George L.
 Holcombe, Shepherd M.
 Holmes, Al F., Jr.
 Holsten, Fred H.
 Hook, John F.
 Hope, Francis J.
 Hoskins, Robert H.
 Houseman, Raymond F.
 Houser, Robert N.
 Howard, William M.
 Howard, Willis B., Jr.
 Howatt, F. Frank
 Howe, Jay N.
 Hruska, Robert
 Hsieh, Ming-Shan
 Huffman, Sam Houston
 Hughey, M. Stanley
 Hummel, Thomas J.
 Humphrey, Vann H., Jr.

XIV. RETIRED OR NO INDICATED BUSINESS CONNECTION

- Hunt, Frederic J., Jr.
Hunt, Herbert J
Huntley, John W
Huntley, Newton E
Hurley, Robert L
Huston, F Edward
Hutcheson, John D
Hutchinson, Gerald E
Immerwahr, George E
Insel, Beverly J
Ireland, John G
Isaacson, Fenton R
Isenberg, Bernard
Jackson, Clayton L
Jacobson, Reuben I
Jacoby, Charles W
Jacoby, Robert E
Jatkowski, Edwin P
Jekel, Oscar H
Jenkins, Albion U., Jr.
Jensen, Russell R
Jex, Robert L
Johnson, Lloyd H
Johnson, Richard W
Johnstone, Robert M., Jr.
Jolls, Thomas H., Jr.
Jones, Charles H
Jones, Harold M
Jones, Richard J
Jordan, C Wallace
Juneja, Diljit S
Kacmarynski, Joseph P
Kadoyama, Mitsuru
Kallop, Roy H
Kalmbach, Leland J
Kanne, James R
Kavanagh, Brian
Kaysen, Kenneth E
Keene, Charles R
Keene, Kenneth K
Keetch, G Y
Kehela, Edmund F
Kemble, James W
Kent, Morton J
Kersey, Charles E
Kidd, Robert M
Kidwell, W Duane
Kientz, Dorothy I
Killion, Raymond F
Kimball, Herbert W
King, Kerry K
King, Russell L
Kinsey, Paul F
Kirkpatrick, Thomas H
Kirschenbaum, Anna L
Kittredge, John K
Klem, Walter
Knies, Paul H
Koch, Robert B
Kok, Willem
Kole, Morris B
Komaroff, C David
Kornhauser, Marvin L
Kraft, Raymond J
Krauss, Russell H
Kretschmer, Albert H., Jr.
Kripke, Albert E
Krisher, William K
Krogh, Elden C
Kroll, Cedric W
Kyle, George B
Lake, Meno T
Langhans, Meier F
Lannen, James R
Larson, Charles M
Larson, Robert E
LaVigne, Joseph A
- Lawson, Harold R
Lee, Lucian R
Leggett, Richard A
Lehmann, Earl R
Leight, Grace
Lenser, John M
Lerner, Gary G
Letson, Edward W
Letwin, Fred G
Levitsky, Charles A
Lewis, Herman
Lewis, William H
Lewis, Winthrop T
Lindsay, Robert L
Link, Robert F
Lino, Richard
Linquanti, August J
Livingston, James A., Jr
Loadman, Arthur E
Lofus, John M
Lome, Elinor
Lones, William R
Long, Leon L
Lovekamp, Glen H
Lublin, Leon
Ludke, David R
Lukens, Jaywood
Lumsden, William F
Lunbeck, Robert A
Lynas, Robert H
Lynde, Harold W
Lyon, Dorothy M
Lyons, Frank J
Lyons, Harold V
Macarchuk, John
MacBain, Kenneth D
MacDonald, A Ross
MacLean, George A
Macomber, William A
MacPhail, Jack D
Mactas, Leonard
Maglathlin, Ralph H
Mahder, John
Maine, James S
Maime, Leslie D
Makgill, Stephen S
Malament, Daniel
Mallory, Robert L
Mandeville, Grace A
Mangan, Annette Z
Mange, Kathryn D
Marcus, John J
Markel, Frank L
Marshall, W Lysle
Martin, Henry J
Martin, Leslie R., Jr.
Martin, Paul E
Martin, Ronald J
Mascear, Rolph W
Massey, John B
Mast, Boyd
Mathis, Thomas A
Maynard, John C
McAulay, Archibald H
McCarthy, John T
McCarthy, Robert W
McCaw, Robert I
McCollum, Harold
McCombs, Allan B
McConney, Gerald E
McCord, David R
McCorkle, Robert A
McCoy, John S
McGuinn, John J
McHugh, M Carolyn
McHugh, Robert C
McIntosh, Kenneth L
- McKee, Donald R
McLean, George E
McLeod, Hugh
McMahon, Charles W
McMillen, Robert II
McNamara, George F
McQueen, Robert C
McReynolds, D Karl
Mellman, Richard J
Menge, Walter O
Meredith, Robert A
Merritt, Robert
Methven, R James
Meyerson, Hyman
Mibus, Sidney A
Mikula, Sharon B
Miller, Morton D
Miller, Richard L
Mills, Richard J
Millward, David M W
Millyard, David M
Min, Joanne J
Mischke, Gerald Arden
Mitchem, Kenneth D
Mitts, Karen
Molien, Tilmar A
Mokros, Bertram F
Montague, Theodore L, III
Moore, Gene C
Moore, Paul C
Moore, Robert R
Moorhead, Ernest J
Morgan, Jack L
Morison, George D
Morris, Doris N
Morrison, John D
Morrison, Thomas B
Morrisey, Marlies S
Morse, Richard H
Mortensen, James M
Mosesson, Zelman I
Moss, Robert G
Mudge, William S
Mullens, Will R
Munk, Peter
Munro, Gordon J
Munterich, George C
Murch, A Douglas
Murray, J B M
Murray, Lucille
Murray, Robert D
Murray, William L
Naffziger, Joseph V
Nazarian, Gregory H
Nelsen, Alvin B
Nelson, Allen G
Nichols, Charles A, III
Nicholson, Earl H
Nicoletti, Anthony J
Nienhuis, Marianne C
Nix, Robert A
Noback, Joseph C
Nogarede, Dezere H
Nolte, Renee A
Norman, La Lander S
O'Connor, William L
O'Donnell, Edward F
O'Grady, Francis T
Ohman, Carl R
Oren, Robert G
O'Keefe, E Jay
O'Keefe, Richard E
Oldenkamp, Julia
Olds, Stanley L
Olsen, James
Olsen, Natalie A
Olsen, Ralph G, II
- Olson, Ralph E
Onstine, Frank J
Orloff, Conrad A
Ormsby, Charles A
Osterman, Herbert W
Otte, Edward J
Otteson, Paul M
Otto, Diane L
Paff, Harold G
Page, Charles H
Pailler, Arline
Painter, Cornelia B
Paisley, Robert M
Parsonage, Jack O
Patterson, W Donald
Peacor, C Norman
Pearson, Patricia M
Pearson, Raymond G
Peck, Jonathan K
Peel, Jerald P
Penrose, Clement B
Perkins, Alfred W
Perry, Robert C
Pestal, Charles F
Petersen, Loren V
Pettengill, Daniel W
Petz, Earl F
Pfarrer, Louis W
Pfefferle, Frederick P
Phelps, John
Philbrick, Harold F
Phillippi, William R
Phillips, Herbert J
Phillips, Robert C
Pierce, Robert D
Pinder, William C, Jr.
Pinney, Allen D
Pirotte, Deborah A
Plimpton, Henry A
Podrebarac, Frank W
Poulsom, William K
Powell, John H
Preble, W James
Price, Archibald M
Price, Edith E
Prouty, William C
Pulley, Richard W
Quinby, Harry E
Quinlan, John A
Ramsey, Henry B, Jr.
Rathbone, Nathanael
Rathgeber, Frederick E
Rea, Everett A
Reeder, Marie H
Reeder, W Rodman
Reilly, A Wendell
Reilly, G Emerson
Reimbolt, James B
Reiner, Jack G
Remick, Robert M
Reynolds, George A
Reynolds, Walter L
Rholl, Donald A
Riccardo, Joseph F
Rice, Frank H
Richardson, Charles F B
Richmond, Owen D
Richter, Candace F
Rickards, Charles E
Rimmer, Ronald W
Rink, Richard G
Ripps, Jay C
Ritter, Joseph G
Robbins, Lillian
Robbins, Samuel
Roberts, Maurice B
Robertson, Alexander C M
- Robertson, Stuart A
Robinson, Robert P
Robst, Carl D
Rode, Erwin A
Rodermund, Matthew
Roeningk, Robert G
Rollerson, Lloyd G
Romeo, Joseph T
Roscoe, William W
Rose, Georgette C
Rosenberg, Isaac
Rosenberg, Marjorie A
Rosenberg, Norman
Rosenbloom, Samuel
Rosenthal, Saul
Rosholt, Lehman M
Rosini, Harold L
Ross, James B
Ross, Kenneth H
Roth, Irving G
Rotter, Paul T
Rouffa, Robert S
Rowland, Jack L
Royer, Alan F
Rubsam, Joseph L
Ruchlis, Elsie
Ruck, Harold E
Ruddock, John Y
Rugger, Gerald K
Rugland, Walter L
Rupert, Walter J
Russell, Anne J
Ryan, John F
Ryan, Ronald E
Salzmann, Ruth E
Sarnoff, Paul E
Sartain, James H
Saulon, Joseph F
Scammon, Lawrence W
Scheig, Henry F
Schinkel, James M
Schermann, Harris
Schimpff, Milton C
Schlachter, Gertrude A
Schmidt, Rene H
Schmidt, William H
Schneider, F Russell
Schneider, William G
Schneiker, Henry C
Schnelle, Charles S
Schonenberg, John J., Jr.
Schultz, Alan O
Schumacher, Robert C
Schutz, John A
Schwartz, Jane Bradley
Schwartz, Max J
Schwarz, Joseph A
Scott, Ellis
Scott, H Randolph
Seltzer, Frederic
Shane, Alan
Shannon, Guy
Shelton, Sally Kay
Shewan, Andrew F
Shockley, Marcom H
Shoop, Edward Carl
Shope, R Wesley
Shulman, Richard A
Siegfried, Charles A
Sillesky, J Darrison
Simoneau, Paul W
Singer, Carl J
Singer, Jack A
Singer, Paul E
Skelding, Albert Z
Skevington, John A
Skinner, Fred E

XIV. RETIRED OR NO INDICATED BUSINESS CONNECTION

Slater, Robert E	Stephenson, J Herman	Thomas, Charles	Van House, Charles L	Wieder, John W, Jr.
Sloan, John L	Stephenson, John W	Thomas, Dean A	Varcoe, F Turner	Wiegert, Roy E
Sloat, Frederick P	Stern, Deborah A	Thomas, James W	Vazquez-Cruz, Ruperto	Willemijn, Richard J
Smith, Barry V	Stern, Philipp K	Thomas, William S	Veit, Kenneth P	Williams, Dean E
Smith, Christopher G	Stewart, Gathings	Thompson, Graham C	Venetakis, Basil	Williams, Harry V
Smith, F Eugene	Stewart, O Conrad	Thompson, John H	Vicino, Gerard A	Williams, John Harry
Smith, Henry W	Stieren, Valeska U	Thompson, John S, Jr	Victor, David J	Williams, John R
Smith, J Brookes, Jr.	Stiles, Hubert M	Thompson, Philip R	Waaser, George T	Williams, Lawrence
Smith, James P	Stover, J Karl	Thompson, Susan R	Wachspress, Howard L	Williams, P Adger
Smith, John E	Straate, Christine A M	Thomson, Paul	Wagner, Ehrhardt H	Williamson, William R, Jr.
Smith, Laurence K	Streafeldt, G Philip	Tiffany, Carl A	Wagner, Russell L	Wilson, Charles E
Smith, Morton, Jr.	Street, Christopher C	Tilley, Carole M	Walker, Charles N	Wilson, Glenn T
Smith, Robert H	Strickert, Roland R	Tillotson, Don C	Walker, Darrel E	Wilson, Mary Cusic
Smith, Russell H, Jr.	Strom, Christian L	Toczylowski, Deborah Lyn	Walker, Harry	Wilson, Ross J
Smith, William Daniel	Strong, H Raymond	Tofte, Roy D	Wallace, George E	Wilson, Wilmer W
Snapp, Sharon Alice	Struble, William I	Toren, Chester J	Wallace, Robert E	Windecker, Arthur A
Snell, William M	Strug, Emil J	Tosch, Charles E	Walmsley, Howard C	Wisdom, Eugene
Solenberger, Carl W	Strunk, Carl J	Toussaint, Robert C	Walsh, Albert J	Wood, Jack E
Solomon, Norman	Sullivan, C Jerome	Toy, Gerald G	Ward, Robert G	Wood, Kathleen Tyler
Spaulding, Asa T	Sullivan, William J	Trevarthen, Margaret A	Ward, Wilham F	Wood, Milton J
Spellman, James W	Sumner, Dale R	Trinrud, Charles I	Ward-Smith, Kenneth	Wood, R Norman
Spellman, Peter J	Swanson, F Gilbert	Trowbridge, Charles L	Warner, David T	Woodworth, James H
Spilker, Dean D	Swanson, Robert H	Trudel, Claude J	Wassell, Edmund J	Woolery, James M
Spoelstra, Herbert B	Sweeney, Theodore A	Tu, Barry	Watson, Joseph L	Workman, Lewis C
Staats, Dean R	Sweetser, Edward H	Tucker, Lyman R	Waugh, W B	Wright, Byron
Stabert, Bernhardt K	Swick, George B	Tucker, Samuel	Waugh, William M, Jr.	Wright, Roy R
Stagg, Ronald G	Swope, Carl S	Turner, Samuel H	Weaver, Arthur G	Wyckoff, John F
Stankus, Leo M	Tallman, Richard H	Turoff, John H	Weber, Michael E	Yardley, Mary Ellen
Stanley, J Perham	Tarbell, Luther L, Jr.	Tuttle, Gail L	Weill, Dorance B	Yates, J Arnold
Statius, Anastase E	Tatum, Samuel C	Twomey, Leonard N	Wells, Edward H	Yearly, Paul D
Stearns, Bernice E	Taylor, J Eugene	Uhthoff, Dunbar R	Welsh, Charles A	Yenner, Ralph D
Stearns, John B	Taylor, John R	Underwood, Howard R	Whelchel, Susan Parry	Young, Elizabeth R
Stearns, John L	Teichert, H Werner	Unruh, H C	White, Aubrey	Young, George W
Steele, Ernest C	Thexton, Peter M	Upchurch, Garland R	White, John G, Jr.	Young, Ralph E
Steinforth, Alex W, Jr.	Thiessen, Henry B	Uzzell, Betsy K	Whitung, Douglas B	Young, Robert G
Stennes, George V	Thomas, B Russell	Van Cleave, Marvin E	Wicks, George C	Young, Robert V
			Wiebke, Harold G	Yount, Hubert W
				Zapisek, Diane Adelizzi

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ALABAMA**BIRMINGHAM**

Aland, Barbara Jacobs
 Allen, Linda S
 Bailey, J Russell, Jr.
 Brooks, James C, Jr.
 Burrell, Rebecca Grier
 Campbell, Daniel A
 Chou, Hung-Cheng
 Cormack, Charles L
 Curry, Julie Ferrar
 Dean, William R
 Farmer, Neal A
 Fiddler, Tom L
 Fritz, Brent
 Fulton, Rita E
 Gibby, Douglas A
 Graves, William T
 Jones, Frank C
 Kell, Robert E
 Kelley, Jack A
 Kellogg, Terry D
 Lin, James C
 Livingston, James A, Jr.
 McWhorter, Anthony L
 Peyton, Lee Ann
 Phillips, Jimmy E
 Presley, T Michael
 Rutledge, Paul E, III
 Silberberg, Steven I
 Smith, James B, Jr
 Stiles, Hubert M
 Stokes, Marvin Lee
 Stuenkel, Wayne E
 Tenenbaum, Philip M
 Wessinger, Harry Wayne
 Williams, Frank W
 Woodall, Stanley Nelson

CAMDEN

Phillippi, William R

DECATUR

Grove, Garry Robert
 Olson, Ralph E

MOBILE

Meier, Carl E
 Pennington, Thomas K, Sr.
 Schaefer, Richard D
 Thomason, David Reed

MONTGOMERY

Crosby, George C
 Lambert, Bill G
 Nelson, Kenneth L

TUSCALOOSA

Windham, W Rodney

ALASKA**ANCHORAGE**

Mayer, Duane L

ARIZONA**CAREFREE**

Curry, Harold E

FOUNTAIN HILLS

Lin, Che

GREEN VALLEY

DeBartolo, Fred
 Sumner, Dale R

MESA

Berger, Alan S
 Forbes, E Dean

PARADISE VALLEY

Thaler, Alan M

PHOENIX

Addink, Donald L
 Bentzin, Charles G
 Daoust, Raymond E
 Ericson, Arthur W
 Fecke, Ralph M
 Feichtinger, James N
 Gardner, Bruce
 Goodell, David A
 Gordon, James H
 Hancock, Edward B
 Hansen, Thomas D
 Hoyt, Mark S
 Hurlbut, David G
 Kirk, Jill A
 Klingler, Kenneth D
 Koger, Gerald I
 Kollman, Barbara Ann
 Lawrence, John W, Jr
 Malkind, Lance
 Matthews, Steven R
 Maule, Robert G
 Nelson, David M
 O'Connor, Margaret C
 Petersen, Gary L
 Robinson, William K
 Schreck, Wayne Allen
 Stanley, Daniel L
 Telher, Robert N, Jr
 Walker, Ralph P
 Wanner, Charles A
 Woodley, Joseph J

PRESCOTT

Taylor, J Eugene

SCOTTSDALE

Ely, James

SUN CITY

Jacobson, Reuben I

SUN CITY WEST

Dunn, Edward J
 Harris, Seymour H
 Keene, Charles R
 Kirkpatrick, Thomas H

TEMPE

Drown, Gary K
 Gordon, Maurice D

TUCSON

Bruce, James G
 Dodson, M R
 Hopper, Loyd
 Martin, Paul E
 Moss, Robert G
 Perry, Robert C

WILLCOX

Robotka, Robert G

ARKANSAS**BRYANT**

Cameron, Logan C

FAYETTEVILLE

Bennion, Patricia A

HOT SPRINGS

Wright, Roy R

LITTLE ROCK

Baker, Trudy J
 Crane, Thomas Ray
 Enoch, Jerry F
 Gordon, Frank N
 Grover, Tilak R
 King, Russell L
 Krenz, Joseph A
 Magnuson, Earl S
 Martin, Daniel, Jr.
 Myers, John W
 Osborn, Paul S
 Partin, Samuel P, III
 Walker, Frank Edward
 Warrior, Scott Craig

MAUMELLE

Olsen, Ralph G, II

CALIFORNIA**AGOURA HILLS**

Kischuk, Geoffrey L
 Thorne, Joseph O
 Yen, Chung-Ye

ALAMEDA

Flynn, Joseph T

ALHAMBRA

Onstine, Frank J
 Robertson, Francis E, Jr.
 Yang, Job H

ALPINE

Blumentfeld, M Eugene

ANAHEIM

Quirk, William J

ARCADIA

Hu, David D

BERKELEY

Grassel, Keith A
 Kenney, James A
 Neubarth, Neil W

BEVERLY HILLS

Baitler, Simon C
 Henkes, Joseph P
 Rosenberg, Norman

BIG BEAR LAKE

Picard, Charles H, Jr

BRIDGEPORT

Carberry, John P

BURBANK

Cimini, Edward D, Jr

CALABASAS

Ahuja, Sushil K
 Kagan, Arthur B

CARMEL

Morrison, William T
 Pfarrer, Louis W

CARMICHAEL

Gustafson, Kenneth G

CHATSWORTH

Huffman, Sam H, Jr
 Lerner, Gary G
 Thomas, Charles

CLAREMONT

Projector, Murray

CONCORD

Gallardo, Samuel M
 Peters, Karen A
 Rupley, William H
 Zacarias, Mark A

COOL

Jackson, Willard L

CORONADO

Sheffler, William J

CORTE MADERA

Hawley, Douglas N
 Hawley, Sharon S

COSTA MESA

Allen, Donna Deborah
 Frankenstein, Daniel W
 Su, Alice W

CRONA DEL MAR

Cunningham, William
 Helphand, Ben J

CYPRESS

Ninomiya, John K

DAVIS

Gysbers, Elsie L
 Teig, Gerald C

DEL MAR

Mame, Leslie D

DOWNEY

Mitchell, Robert R

EL CAJON

Paff, Harold G

EL SEGUNDO

King, Kerry K

ENCINO

Cohen, Laurence D
 Deutscher, Harold J
 Horning, John W
 Kravitz, Louis
 Paul, Margery F
 Presberg, Robert N
 Scott, Lawrence G
 Wain, Christopher H

ESCONDIDO

Hamilton, Curtis D
 Phelps, John

EUREKA

Kern, Richard D

FOSTER CITY

O'Connell, Ronald F

FOUNTAIN VALLEY

Barnes, Dennis A
 Burch, David Lee
 Ferris, William L
 Goebel, Brian F
 Griswold, Gerald W
 Lehman, W Douglas

FULLERTON

Smith, Talbot T

GLEN ELLEN

Letson, Edward W

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

GLENDALE

Smith, Vine H

GOLD RIVER

Richardson, Harlan W

GRANADA HILLSChaudhry, Mohammad I
Hogue, J Richard**HAYWARD**

Kadoyama, Mitsuru

HERMOSA BEACH

Beers, Josephine W

INDIAN WELLS

Bickerstaff, David R

IRVINEAncona, Philip F
Beckman, Woody
Bernabe, Osmundo A
Bethel, Neil A
Blattenberg, Robert C
Bohmalk, David J
Chin, William P
Colgren, Karl D
Davis, Darlene H
DiFiore, Lawrence B
Finger, Robert J
Fritz, John F
Helmke, Larry Lee
Honebein, Carlton W
Jarrett, Edward C
Keh, Hsien-Ming K
Lewandowski, John J
Mathiesen, Robert J, Jr
Modeer, John C
Mulkey, Ben
Onufer, Layne M
Suchoff, Stuart B
Tamura, Danny M
Urschel, Frederick A
Weinstein, Scott P
Wilp, Timothy M
Wood, William A, III**IRWINDALE**

Rinehart, Charles R

LA CANADACoble, Roger W
Tookey, Robert C**LAGUNA BEACH**

Garfin, Louis

LAGUNA HILLSGinsburgh, Harold J
Larson, Robert E
Prien, Barthus**LAGUNA NIGUEL**Axelrod, Jerrald
Dorris, J Paul**LANCASTER**

Streatfeild, G Philip

LONG BEACHChaput, Robert Lee
McDonald, Harry G**LOS ALTOS HILLS**

Schlenz, John W

LOS ANGELESAbsey, Donald M
Aguayo, William R
Ahourai, Alborz
Alexander, Robert A, Jr
Allen, Daniel J
Arnaud, Verdun J
Bain, Michael Larry
Bair, Nicki
Barad, Edward L
Bartel, John E
Bassin, Robert
Bates, Marel K
Baum, Edward J
Bean, Richard W
Biknius, Raymond G
Black, Douglas E
Bolton, Wilbur M
Buckman, Alfred L
Cameron, Brian M
Campbell, Nancy E
Carpenter, David R
Chan, Chong P
Chao, Kenneth
Chapman, Allan L
Chase, David A
Chernoff, Victor B
Chin, Pearl G
Chong-Kit, Roy Arnott
Chua, Andrew D
Clark, R Bruce
Clark, Thomas
Colton, Edward H
Coulal, Norma J
Crandall, Harold E
Cumming, John B
Dastur, Furrokh N
Davidson, Jeffrey Alan
Demsey, Brian R
Dobo, John Randolph
D'Onofrio, Joseph R
Downer, Robert B
Duncan, Robert M, Jr.
Farwell, Randall
Fisher, Hillary J
Flier, Alvin
Flynn, Edmond H
Fougner, Alan H
Frank, Martin J
Franken, James H
Gibson, Martin F
Gilchrist, John T
Gooding, David E
Gould, Gordon L
Gronkiewicz, Rocella B
Hammons, David J
Harris, Timothy J
Hatch, Gerald A
Heidorn, Frederick N
Hoak, William D
Hoeffner, Stephen J, Jr
Hotvet, James L
Houston, Ivan J
Howard, Peter
Hsu, Chuakao
Hu, Ben C
Huang, Jocylan T J
Hug, Mark Anthony
Isenberg, Eric Michael
Jacks, Eugene E
Jaffke, Richard James
Johnson, Allan Hale
Johnson, Roger D
Kan, Philip Tai-Ping
Kayton, Howard H
Kim, Choong J
Kimlin, Newell W
King, Jon L
Kobrine, Ronald
Kong, Loong
Lachter, Jack
Lamb, James D
Lee, Antony Y
Lefkowitz, Regina Lisa
Lemieux, Richard G
LeSueur, David C
Letts, G Rodney J
Levinad, Norman
Levit, Alan D
Lie, Geoffrey Yuenfei
Liggett, John M
Limm, John M
Little, D Alan
Liu, C Robert
Liu, Hsiu-Jung
Livingston, Arlene E
Loeb, Harold A
MacDonald, Karen Olsen
Manafi, Sally Ann
Marler, Carol A
Marnell, Timothy J
McConney, Gerald E
McKinnie, W David, III
Michail, Angelica B
Modugno, Victor
Montgomery, John O
Morrow, Fred C
Mortensen, James
Michael
Moynier, Thomas D
Murphy, William M
Myers, Edward L
Nash, Russell K
Newquist, David W
Nievera, Expedito O
Orloff, Warren D
Osei, Kwasi
Overtoom, Donald
Albert
Paige, John W
Palace, Michael
Pao, Alice C
Paull, Marvin J
Perkins, Jon Ward
Perreault, Michel
Phillips, Wm Harold
Piper, Kurt Frederic
Polapink, Paul S
Preston, Michael Blair
Reoliquio, Edwin R
Reynolds, J Dale
Rothschild, Kenneth A
Salzillo, Joseph A
Schneider, Harold N
Schwartz, Barbara J

Seto, Pailin

Silverman, Don J
Sintov, Joseph D
Sirkin, Michael B
Smith, Sherwood Z
Snow, Susan L
Solomon, Richard H
Stahly, Larry D
Suggs, Warren P
Summers, Sheldon D
Sutcliffe, Jon D
Tang, Lee Man
Teasley, Larkin
Thau, Claude
Thomas, John B
Thorne, Charles L
Thurston, Cynthia L
Tucker, Warren B
Turner, David E
Vieira, John
Vigen, Greger J
Walker, Christopher P
Walker, David G
Wang, Richard T
Weinstein, Richard L
Weisleder, Stanley
Welch, Thomas H
Wellnitz, William R
White, Daniel C
Wilson, Oliver T
Wolfenden, James D
Xanthos, William
Xavier, Basil A
Yen, Frank T
Young, Richard A
Ziemuski, Robert M**MALIBU**

Hiatt, Charles E

MANHATTAN BEACHBlock, Helen G
Block, Richard A**MENLO PARK**Schultz, Ellen O
Sheng, Michelle G
Woll, Richard G
Zicarelli, John David**MILL VALLEY**

McCarthy, Denis J

MILPITAS

Bain, Peter C

MISSION VIEJO

Tai, Dylan C

MONTEBELLO

McCarty, Robert W

MONTEREY

DeSimone, Ralph

MORAGA

Schultz, Alan O

MORGAN HILL

Rathgeber, Fredrick E

MURRIETA

Lake, Meno T

NAPA

Munro, Gordon J

NEWPORT BEACHBarnard, Cindy D
Cattolica, James F
Corbett, Dennis M
Dehlsle, Pierre
Dobrofsky, David B
Falde, Gary
Glicksman, Steven A
Gosstyla, Ted
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Johnson, Kent R
Kobrine, David P
Lehrer, Marcy F
Linneman, David K
Longyear, George Y
Milberg, John E
Miller, Lynn C
Morris, James
Morris, Pamela Saunders
Murray, John D
Rech, James E
Rice, James R
Silva, Anne L
Stontz, Michael A
Sutton, Thomas C
Van Slyke, Oakley E
Vinson, William K
Wallach, Andrew B
Wallach, Catherine
Weber, Robert A**NORTH HOLLYWOOD**

Weisbrod, Marvin L

NOVATOBarrette, Raymond
Brown, Joseph W, Jr.
Butsic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Grieve, Alexander T
Heyman, David R
Lerwick, Stuart N
Lipton, Barry C
Mercier, Mark F
Pflum, Roberta J
Seeley, Alan R
Shoop, Edward Carl
Steer, Grant David
Tom, Darlene Paula
Wacker, Gregory M
Williams, Robin M

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

OAKLAND

Anderegg, David S
Dropkin, Lester B
Steinhorn, Robert David
Sutherland, Donald R
Wong, Stephen Y N

OCEANSIDE

Eckman, Charles T

OJAI

Thompson, John H

ORANGE

Maloney, William F
Schwartzmann, Jeff Lon
Theobald, Joy Anne
Young, Harry S

ORANGEVALE

Campas, Timothy C
Ying, Y C

ORINDA

Lovato, John Lee

**PACIFIC
PALISADES**

Jolls, Thomas H, Jr.

PALO ALTO

Dotterer, Vicki A

PALOS VERDES

Brannigan, James F

PASADENA

Berquist, James R
Bishop, William D
Bourdeau, Paul T
Cloer, J William
Edwards, John S
Eklof, Cary B
Gust, Michele P
Hayne, Roger M
McMurray, Michael A
Shapiro, Patricia L
Struble, William I
Taylor, Craig P
Votta, James C
Walsh, Albert J

PAUMA VALLEY

Chapin, Edward L

PETALUMA

Schleifer, Scott Paul
Trefz, James R

PIEDMONT

Barker, Loring M

PLEASANT HILL

Arata, David A

**RANCHO
BERNARDO**

Atwood, Clarence R

**RANCHO
CORDOVA**

McHolland, Gary F
Tao, Yung

RANCHO MIRAGE

Neal, Howard F

RANCHO SANTA FE

Richards, Alan
Wood, Charles P, Jr.

REDDING

Martin, Ronald J

REDWOOD CITY

Powell, John H
Sy, Leona U

RUNNING SPRINGS

Bierschbach, Raymond A

SACRAMENTO

Agumaldo, Leonardo C
Ball, Frank M
Cezadlo, Gregory J
DuBois, David H
Gray, Myles M
Hall, Allen A
Heavilin, David C
Hwang, Kung-Pei
Jones, Weston R
MacDonald, Colin D
Matthews, Robert W
McCollum, Gary J
Miyao, Stanley K
Parkyn, Donald W
Ruderman, Robert
Swiecicki, Michael E
Taylor, John W H
Yang, Kisuk
Young, Stephen P

SAN CLEMENTE

Bernardo, Evelyn M
Stontz, Carolyn J

SAN DIEGO

Abbott, John W
Buck, Fred A
Chadwick, George R, Jr.
Giaraffo, Thomas
Combs, Richard A
Ellis, Stephen H
Fuhlrodt, Norman T
Grainger, Steven R
Hawkins, Stephen Lloyd
Hemstead, Robert J
Huston, F Edward

Jolley, Jeff A
Kilbourne, Frederick W
Kripke, Albert E
Mayo, Rick G
McLellan, Louis D
Morgan, Lee W
Morhun, Mike F
Paterson, Bruce
Reynolds, Walter L
Roeder, Rick A
Rosholt, Lehman M
Rossman, Stanley B
Rotter, Paul I
Turner, Philip C
Young, Ralph E

SAN FRANCISCO

Abrams, Sidney L
Altman, Ian H
Angelo, Paul E
Atteridge, John W
Beiles, Roger
Bellusci, David M
Bertko, John M
Bertoldo, Roy J
Bogossian, Carol A
Bond, Duane A
Brannon, Steven A
Brannon, Wei-Lih L
Bulette, Wayne
Burns, John M
Bush, Karol
Bush, William D
Cable, Bruce C
Carver, Robert P, Jr
Chan, Walter
Chapman, Linda J
Coate, Larry D
Cohen, Stephen Emmet
Cole, Ray
Dahlquist, Ronald A
Darby, Robert N, Jr.
Daugherty, Dennis
Eugene
Desmond, Gerald P
Drobisch, Miles R
Dubois, Deborah
Edwards, Robert N
England, Arthur W, Jr
Erickson, Bernon R, Jr
Ethington, Dale F
Evans, Glenn A
Forte, Edward T
Foster, Allan
Franceschine, Nick
Furlong, Patricia A
Galanter, Craig S
Gebhard, James J
Geraghty, Maurice A
Gordon, Ross C
Green, Jay W
Hall, Barry F
Hau, Judy L P
Heindel, Stephen
Itelson, Steven T
Ito, Howard M
James, Drew Anthony
Johnson, Wendy Anne
Kahn, Linda M
Kahn, Paul M
Kent, Louis A
Kramer, Michael L
Kuester, Sharon B
Kung, Minnie Cmenn
Lane, Raymond D
Lehman, Walter

Leong, Leonard P J
Lewin, Janet L
Mactas, Mark V
Malizia, Anthony M
Matthews, Thomas Dean
McCauslan, George W
McJohn, James F
Meyer, Robert E
Miller, John Hamilton
Miller, Martin A
Mochle, Michael
Morgen, Albert J, Jr
Murrin, Thomas E
Ohanian, Stephen
O'Konski, Brian N
Oliver, Marilyn Miller
Olshen, A C
Osterweil, Bruce P
Padro, Miguel A
Peters, Jay J
Phillips, John B
Plank, Diane K
Raid, Gary A
Richards, Tam A
Roberts, Erin A
Rosenthal, Aaron R
Rulifson, Eric C
Saari, John
Sahi, Satbir S
Schmid, Craig N
Schmitt, Richard M
Seelinger, Philip B
Sherman, Richard E
Shively, Theodore J
Shostak, Nancy C
Simmons, Maurice O
Smith, Richard A
Smith, William David
Steiner, William K
Stevens, Valerie A
Swanson, Sheree
Tash, Richard C
Taylor, John R
Thierman, Ronnie Susan
Tokerud, Douglas R
Turner, James P
Upstill, Krystyna H
Walbridge, James F
Waldschmidt, Eric C
Wang, Andrew B
Weiss, Donald
Wright, Richard A
Yamanaka, Mari A
Yee, William
Zang, Jeannette S
Zonca, Stephen A

SAN JOSE

Eastlack, Allen C
Garretson, Henry J
Gutierrez, Daniel C
Ng, Ho Kuen
Watt, Patricia P

**SAN JUAN
CAPISTRANO**

Hoffart, John L

SAN MATEO

Clark, Michael R
dela Cruz, J Lamberto
Fliege, Kevin
Gilsdorf, Lawrence J
Heintzberger, Henry J

Lieberman, Sherman B
Muza, James J
Schultz, John J, III
Smith, Larry R
Tapson, John F
Venuti, David W
Volponi, Joseph L
Woolley, E Richard

SAN PABLO

Jacobson, Sanford M
Ware, John K

SAN PEDRO

Ogden, Dale F

SAN RAFAEL

Broesch, Mary Ann
Charles, Catherine A
Freedman, Joseph
Eugene
Hale, Timothy Edwin
Hough, Paul E
Kreider, Donald E
Markusfeld, Hersh
Nelson, Robert A
Reilly, A Wendell
Revis, Johan
Schneider, Steven C
Singh, Harold D
Skiff, Thomas A
Willard, Russell D
Yee, Robert
Ying, Willie Y

SANTA ANA

Bauerlein, John
Weightman
Camferdam, Steven R
Haber, Sherry Raiman
Longiotti, Charles Alan
Martin, Naomi K
Milled, John N
Nelson, John S
Ozark, James G
Sher, Fred
Van Oss, Terrence
William
Yarmchuk, Robert W

SANTA BARBARA

Harder, Stefanie J
Macken, Daniel D
Van Buskirk, Charles A

SANTA MONICA

Ganfield, Roberta L
Chen, Chyen
Davlin, Michael F
Dohi, Lynne E
Fox, Martin S
Prager, Michael J
Van Mieghem, Daniel J

SANTA ROSA

Allen, Harold G
Jordan, James L
Snell, David L

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SHERMAN OAKS

Franklin, Cary D
Gutter, Miriam
Hartmann, Jeffrey F
Hendrickson, Joel C
Kitchen, Duane
Marder, Allan A
McConnell, David B
Miller, Barry E
Mitchell, Lawrence
Morris, Dennis M
Peake, Sharon A
Schmidt, John J
Vernon, Steven G
Yamano, Harry

SIERRA MADRE

Hill, Edwin E

SOLANA BEACH

Barrett, William A
Gelles, Manuel
Marsh, Geoffrey
Parciak, Thomas J
Schionning, Michael W

SONOMA

Arnold, E Allen
Carnachan, Robert S

STUDIO CITY

Austin, Peter D
Levitsky, Charles A

SUNNYVALE

Piazza, Richard N

TARZANA

Downing, Ronald E
Kehela, Edmund F
Phillips, Robert C

TEMPLE CITY

Tu, Barry

THOUSAND OAKS

Eiler, Burness R
Fishman, E Mark
Pelant, James C

TORRANCE

Byrnes, G Patrick
Eastwood, Robert B, Jr
Webster, David A

VALLEJO

Witt, R Daniel

VENICE

Gallagher, Vincent P

VISTA

Anderson, Lloyd G

WALNUT CREEK

Cymerys, Edward C
Gerber, Boris P
Goldman, Gene A
Selles, Robert H
Toth, Frederick C
Vorkapich, Michael L

WEST HOLLYWOOD

Benedict, Robert C

WHITTIER

Bolen, John T
Dixon, Tammy F
Larson, Charles M
McGinn, Daniel F
Penrose, Clement B
Stempel, Martin

WOODLAND HILLS

Bell, Linda L
Bonanno, Joseph R
Carter, James E
Choi, April S
Connor, William E
Curley, James O
Deutsch, Lawrence
Diss, Gordon F
Finley, John G
Glckman, James M
Harrison, R Scott
Helwig, David S
Hess, Todd J
John, Russell T
Kido, Chester T
Kochhar, Anil Pal
Lum, Kevin S
Melnick, Michael
Miller, Phyllis R
Moynihan, Kevin J
Newman, Steven H
Pratt, Joseph J
Rogers, Daniel J
Ross, James P
Scholl, David C
Seidenstricker, John R
Shih, Jin-Dih
Swift, John A
Weimer, William F

YORBA LINDA

Clay, Charles H

COLORADO**AURORA**

Schmidt, Geoffrey J

BAILEY

Strunk, Carl J

BOULDER

Nicholson, Wendell J
Sherritt, George M

BROOMFIELD

Buell, Charles H

CASTLE ROCK

Dinney, George R

COLORADO SPRINGS

Ackerman, Mark L

DENVER

Ablin, Marlene J
Barker, Paul W
Barrett, Joan C
Batchelder, William H
Betz, Ronald G
Bidelman, Wayne D
Blattner, Joseph L, Jr
Boldt, Thomas R
Bryant, David C
Bunsness, Brian S
Campbell, Charles E
Cernanec, Philip J T
Compton, Richard K
Cunningham, Debra Esker
Dickinson, John B
Dino, Frank P
Distler, Deborah K
Durland, Leslie L
Endres, Stephen H
Fornia, W B
Fritz, Daniel H
Frohne, James A
Fuerst, Donald E
Ham, Ronald
Herfkens, Jane M
Hoefflich, Lida E
Horn, Richard G
Hunt, Diane L
Jamison, Kenneth David
Jenkins, Robert W
Johnson, Robert B
Jones, Donald K
Kiefer, James C
Kivi, Michael R
Knarr, Shirley A
Larsen, Kevin P
Larson, Eric P
Leif, Elizabeth J
Lewis, Martin A
Luo, Jessica
Mazanec, Donald R
McQuillian, Susan J
Miller, Lee O
Moore, Jean A
Mulvaney, Mark W
Nelson, Marvin R
Peterson, Ronald K
Pinczkowski, Raymond E, Jr
Proctor, Russell S
Przybyla, Dennis B
Ramey, Nicholas Anthony
Roinestad, Lucille D
Rudduck, George A
Rush, Richard G
Schrader, R Paul
Scott, Gordon L
Sell, Susan J
Shapiro, Arlyn G
Skriletz, Jess A

Slishinsky, David H
Stark, Glen Edward
Tilley, Peter D
Wagner, William John
Weldon, Thomas J
Whitnah, Daniel R
Wilson, Wilmer W

ENGLEWOOD

Albracht, Fred J
Andrews, Steven L
Baker, Edward H
Berends, Jeffrey J
Bulthaupt, Robert M
Burger, Thomas L
Carmody, Paul
Cornish, Bradley A
Dobis, Frank J
Erickson, Paul Douglas
Fink, Paul William
Holmes, Tony E
Hughes, James H
Irby, Don K
Laeyendecker, Ron John
Lau, Brian R
MacLennan, Alan D
Mailander, Edward M
Malles, Walter L
McCallen, J L
McCallum, William T
McDonald, Graham R
Motz, James D
Powers, David A
Rosenbaum, Martin
Shantz, David H
Shaw, Robert K
Shek, Sandra C
Singdahlsen, Kim H
Stefanson, Doug J
Tilley, Carole M
Timmons, Amy S
Todd, Melvin G
Wilkinson, Thomas C, Jr

EVERGREEN

Boley, Russell A
Morris, Doris N

FORT COLLINS

McComb, Thomas M

GOLDEN

Engeman, Melvin A

GRAND JUNCTION

Clemons, J King

LAFAYETTE

Upchurch, Garland R

LAKEWOOD

Gardner, Mary M
Mandat, Roland A
Mudge, William S

LITTLETON

Garvey, Ernest
Ketter, William W
Long, V Kay

STEAMBOAT SPRINGS

Lehmann, Earl R

CONNECTICUT**AVON**

Chhabra, Jatundar P
Corliss, Gary L
Jacobson, Barry
Knorr, Frank E
Neenan, Alice M
Reavill, Albert E, Jr
Waddington, Craig
Zikovich, Michael J

BLOOMFIELD

Baledes, Theodore E
Bartlett, Daphne D
Bennett, Douglas John
Betts, Mikel J
Cuevo, Guia Ditching
Forbes, Harold E
Geuder, Douglas M
Goodell, Keith J
Hunter, Mariann F
Kelsey, Neil Steven
Mallory, Robert L
Miller, Robert A, III
Morrissey, Marlies S
Nichols, Raymond S
Pappas, Donald S
Pilgrim, James W
Rugland, Walter S
Schwartz, Althea A
Sielman, Rebecca A
Thompson, William J
Wachspress, Howard L
Wood, Milton J

BRIDGEPORT

Carson, David E A
Ingraham, Harold G, Jr
Lyn, Shau H

CANTON

Goddard, Alan C

CLINTON

Nazarian, Gregory H

COS COB

Ayache, Robert F
Draeseke, Douglas G
Woodman, Harry A

CROMWELL

Swanson, F Gilbert

DANBURY

Manghirmalani, Daniel J
Preston, Robert

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

EAST GRANBY

Biddleman, Albert F

EAST HARTFORD

Dwyer, John A

EAST HAVEN

Malkin, Moses M

ENFIELD

Allen, Barry T
 Biamonte, Ronald M
 Cardamone, Dorothea D
 Chen, Karl Chinghui
 Herman, Joan Elizabeth
 Huey, Martin S
 Loether, Amy L
 Lord, Samuel H
 Marsh, Susan Daly
 Paydos, Charles J
 Peters, Carl
 Schoch, Suzanne M
 Turner, Maureen E
 Willis, Robert N
 Wright, Steven F

FAIRFIELD

Spigal, Judith D

FARMINGTON

Belden, Stephen A
 Biegaj, William P
 Grossman, Eli A
 Langhans, John F
 Levy, Leslie
 McGovern, William G
 Moore, James E
 Munterich, George C
 Pastor, Gerald H
 Veit, Kenneth P
 Walker, Paul S
 Yates, J Arnold

GLASTONBURY

Carpenter, Clayton C, Jr
 McMullen, Robert H
 Merritt, Robert
 Weissbrot, Laurence R

GREENWICH

Bornhuetter, Ronald L
 Byrne, John J
 Echeverria, Edward A
 Finkel, Paul A
 Forbes, Leon D
 Heer, E LeRoy
 Hennington, Howard H
 Hogeman, George L
 Learson, Richard J
 Levine, Steven J
 Murad, John A
 Winklevoos, Howard E

GUILFORD

Kissel, James R
 Kneale, Jack R
 Swope, Carl S

HAMDEN

Wilson, Glenn T

HARTFORD

Abbot, Quincy S
 Abbott, Larry M
 Aldin, Neil C
 Aldrich, William C
 Aleksey, Bernadette D
 Allaben, Mark S
 Almagro, Manuel, Jr.
 Altschuler, Michael C
 Angen, Carol L
 Archacki, Raymond J
 Arvanitis, Robert
 Assantes, Arthur J
 Assantes, Shirley F
 Auger, James G
 Aylward, Thomas F
 Balko, Karen H
 Ballas, Frank W
 Barry, Gery J
 Basson, Steven D
 Batory, Anthony T
 Belden, Scott C
 Bell, Charles T
 Beneski, Frank A
 Berg, David Benjamin
 Bertles, George G
 Bieluch, Philip J
 Biglow, Mark D
 Bisulca, Catharine Neale
 Blanchard, Ralph S, III
 Bland, William H
 Blignaut, Leslie
 Blodgett, Hugh R
 Bohon, John D
 Boltz, Daryl L
 Boslaugh, Marguerite A
 Bothwell, Peter T
 Boucher, Terryn J
 Bowen, David S
 Boyd, Wallis A, Jr
 Boyer, Andrew C
 Bradley, David R
 Bradshaw, John G
 Braue, James R
 Breault, Mary Ellen
 Breindel, Cheryl Ann
 Brian, Robert A
 Bridgeman, James G
 Britton, William R, Jr
 Brophy, Joseph T
 Brown, Nicholas M, Jr.
 Brown, Robert A
 Budd, Edward H
 Burgess, Robert W
 Burke, John P
 Burke, Richard E
 Burke, Thomas Patrick
 Burnosky, John E
 Burton, Thomas E
 Butcher, Marjorie V
 Butler, Bruce W
 Byrne, Harry T
 Campbell, Thomas A
 Carbaugh, Albert B
 Carlson, Edwin A
 Carlson, Jeffrey R
 Carlson, Loreen June
 Carpenter, Jill K
 Carpenter, Patricia A
 Casale, Kathleen N
 Cesaro, Patricia L
 Chiang, Jeanne D

Chicares, Gregory
 William
 Chipkin, Robert
 Christiansen, Stephan L
 Chung, Vincent S
 Cieslak, Walter P
 Colburn, Michael B
 Conlon, James E
 Conner, James B
 Corbett, M Timothy
 Corcoran, Thomas R
 Cornell, Robert Allen
 Crotty, James Allen
 Crowe, Joseph F
 Cuevo, Benito Joel G, Jr.
 Dal Porto, Albert J
 Dalton, Edward F
 Damron, Yan Shyan
 Darak, Harold J
 Darsen, Glenn T
 Davis, Lynn G
 Dawidowicz, Thomas P
 De Barba, Leda J
 DeConti, Michael A
 Delaney, Richard J
 Demos, Peter G
 Devereaux, David G
 Dickson, Robert K
 DiDonna, Raymond E
 Dieter, George H, Jr
 Dinnus, John B
 Doeri, R Chris
 Donahue, Maryann
 Dow, William E
 Earwaker, Bruce G
 Egnasko, Gary J
 Eknaian, George E
 Eldridge, Donald J
 Elias, David L
 Endorf, Douglas
 Engel, Robert E
 Engstrom, Paul E
 Erickson, Don W
 Ericson, Janet M
 Evans, Robert E
 Even, Charles A, Jr.
 Ewan, Veeta A
 Faltas, Bill
 Farquhar, William A
 Finn, Richard P
 Fischer, Paul M
 Fitch, Timothy
 Fitzgerald, Joseph M
 Fitzgibbon, Walter J, Jr.
 Foote, James M
 Fredrickson, Jon H
 Friedland, Bruce A
 Galenda, Andrew S
 Gallop, Mark A
 Gendreau, Ronald
 Richard
 Gerchman, Thomas F
 Gerges, David
 Gerundo, Louis P, Jr.
 Geyer, James A
 Gibbs, David E
 Gibbs, Donald A
 Gies, John F
 Gilles, William J
 Gineo, Ann D
 Gingrich, James Earl, Jr.
 Giuffrida, Carolyn F
 Gobes, Catherine E
 Gold, Allan
 Gourley, Peter J
 Gozzo, Susan M
 Graham, Paul S, III

Greenhill, Eric L
 Grodanz, Stuart B
 Gross, Michael R
 Groves, Garth Richard
 Gummere, John
 Gupta, Veena N
 Gutterman, James
 Haendiges, Brian K
 Hale, Jonathan Bradford
 Hall, David A
 Hall, Gail A
 Hall, Robert A
 Hamilton, James C
 Hamilton, M Spencer
 Hamilton, Pennell W
 Hammerling, Linda H
 Hansen, Robert A
 Hardcastle, Yellott F, III
 Hardy, Howard R
 Harrington, Inger S
 Harris, Meredith A
 Harrold, David A
 Hatfield, Robert W
 Hay, Randolph S
 Hebert, Brenda J
 Hebert, Norman P
 Henck, Douglas C
 Hidalgo, Manuel V
 Hines, Alan M
 Hinkle, Timothy C
 Hoch, Standley H
 Hogan, William R
 Hollister, Jeanne M
 Homan, Mark J
 Hopper, Monte J
 Horn, Richard J
 House, Sherwood G
 Hoyer, Robert L
 Hubbard, John A
 Huber, Steven C
 Hunt, Mark Edward
 Huppert, Michael P
 Jakielo, James G
 Jameson, Stephen
 Janiga, Brian M
 Jasulevicius, Donna A
 Javaruski, John J
 Jerome, James M
 Johnson, Warren P
 Jones, Bruce R
 Jones, William R
 Jorve, Barry M
 Juncker, Walter
 Kadison, Jeffrey P
 Kamil, Mohamed Hassan
 B
 Katcher, Anne M
 Keeler, Harry
 Kelly, Edmund F
 Kharabanda, Anil
 Kleiman, John B
 Klein, David M
 Kleinman, Joel M
 Klingman, George C
 Kohan, James T
 Konicki, John P
 Konopa, Milan E
 Korper, Leslie E, II
 Kot, Nancy E
 Krissinger, Kenneth R
 Kunzman, Michelle L
 Kwassman, Stuart
 Lack, Mary Lou
 Lambert, Michael J
 Lamontagne, Robert J
 Lange, Clifford A
 Larew, John R

Larkin, James P
 Larson, William E
 Lassow, Richard B
 Lattanzio, Francis J
 Lautzenheiser, Barbara J
 Lebens, Joseph R
 Lee, Simon Sun Kwok
 Levine, George M
 Libby, William B
 Lindahl, Richard M
 Linden, John R
 Lis, Raymond S, Jr.
 Littmann, Mark W
 Logan, Della J
 Lombardi, Louis J
 Lommele, Jan Alan
 Lonergan, Kevin F
 Lonergan, Thomas
 Xavier
 Longley-Cook, Alastair G
 Lord, Frank C
 Loughlin, Martin J
 Lowry, Gretchen A
 Lucht, Linda Vilcins
 Ludwig, Stephen J
 Luedtke, Diane S
 Luedtke, Timothy J
 Lunman, Gene L
 Luzzi, Kathryn S
 Lyle, Robert V
 Lynch, Mark L
 MacKillop, Donald K
 Macklem, Christopher A
 Maguire, Brian P
 Maher, Stephen M
 Maidels, Martins O
 Malloy, Thomas M
 Mange, John I
 Marek, Mary Lou
 Marks, Steven D
 Marlowe, Burton F
 Marlowe, Paul R
 Marosek, Sharon J
 Marra, Raymond J
 Marra, Thomas M
 Martin, Jeffrey Karl
 Martin, Katherine J
 Martin, Terence B
 Masciocchi, Alfred J
 Masterson, William E, Jr.
 Mateja, Michael E
 McCarthy, Francis C, Jr.
 McDavitt, James F
 McKay, Kathleen M
 McKeown, Dennis V
 Menze, Russell B
 Merryman, Emory H
 Metzner, Claus S
 Miller, David R
 Miller, Nicholas F, Jr.
 Miller, Thomas E
 Miller, William J
 Mogul, David S
 Moncher, Richard B
 Morgan, Sandra S
 Morgan, William S
 Morris, Michael J
 Morrow, Craig D
 Moulton, Harold B
 Murphy, Richard Charles
 Murphy, Robert J
 Murphy, Suzanne M
 Murray, Michael John
 Newell, Richard T, Jr.
 Nichols, Richard W

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HARTFORD - cont'd.

Niedzielski, Andrew S
 Nikander, John A
 Nitsche, Donald Rudolf
 Oades, Peter R
 Obermeier, John R, III
 O'Brien, Louise Cirelli
 O'Connell, Gina Collopy
 O'Connor, Thomas F
 Odell, Leonard E
 Ollodart, Bruce E
 Olson, Alden E
 Olson, Mark F
 Onnen, Donald B
 O'Sullivan, Daniel E
 O'Sullivan, Jan P
 Overgaard, Wade T
 Palczynski, Richard W
 Palmer, Donald E
 Papenhausen, John L
 Parker, Donna D
 Pathman, Siva I
 Pease, Jerrilyn D
 Pelletier, Bernard A
 Perkins, Andrew M
 Perkins, Carol L
 Perreault, Stephen L
 Petry, Paul E
 Phan, Dung Anh
 Pirog, Louis M
 Pitts, David G
 Polkinghorn, Philip K
 Pollnow, Jan L
 Pond, Donald H
 Prewitt, Kathleen R
 Purdy, James L
 Purple, John M
 Putney, Alan K
 Putterman, Steven L
 Quirin, Albert J
 Radau, Christine
 Rankin, Jo-Anne
 Ransom, Gary K
 Rasej, Richard M
 Raymond, Craig R
 Reale, Pamela Sealand
 Reed, David S
 Rehkamp, Ronald D
 Reynard, Alan
 Rice, Denise E
 Richardson, Linn K
 Riddleworth, William A
 Ring, Frederick H
 Robbins, Vaughn W
 Robinson, James E
 Robinson, Joseph Glenn
 Roby, Allan B, Jr.
 Rodgers, Beatrice T
 Roscoe, Michael J
 Rosenthal, Ronald M
 Ruark, Timothy J
 Ruegg, Mark A
 Rusch, William J
 Sabatini, Francis P
 Saffier, Harvey
 Saucier, Kenneth A
 Saul, Arthur
 Sawyer, Frederick W, III
 Schallack, Ronald J
 Scheid, James E
 Scheuing, Jeffrey R
 Schmidt, Jeffrey W
 Schug, Richard D
 Scott, Bradley J
 Scott, Brian E
 Sears, William Hardin
 Segal, Richard L

Segal, Lawrence N
 Shank, John C
 Sharkey, William H, Jr
 Shaw, Richard E
 Shenoy, Sudha
 Shepler, Richard J
 Shetensky, Lorraine T
 Shuma, Richard J
 Shugars, Warren A
 Silvanic, William S
 Silverstein, Charles H
 Sipos, Michael Jay
 Skokan, Donald A
 Slusarski, John
 Smith, Edward R
 Sobel, Mark J
 Sondergeld, Eric T
 Song, Young B
 Spalla, Joanne S
 Sperry, Mark D
 Spitz, Michael E
 Spock, Stephen C
 Stearns, John H, Jr.
 Stengiser, Russell
 Sucha, Kay L
 Suefel, John D, III
 Storms, Peter F
 Stroud, Richard A
 Sujecki, Robert A
 Sulger, Jack F
 Sulger, Laurie E
 Swanson, David L
 Szkoda, Susan T
 Tan, Charles W
 Tausch, Alan J
 Teufel, Patricia A
 Thomas, David
 Thomison, Joel D
 Tourville, Tricia A
 Townsend, Frederick S, Jr.
 Towry, Terence N
 Traverso, David M
 Tremko, William M
 Trimble, James Everett
 Turner, Mary L Marcie
 Ullman, Deborah Gorman
 Vadiveloo, Jeyaraj
 Van Schaick, Donald A
 Van Slyke, Gregory A
 Verney, Arthur J
 Vernier, Ronald W
 Vest, Charles N
 Vose, Robert W
 Wagner, Darryl G
 Walton, Michael P
 Ward, Elizabeth A
 Ward, William D
 Wargo, Kelly A
 Wasserman, Forrest
 Webb, Nina Halpern
 Webber, Abbott M, Jr.
 Weed, Amy Grader
 Weidman, Thomas A
 Weinman, Jeffrey M
 Welnicki, Raymond P
 Welsh, Marian Hunter
 Welsh, Michael
 Wenner, Richard M
 Wheeler, Michael A
 Whimpey, Dennis J
 Whitney, Todd W
 Whiton, Albert E
 Wilkinson, John
 Willsey, Lynn W
 Wilson, Randall James

Winans, Roger M
 Winkleman, John J
 Winter, Arthur E
 Wolf, Dale B
 Woodley, Pamela S
 Woollacott, Evan W, Jr.
 Woormer, Roy T, III
 Worthington, Robert F
 Wright, Walter C, III
 Wu, Peter P
 Yingling, Mark E
 Yiu, Yin Fat
 Yow, Heather E
 Yow, James W
 Zeilman, William W
 Zory, Peter B

HEBRON

Rokicki, Constance A

KENSINGTON

Ripps, Jay C

LEBANON

Champe, John E

MADISON

Anderson, Roy R

MANCHESTER

Hill, Mark W

MERIDEN

Facey, John A

MIDDLETOWN

Dee, K Gloria
 Maltz, Allen P
 Meyers, Jamie Bruce

NEW CANAAN

Clark, Frederick W
 Nicoletti, Anthony J

NEW HAVEN

Brandt, Richard E
 Flinn, Ellis D
 Langerman, Robert N
 Lem, Kenneth
 McDonald, Margaret G

NEWINGTON

Hart, W Van Buren, Jr.
 Schlee, Ronald O
 Sheldon, Barbara A
 Vicino, Gerard A
 Wyckoff, John F

NEWTOWN

Kaplan, Barry

NORTH HAVEN

Marszalek, Guy William
 Shawcross, Steven W

NORWALK

FitzSimons, Christopher, IV
 Grathwohl, Robert W
 Howard, Robert C
 Keshner, Steven E
 Lin, Gary H
 Trawinski, Robert

NORWICH

Adams, Patricia M

OLD GREENWICH

Rettie, Elizabeth P

OLD LYME

Link, Robert F
 Williamson, William R, Jr.

OLD SAYBROOK

Campbell, Paul A

ROWAYTON

Carnegie, Jerry Y
 Christiansen, Christofer
 Eaker, Robert Charles
 Gray, Guy E, III
 Hunt, David L
 Jones, Michael B
 Kittel, Sharon L
 Michael, Elizabeth
 Prinster, Julie Stratton
 Roberts, John C
 Vaccari, Thomas S
 Watson, Laura Macdonald
 Yezzi, Anthony P
 Young, William G

SHELTON

Boronow, Gordon C
 Corrigan, R Dennis
 Kraysler, Stephen F
 Runestad, Rodney D
 Sullivan, Carl H
 Underwood, Charles M, II
 Woodard, Eugene M

SIMSBURY

Allen, Edward S
 Auster, Lawrence S
 Beaudry, Debra A
 Chanzit, Lisa Gattel
 Collins, Douglas J
 Crozier, Bruce J
 Deutsch, Robert V
 Dodge, Scott H
 Glew, Ian Arthur
 Grundmeier, Donald W
 Hermes, Thomas M
 Huntley, John W
 Leonard, Gregory E
 Lowe, Stephen P
 Meredith, Robert A
 Mohrman, David F
 Morris, Frank E
 Patria, Timothy L

Patschak, Susan J
 Philbrick, Stephen W
 Rowland, Vincent T, Jr
 Rulis, Stephen J
 Sturgis, Robert W
 Wrobel, Edward M, Jr
 Yonkunas, John P

SOMERS

Gamble, Bryant O

SOUTH WINDSOR

Chen, Ming-Yueh
 Mange, Kathryn D
 McLean, Michael R
 Richards, Harry R

SOUTHBURY

Crimmins, Joseph B
 Harrigan, Harold F
 Pailler, Arline
 Price, Archibald M

SOUTHINGTON

Callahan, Michael E

SPRINGFIELD

Fede, Laurie Jean

STAMFORD

Allen, James F
 Beckwith, Jason J
 Benner, Debbie L
 Bensimon, Abbe Sohne
 Berger, Gottfried O
 Berk, Robert A
 Bhagavatula, Raja R
 Breslin, Peter B
 Broussard, Lois M
 Carey, Gene Debbie Tong
 Carroll, Peter M
 Carroll, Rebecca
 Carusi, Leonard G
 Cheng, Phillip C
 Citron, Richard I
 Connor, Vincent P
 Covney, Michael D
 Crandall, Wm H
 Crowley, Kathleen C
 Cunningham, Sharon Beth
 Dash, Stanley A, Jr.
 Davi, Joseph N
 Dekle, James M
 Elias, Gary M
 Englander, Jeffrey A
 Featherstone, Bryan J
 Ferguson, Ronald E
 Ferguson, Thomas
 Ferrone, Allan P
 Fisher, Russell S
 Fox, Norma Patz
 Fueston, Loyd L, Jr.
 Fulljames, Richard C
 Garand, Christopher P
 Giambo, Robert A
 Gidos, Peter M
 Gleeson, Owen M
 Grady, John H

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

STAMFORD - cont'd.

Gravitz, David H
Greenberg, Allan D
Grossman, Eric S
Gulliver, William B
Halvorson, Audrey L
Handte, Malcolm R
Haner, Walter J
Haws, Robert Samuel
Jones, Robert W
Kenyon, Frederic V
Klein, Robert Alan
Klinzman, Frank W
Kremer, Jacalyn A
Laline, Daniel G, Jr.
Laverty, James E
Lester, David
Lyons, Daniel K
Malasky, Arnold M
McIntosh, Leslie A
McKinnon, Donald G
Meck, Todd B
Merlob, Michael T
Mishler, Robert L
Murdock, Richard G
Palley, Eric I
Pepe, W Dennis
Putzer, Kenneth L
Prullage, Stephen J
Raaen, Lyle T
Radach, Floyd Raymond
Roguski, Joan M
Rosati, Robert A
Rowe, James T
Ruppel, Robert J
Schaumann, George R
Siegel, Walter W
Steenek, Lee R
Teffs, Amy J
Tine, Michael P
Vaught, John E
Waldman, Robert H
Warren, Jeffrey C
Watson, Richard C
Wickwire, James D, Jr.
Williams, Keith S
Williams, L Bradley
Ylvisaker, James W
Young, Melville J
Zeiser, Robert J
Zohar, Akiva

STORRS

Lowrie, Walter B

TOLLAND

Hope, Francis J

UNIONVILLE

Dickson, Jeffrey J

VERNON

Edwards, Fred L

WATERBURY

Mansur, John K
Poland, Jeffrey D
Vigneau, Edward J

WEATOGUE

Davis, Frederick L

WEST HARTFORD

Adelstein, Victor A
Arnold, Daniel M
Beach, Morrison H
Bevan, John A
Braunstein, Michael M
Buddington, David W
Burleigh, John M
Burton, Burton E
Butcher, Robert W
Carmody, Thomas N
Chester, George D
Cook-Hebert, Deborah
Crofts, Geoffrey
Crowley, James H
Desmond, Sherrie B
Dinius, Linda Crout
Duguay, Katherine L
Eddy, C Manton
Espic, Robert G
Getman, Richard A
Gilbert, Daton
Gobes, James A
Goode, Robert B, Jr
Hobbs, Edward J
Holcombe, Shepherd M
Leggett, Richard A
Maglathlin, Ralph H
Martin, Leslie R, Jr
Morison, George D
Nelson, Roy W
Pettengill, Daniel W
Prouty, William C
Quinlan, John A
Rogers, Lorraine K
Siegfried, Charles A
Simoneau, Paul W
Thomson, Paul
Wills, Thomas L
Woodworth, James H
Young, George W

WEST SIMSBURY

Dorman, Roland F

WESTON

Smith, Barry V

WESTPORT

Dowling, Joseph H
Fineman, Marvin D
Johnson, Carol C
Johnson, Robert P
Schnelle, Charles S
Silverman, Robert L

WETHERSFIELD

Christensen, Wesley R
Doyle, Martina E
Krisher, William K
Mahder, John
Thomas, James W
Wieder, John W, Jr.

WILTON

Killion, Raymond F

WINDSOR

Anderson, Homer G
Foster, Robert B

Graves, Clyde H
Pinney, Allen D
Riccardo, Joseph F

DELAWARE**DOVER**

Molen, Frederick K

NEWARK

Stern, Philipp K

WILMINGTON

Bardsley, Leonard J
Bell, Paul S
Bowman, David R
Clarkson, Kevin P
Cole, John M
Cole, Timothy A
Dahlen, Alan E
Eaton, William D
Fink, Jack
Garfield, Owen J
Hayes, Mark D
Hobelman, James B
Kretschmer, Albert H, Jr
Kunkemueller, A Henry
Loucks, William D, Jr.
Merkel, David J
Pearce, Richard D
Pitts, Richard D
Porter, Kenneth W
Procopio, Donald
Qureshi, Arshad H
Salazar, Camilo J
Santiago, Edmund
Schultz, Jeffrey B
Schwenk, Edward B, III
Shih, Wanfang C
Shissler, Harry R
Slusarz, Anthony W
Smith, Kenneth W
Terne, Michael

DISTRICT OF COLUMBIA**WASHINGTON**

Adler, Martin
Amoroso, Rebecca C
Amoroso, Vincent
Anglin, Elizabeth H
Anturk, Haluk
Atkins, F Roger
Atkinson, Howard, Jr
Austin, Frank S
Aziz, Salman
Barham, Blaine M
Barlow, Philip A
Beard, Allen R
Bein, Robert L
Bera-Morris, Marsha M
Black, Kenneth
Blake, William H, Jr
Bleyler, Peter A
Boero, Louis E
Booth, John K
Bowling, Thomas B
Bradshaw, Gary L

Brewer, Fred L
Carroll, William
Case, Daniel F
Catterall, Grady C
Cavaliere, Robert S
Chislett, Richard J
Cohen, Howard Lee
Cohen, Ira
Cole, Stanton L
Conover, Robert A
Costales, Angela O
Cross, Rowland E
Dean, Joseph E
Dezube, Robert Steven
DiJoseph, John Charles
Dillingham, Grace V
Donnelly, Vincent W
Doran, Phyllis A
Eden, John P
Edwards, Peter K
Feitel, Deborah R
Flanders, Ruth A
Friend, Edward H
Gastineau, Michael K
Gebhardtshauer, Ronald
Gilham, Gary E
Goldfarb, Stanley Ira
Greenblum, Eli
Gregory, R Scott
Grossman, Sheldon L
Grubbs, Dawson T
Guerin, Michael D, III
Gustafson, C David
Hablison, Charles C, IV
Haley, John J
Hanna, Judith A
Haynes, Garry L
Heeb, Roland K
Herzog, Thomas N
Hogan, Francis X
House, William M, Jr
Hoylman, Douglas J
Huber, Robert J
Hustead, Edwin C
Hustead, Toni S
Kalwarski, Eugene M
Kangisser, Bruce D
Kaplan, Margot D
Kent, Kenneth Alan
Kichak, Nancy H
Kitchen, Emmett B
Klawitter, Warren
Kline, Charles D, Jr.
Knapp, Darrell D
Kreidler, James S
Kurtz, Jeffrey Norman
LaBombarde, A Richard
Lake, Gary D
Lenaburg, Jean Pollard
Levy, Thomas D
Linn, Eldon R
Locey, James M
Lowman, Thomas B
Luchesi, Scott K
MacDougall, John A, Jr
Manning, James H
Maron, Bernie
Marquiss, Henry E, III
Marticello, Kathryn G
Martin, K Scot
Marwitz, Werner
Mazyck, Reginald G
McCracken, Lester R
McGowan, MaryAnn
Meskin, Stephen A
Messinger, Harlan
Minck, Richard V

Moeller, Martha A
Montgomery, James R.
III
Moody, William E
Moran, Victor J, III
Morgan, John P
Mueller, Russell J
Mulder, Evelyn Toni
Murphy, James J
Nearpass, David C
Pacelli, Jane D
Pal, Mintu
Pike, Albert, III
Porter, Lee B
Poston, Elizabeth C
Poulin, Claude
Radin, Katherine D
Reese, Adam J
Reilly, Francis V
Roberts, James N
Robertson, A Haeworth
Romello, Phillip A
Ruloff, Mark T
Schauer, Francis M, Jr
Schultz, Karen D Mallett
Schreiner, William J
Shadman-Valavi, Ahmad
Shepherd, Linda A
Shuh, Kathleen C
Simmonds, Albert C, III
Sorman, Charles R
Spano, Anthony T
Speier, David Marc
Sundaresan, Subramanian
Sypher, Edward
Thorpe, Joan Marie
Tino, Paulette
Troncoso, Fernando J
Vandercook, Lynn B, Jr.
Van Valkenburgh, Regina
Verne, Peter D
Vonesh, James F
Walker, Glenn
Wallwork, Celeste L
Walters, Mavis A
Watson, Charles Barry H
Weimer, Robert A
Weiner, Alan Y
Weller, Harlan M
Wells, Kevin Clifton
White, Mark R
Wiener, Mitchell Charles
Wilder, A Stewart
Williams, Robert J
Wood, John W, Jr
Youngerman, Hank

FLORIDA**ALACHUA**

Thomas, William S

ALTAMONTE SPRINGS

Jones, Charles H
Tosch, Charles E

ATLANTIC BEACH

Miller, Richard L

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BOCA RATON

Blanco, Roberto G
Chabarek, Paul
Dew, Edward D
Dolan, Michael C
Dorn, Lowell M
Gillam, William R
Hellman, Gabriel M
Spidell, Bruce R
Washburn, Monty J
Williams, Harry V

BOYNTON BEACH

Connors, James J
Finelli, John J
McNamara, George F
Strom, Christian L

BRADENTON

Wilson, Mary Cusic

BROOKSVILLE

Blankley, Donovan T
Tillotson, Don C

CAPE CORAL

Batho, Elgin R

CLEARWATER

Anthony, John J
Biscoglia, Raymond J
Boswell, Charles
Theodore
Glasgow, Carolyn H
Glasgow, William M
Kirkland, Larry M
Lessl, John A
MacBain, John A
Mouton, Glenn F
Price, Douglas M
Travnicek, Gary E
Tucker, Michael
Wakely, David N
Waters, James J
Yaeger, Alan
Zoldos, Steven P

CORAL GABLES

Frammolino, Carl L
Ingham, Kenneth G
Lukens, Jaywood
Shaw, James L
Steinberg, Howard L
Useden, Neil A

CRYSTAL RIVER

Richardson, Charles F B
Schimpff, Milton C

DAYTONA BEACH

Moore, Charles P

DELRAY BEACH

Sibigtroth, Joseph C
Thomas, B Russell

DUNEDIN

Thiessen, Henry B

FORT LAUDERDALE

Braccialarghe, Theora
Goehring, Richard O
Ling, George S
Palmquist, J Stephen
Rizzo, James J
Rodriguez, Augusto A
Winston, Elliot H
Winston, Michael

FORT MYERS

Foster, Ward V, Jr.
Schneider, F Russell

FORT PIERCE

Hevert, William T
Lyons, Frank J

GAINESVILLE

Bowman, Elinor V
Howard, William M
Musulin, Rade T

GEORGETOWN

Wilson, Charles E

HEATHROW

Tadelman, Lee S

HOLLYWOOD

Roth, Irving G
Wassell, Edmund J

HOMOSASSA

Norman, La Lander S

INDIAN ROCK BEACH

Lewis, William H

INDIAN RIVER SHORES

Walker, Harry

JACKSONVILLE

Anthony, Susan
Bahn, David J
Bash, Floyd A
Baum, James H
Bliss, William M
Brown, Charlton V
Celso, Sarah A
Charlton, Ian M
Demi, Barbara Haws
Disenza, Judith A
Dorsa, Lorraine
Dunlap, George T, IV
Fick, Joseph N
Foley, Thomas C
Frew, Ruth F
Frizzell, Ann B

Gallagher, Thomas L
Goral, Edgar J
Hardison, Joe W
Hayataka, Hiro
Howell, John F
Jacoby, Charles W
Leonard, Bradley D
Liptak, Walter T
Little, Roger E
Llewellyn, David
Lublin, Leon
Powell, Thomas C
Pyatt, William Edward
Reynolds, Ernest
Rice, W Vernon
Richards, Robert S
Roth, William M
Smith, Larry C
Smith, Michael Bayard
Thomas, Darvey B
Tierney, Michael J
Tucker, Matt
Whatley, Michael W
Willis, Frederick C
Yount, Hubert W

JENSEN BEACH

White, John G, Jr.

LARGO

Frishe, Mark
Scammon, Lawrence W

LIGHTHOUSE POINT

Schlageter, Frank W

LONGBOAT KEY

Conrod, Stuart F
Young, Elizabeth R

LONGWOOD

Barge, Jackie J
Hirsch, Ronald T

LUTZ

Danzinger, Leo J

MELBOURNE

Schwarz, Joseph A

MIAMI

Albert, Faye
Ali, Syed A
Ball, David N
Beales, John H, Jr
Caldwell, Bruce L
Crocker, Norman E
Desfosses, Daniel
Dickerman, Owen L
D'Mello, Edward
DuLaney, Donald A, Jr
Fallisi, Paul
Goldberg, Michael C
Grover, Keena
Harris, David L, Jr.
Henderson, Douglas M
Hintz, Gregory William
Holmes, William M

Ingco, Aguedo
Katz, Lynn Robert
Kennedy, Douglas
Kwasha, H Charles
Lewis, Michelle A
Li, Robert T
Netherton, Helen M
Neubarth, Sanford L
Peters, Jay R
Petersen, Bruce A
Ploss, Harry
Rocker, William A
Smith, Frederic J
Srite, Jim H
Steinberg, Edwin J
Stern, Howard D
Stroud, Christine L
Vedros, Louis A
Vlasak, Evelyn S
Wahl, Yale Sam
Whitekus, Julian A
Williams, Richard
Wilson, Lawrence F
Wilson, Wallace W
Winter, John C, III
Wolfe, Jay A
Yau, Michael W

MIAMI BEACH

Orloff, Conrad A

NAPLES

Bates, Eugene W
Boynton, Edwin F
Halvorson, William A
Hughey, M Stanley
Jackson, Clayton L
McQueen, Robert C
Smith, William Daniel
Zeffert, Martin L

NEW SMYRNA BEACH

Sweeney, Theodore A

NOKOMIS

Lincoln, Charles G

NORTH MIAMI BEACH

Harrison, Jay I

NORTH PALM BEACH

Brennan, Jeremiah T

ORLANDO

Aki, Alvin W
Butler, Robert J
Caton, John C
Christmas, William R
Cottrill, Delford Lee
Eikleberry, Scott C
Fernandez, William N
Grantier, John W
Himmelberger, Clark F
Johnson, Mark H
Keller, Barbara A
Reck, Stephen L
Simmons, Kent M

Simon, Lora J
Spell, Darrell D
Tanhehco, Efren L
Zan, Anthony

ORMOND BEACH

Blum, Richard Paul

OSPREY

Methven, R James

PALM HARBOR

Bothmann, Horst P
Eckhart, Kenneth V
Gray, James G, Jr.

PANAMA CITY

Uthhoff, Dunbar R

PEMBROKE PINES

Leonard, Joseph R

POMPANO BEACH

White, Frank T

PONTE VEDRA

Drobnik, Wendel J

PONTE VEDRA BEACH

Gregory, C William
Hayden, Virgil O

PUNTA GORDA

Bates, James M
Gannon, Joseph T
Huffman, Sam Houston
Lew, Edward A
Robbins, Samuel
Thompson, Graham C
Weck, Frank A

RIDGE MANOR

Brooks, Frank A, Jr.

SANIBEL

Bassett, Preston C

SARASOTA

Allen, Danny M
Bagshaw, James J
Bucknell, Earl F
Hoop, William L
Lynas, Robert H
Neff, Raymond M
Oien, Robert G
Plimpton, Henry A
Rollerson, Lloyd G

SINGER ISLAND

Unruh, H C

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SPRING HILL

Hunt, Herbert J
Perkins, Alfred W

ST AUGUSTINE

Trudel, Claude J

ST PETERSBURG

Hettger, Henry J

TALLAHASSEE

Battaglin, Bernard H
Gibney, Lawrence J
Granoff, Gary
Haseltine, Douglas S
Lindquist, Robert J
Lindsay, Bruce G
Morgan, Michael W
Peavy, Mark D
Ripandelli, John S
Slavin, Charles
Smith, David V
Staub, E Brian
Vogel, Jerome F
Watford, James D
Ziegler, Linda P

TAMPA

Aneja, Bhola N
Boswell, Susan Lynn
Broverman, Brian
Chorvat, Jan Alan
Cohen, Murray E
Dougan, Robert E, Jr.
Downey, William R
Feutz, James R
Hawkins, George K, Jr.
Howell, Gary
Jones, J Michael
Lawson, Joseph E
Martin, Richard E
Metz, Stephen M
Northam, Michael W T
O'Connell, Ann M
Pool, Alison L
Thompson, Lloyd W
Underhill, Nan

VENICE

McLean, George E
Ryan, John F

VERO BEACH

Cody, Donald D
Lohse, Rudolph M
Schenkel, James M
Wagner, Russell L

WEST PALM BEACH

Joyner, Leon F, Jr.
Ruchlis, Elsie

WINTER PARK

Hazam, William J

GEORGIA**ATLANTA**

Allison, William A
Anderson, Neil M
Angstadt, Cheryl G
Attaway, Thomas H
Aycok, William Thomas
Baldwin, Craig M
Batten, Robert W
Baxter, Peggy L
Beebe, Roger O
Beeson, Michael Ladd
Bingham, Alfred A, Jr.
Black, Lori A
Borkhuis, Elizabeth M
Boyd, J Ramsay
Brace, Gary L
Bragg, John M
Brannock, Ronald D
Branscomb, John D
Braund, Robert G
Broussard, Virginia M
Brumbach, John W
Bryan, David
Bryant, Edwin T
Burke, Anne D
Burks, Michael L
Byars, Patrick H
Campbell, Louie G
Carr, Jonathan S
Carr, Julian S, Jr.
Castillo, Andronico
Lucas
Chan, David
Chittenden, Charles E
Christ, Frans
Christopher, David A
Christopher, Norma Y
Clark, David G
Clifton, Frances M
Cloninger, Kriss, III
Cochran, Charlene P
Cohen, Harold I
Colburn, James T
Collen, John W
Conger, Robert F
Connell, Floyd, Jr.
Conway, Francis M
Cooper, Keith H
Covington, David B
Crane, Pamela M
Crompton, Robert B
Davies, James J
Davis, Therman W, Jr.
Day, Roy E
Delahanty, Edward L
Dingler, Maria E
Di Paolo, Frank P
Dobson, Robert H
Doll, Douglas C
Donatiello, Joseph R
Donofrio, James J
Dover, Elaine
Dubner, Jerrold
Duncan, Zanese B
Eisenberg, Steven A
Emory, Linda B
Evans, Don J
Ferguson, William A
Fife, Gene Bryant
Flatt, Savage R
Flickner, Edward A, Jr.
Frahm, J David
Freden, K Eric

Freeman, James M
Garvin, H Earle
Gaston, J Gregory
Godbold, Mary Jo E
Godbold, N Terry
Gomez, Randy Amilcar
Gordon, Linda Phyllis
Grant, C David
Graves, Gregory T
Grossack, Marshall J
Groszkiewicz, Cynthia A
Groszkiewicz, Richard A
Groves, Jeffrey A
Guertin, Shawn M
Hallquist, Roger W
Hansen, Janet
Cummings
Harper, Jeffrey C
Harrell, David E
Harris, Darryl L
Harrison, James C
Harrold, Steven A
Herring, Thomas D
Hiles, Andrew H
Hill, Craig M
Holcombe, Willis C
Holland, David M
Horn, Peggy F
Hudson, Michael W
Hufford, Jon E
Hurley, James D
Hyman, Howard Jay
Jeness, Cynthia
Johnson, Larry Gregg
Jordan, Jeffrey R
Jordan, Michael L
Justice, Gregory D
Kager, Timothy C
Kelley, Randy D
Kellison, Stephen G
Kelly, Juan N
Kerper, John H
Keys, Larry D
King, David P
Kist, Frederick O
Knowlton, Henry K
Krause, Gustave A
Kudera, Andrew E
Kuo, Chung-Kuo
Kuo, Warren W
Lastinger, James C
Lau, Kenneth K
Ledwos, Kenneth T
Leo, Carl J
Loftis, Warren T
Loney, David A
Looney, Jane L
Lowell, John H
Lowery, P Randall
Lund, Lynn Ramsey
Lusk, Jerry E
Luther, J Wade
Lutz, Harry S
Lynch, Timothy J
Mabry, Frederick C
MacGinnitie, W James
Mackenzie, T Scott
Macphee, Malcolm I
Maloney, Timothy B
Marco, Stephen L
Marshall, Benjamin L
Martin, Irma
Mawhinney, Terence M
McCurley, Janet B
McDonnell, William J
McGrath, Michael A
McHugh, Ronald J

McIntosh, Kenneth L
McKinnon, Joseph Paul, Jr.
McLam, Anne B
McLaughlin, Stephen P
Meridian, Craig A
Merdinger, Phillip A
Merlino, Matthew Paul
Meyer, William C, Jr.
Miles, Duke
Milholland, James B
Mills, Marjorie S
Millwood, Timothy
Simon
Mitchell, Ben H
Mitchell, David E
Mitchell, Tracey N
Mittel, Carol Buchalter
Mockridge, Laura
Monforte
Mohler, Elena D
Moore, Gene C
Morris, Carlton M
Morrison, Rex A
Munzenmaier, Fred W
Myers, G Clinton
Myers, Valeria S
Nast, Dennis A
Neal, Christopher A
Nelson, Chris E
Newby, Constance P
Nigh, John O
Nordberg, Peter D
Norton, David E
Olson, Steven D
Orean, Robert E
Overholser, Donald M
Panighetti, Arthur V
Parker, Rembert N
Parsons, R David
Paul, Abe
Peacock, Willard W
Peterson, Bert H
Pharr, Joe B
Powell, Alwyn V
Powell, George D
Pratt, John William
Pugsley, Brian A
Raach, Frederick E
Rayman, Dale A
Reese, Ralph B
Reese, Thomas W
Reichle, Kurt A
Roberts, Claudia Baxter
Robinson, John L
Rogers, David Y
Rone, Patricia L
Rosier, Dreighton H
Saccullo, Carol E
Samples, Stanley C
Scarborough, Alton L
Scattergood, Elizabeth J
Schmidt, Kerry N
Schofield, David A
Schreitmueller, Richard G
Seelng, Ronald L
Sellars, Andrea T
Settle, Daniel Brian
Shumrak, H Michael
Silvera, Sharon E
Slaff, Nathan H
Slater, Michael R
Slotnick, Lisa A
Sluder, Larry R
Smith, Thomas Brooks
Squier, Craig A

Stanley, Randall L
Stevenson, Kenyon
Stoncipher, David A
Stratton, Andrew C
Sullivan, Joe W, Jr.
Sullivan, Sean M P
Sweeney, James L
Swerdlin, Dorn H
Thompson, Robert D
Tillis, Jean S
Tredway, Thomas S
Tse, Julia S
Tsui, Teresa T
Tullis, Mark A
Turk, Alan C
Turner, George W, Jr.
Tverberg, Gail E
Twery, Scott C
Upchurch, Kathleen Orr
Vodopich, Donald R
Warnock, R Larry
Watkins, Nancy P
Webb, Bernard L
Wetznier, Larry H
Welch, Jarmon
White, Dempsey D
Williams, Jeffrey W
Winer, Teresa R
Wingert, Sheryl R
Winkelstein, Jerome
Witt, William E
Wohlbach, Thomas K
Wolf, Richard S
Wood, James O
Wood-Duggan, Margaret
Yang, Hong-Yi
Young, Bryan G
Zatto, Joseph R
Zellner, John T

AUGUSTA

Schwartz, Jane Bradley
Scott, H Randolph

BUFORD

Van House, Charles L

CHAMBLEE

Lavarack, Patricia A
Spear, Roy W

COLUMBUS

Bugg, William J, Jr.
Cox, Kermitt L
Gant, Brett J
Harding, Thomas C
McReynolds, D Karl
Saffan, David B
Schneeberger, Charles M
Shyu, Jyh-Cherng
Skelley, Daniel F
Sue, Chye

DORAVILLE

Teichert, H Werner

DULUTH

Bachman, Ronald E
Carey, James J

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Chen, Tarwei
Irwin, Richard J
Moskowitz, Joseph Lee
Perlick, Arnie
Schnaer, William J
Seglem, Kevin A
Whitney, Robert L

DUNWOODY

Howard, Willis B, Jr.
Masecar, Rolph W
Shutley, Ronal
Trinh, Minh

FAYETTEVILLE

Paquin, Claude Y

LAWRENCEVILLE

Street, John L

MARIETTA

Brown, William A
Morris, Patrick

NORCROSS

Cohen, Jerry M
Eddy, Arthur C
Rubin, Peggy M

ROSWELL

Bowles, Thomas P, Jr
Brown, Charles E, Jr

SAVANNAH

Williams, P Adger

STONE MOUNTAIN

Anderson, James C H
Biscaglia, Terry Joseph
Crawshaw, Mark

TUCKER

Sherrill, Thomas C

HAWAII**HONOLULU**

Ayson, Benjamin E
Berish, George L
Berni, Betty
Bucknell, Robert I
Buell, Paul Elliott
Choy, Kathleen Y
Furuike, Charles K
Green, Philip A
Han, Luke T
Kovacs, Frank
Lum, Jennifer S J
Takebayashi, Donn T
Young, Paul Michael

KAILUA-KONA

Pearson, John S, Jr.
Pearson, Margaret E

KAMUELA

Grover, Myles L

VOLCANO

Rea, Everett A

IDAHO**BOISE**

Fagiano, Anthony J
Larimore, Stuart B

EAGLE

Misner, David T

NAMPA

Sloan, Deborah K

ILLINOIS**ARLINGTON HEIGHTS**

Balinski, Kenneth A
Coates, Clarence S
Doherty, Thomas J
Selwood, Alex E
Stephan, Ruth W

AURORA

Black, William M
Meyers, Steven D

BANNOCKBURN

DeWald, James E
Ehlert, Darrell W
Hwang, Li Hwan
Nelson, Bruce Norton

BARRINGTON

Brown, Nancy E
Heltman, Robert C
Sartain, James H

BLOOMINGTON

Bakel, Leo R
Becraft, Ina M
Beernink, Darrell W
Behrens, Nancy A
Bill, Richard A
Broglia, Vernon G
Buffinton, Philip G
Burns, William O
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Dossett, Alison L
Egeberg, Dale R
Fulton, Kathleen E
Girard, Gregory S

Goodell, Gerald David
Grant, Gary
Gudeman, Richard H
Harrison, Richard W
Hays, David H
Hayward, Gregory L
Hendren, Alan R
Herman, F Lee
Hullhouse, Jerry A
Huff, Terry L
Johnson, Robert C
Kelley, Robert J
Lamb, John A
Larson, Alan S
Lehman, Merlin R
Lehmann, Steven G
Martun, Norman K
Menning, David L
Miller, Michael J
Moan, John M
Morr, Allison L
Morrow, Joseph E
Napieriski, John D
Nelson, Dale
Olson, Dolores Eicher
Pechan, Kathleen M
Penney, Don E
Popejoy, Kathy
Pridgeon, Ronald D
Randall, Donald J
Rapp, Jerry W
Reinbolt, James B
Schopp, Russell J
Seiffert, Barbara
Simpson, Timothy
Joseph
Snyder, William J
Sorensen, Douglas K
Switzer, Vernon J
Terry, Karen Fulton
Terry, Timothy N
Trenton, Thaddeus W
Trerice, Thomas N
Truttmann, Everett J
Vittutoe, Lynne M
Warth, Robert
Yee, Lone-Young

BUFFALO GROVE

Price, Edith E

CAROL STREAM

Brewster, John E

CHICAGO

Abroe, Michael S
Achenbach, Susan H
Allen, Jeffrey G
Alps, Robert A
Anderson, Gregg W
Anderson, Keith M
Anderson, Robert C
Aquino, John G
Arthur, Mary Jo
Auvimen, Peter G
Avner, Kenneth S
Bachan, Lall
Baldwin, Cynthia E
Bank, Joshua David
Baratka, John H
Barlow, Ronald G
Barr, James S
Bartolain, Clifford P
Bartz, John Lee
Beattie, Orville C
Becker, Ronald J
Behar, Robert A
Bennett, Cynthia L
Beres, Joseph
Bergan, Thomas D
Bernstein, Joel
Berry, Raymond D
Bertronski, Anthony
Bickerstaff, Thomas A
Bigos, James J
Blalock, Brian S
Boeckmann, Frank A, Jr.
Bolnick, Howard J
Boucek, Charles H
Boucher, Yvon R
Boughton, Joan
Bradley, John M
Brand, Thomas
Brown, Brian Z
Browne, Richard H
Buch, Henry David
Buck, James E
Buckman, Roger A
Butz, Stephen G
Cagen, Marc Alan
Campbell, Donald F
Campbell, Donald P
Carlson, Stephen C
Christenson, Wayne E
Clark, Kenneth L
Cohen, Howard S
Cohen, Robert L
Collecchia, Frank E
Colman, Robert Arthur
Comm, Jerome S
Conat, Arthur L
Conder, David A
Cooper, Harold S
Costello, Edward T
Cowen, James L
Cox, Daniel T
Crago, Richard D
Cramton, Thomas J
Crockett, Peter M
Czupek, Thaddeus A
Davis, Mark A
Davis, Rowland
Derbak, Frank S
Deuchler, Jon T
Dion, Sylvain
Doctors, Eric H
Dolins, Jerrold G
Donlon, Thomas M
Dostert, Thomas E
Drozd, Robert F
DuBroff, Barbara Lee
Dukes, Jeffery T
Dunn, Ted L
Durkin, Julie M
Dush, Marcia A
Easton, Richard D
Edwards, Thomas P
Ehrhardt, Allen A
Ehrhardt, Wanda O
Ehrhart, Lawrence A
Emering, Edward J
Eng, Howard N
Engel, Philip L
Epstein, Michael
Erickson, Bruce Allen
Erickson, Terrance T
Evans, Susan C
Faug, Kenneth
Falk, William J
Fatouros, Nicholas P
Feinstein, David C

Feldman, William T
Fenster, Bernard
Fineis, Thomas W
Fisher, Peter A
FitzPatrick, Kathleen A
Forstadt, Jack
Franklin, Jay D
Freidin, Howard Alan
Friedrich, Carl A
Friedrich, Denise Yee
Friedstat, Charles D
Fry, John S
Fuhrer, Charles S
Fulks, Debra L
Garcia, Emmanuel B, Jr
Garner, Richard W
Gartke, Sheila R
Gersch, Charles J
Gladych, Raymond A
Gleason, Mary Lou
Gold, Bob G
Gold, David B
Goldsmith, David L
Goldstein, Sandor
Corvett, Richard W
Grant, Peter G
Gunn, Christy H
Gustafson, Timothy D
Gutterman, Sam
Gwizdek, Julie Marie
Hansen, Gregory D
Hansen, Reuben G
Harding, John W
Hartman, Thomas K
Hartman, Willard A
Haritt, Bernard E
Heckman, Philip E
Heins, John K
Hekman, Paul A
Helwig, Dawn E
Herbers, Joseph A
Herget, R Thomas
Hickman, S Martin
Hirsch, Jay D
Hofmann, Helen
Hohmann, James E
Hohmeier, Thomas J
Holcomb, Alan R
Holm, Michael J
Holman, R Jerome
Holmberg, Ronald K
Howell, Rick Spencer
Hroziencik, George A
Hughes, Michael A
Hutchison, James K
Jackson, Bruce E
Janus, Paul
Janush, Erwin S
Jaskolski, James A
Jones, Donald J
Jones, Randall S
Joyce, John J
Kaczmarek, David B
Kagen, Maynard I
Kahan, Daniel E
Kaiser, Carolyn E
Kamat, Victor A
Kamenur, Jeffrey Ryan
Kaplan, Robert S
Katz, Jeffrey Stanton
Kavanagh, Brian
Keller, Peter J
Kelley, Mary A
Kellie, William C
Kerr, William D

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King, Norman R B
Klaassen, Eldon J
Klein, Allen M
Klein, Gordon E
Klempner, Eric Robert
Klever, David M
Klinger, Kenneth A
Koh, Kyung J
Kohn, Peter
Kookan, Michael W
Krakowski, Israel
Krantz, Kerry A
Kreamer, James R
Kriz, David G
Krueger, Cheryl A
Kunesh, Daniel J
Laketek, Maryann
LaLonde, Robert J
Larimer, Charles F
LaRose, J Gary
LaSorella, Kenneth A
Leighty, William G, Jr
Leiner, William W, Jr.
Leung, Cheung W
Leung, Yee-Chong C
Levin, Howard J
Licitra, Sam F
Lilly, George P
Limsui, Eben
Lindgren, Robert E
Lindley, Gary
Lippai, Steven E
Livorsi, Thomas J
Long, Brian
Losk, Norman S
Lozowski, Chester M
Madrecki, Karl
Maidanick, Charles
Maur, Janet E
Manning, Clark P, Jr.
Manning, Kathleen E
Marr, Bonnie J
Marron, Catherine R
Mateja, Glenn A
McCaffrey, Owen P
McCaskey, Raymond F
McGarvey, Kevin T
McKee, John W, III
McLaughlin, S Michael
McMahon, Robert T
McManus, John F
Meeks, John M
Melek, Stephen P
Meyerhoff, Robert J
Miano, Thomas M
Miksch, Margaret A
Muldenhall, Helen I
Miller, Janet F
Milling, Jeffrey S
Mills, William W
Miner, William J
Mitchell, William H
Moeller, Peter H
Mohrenweiser, Jeffrey A
Montugney, Brian A
Moore, Brian J
Morisato, Susan C
Moscovitch, Nathan A
Moy, Lawrence
Mudd, Bonnie O
Murphy, Paul R
Murphy, Roy
Murray, Robin Nesmith
Murtaugh, James A
Nacin, Raymond J, Jr

Narayanan, Mythih
Nathan, Lew H
Nelson, Raymond J
Nelson, Thomas G
Niccum, John A
Nicholl, Kim M
Nickele, Christopher J
Niehus, Barbara
Niehus, Jon E
Nodulman, Norman B
Nordstrom, Lloyd L
O'Brien, Terrence M
O'Connor, James T
O'Connor, Randall M
Odefey, William A
Olsen, Dennis W
Olsen, Fred
Pagua, Victor R
Painter, Cornelia B
Palmer, Glenn W
Partridge, William D
Patel, Bhupendra
Patterson, Denise I
Pearl, James Gordon
Peruzzo, Albert L
Peters, Barbara L
Pfeifer, Timothy C
Piercol, Kim E
Pikeln, Michael
Pines, Gary A
Placek, Arthur C
Plumley, Peter W
Polchert, Paul F
Polisner, Dennis M
Ponsonby, Robert M
Posnick, Barbara R
Poulosom, William K
Powell, Steven D
Prokopow, Michael J
Pruitt, Patricia
Radek, John D
Rappaport, Anna M
Ready, David E
Renze, David E
Reschke, John A
Resnick, Lee H
Ricciardelli, Carl F
Richter, Gregg P
Riddell, David W
Robbins, Edward L
Robst, Carl D
Roemelt, Gregory J
Roenisch, Davis H
Rogan, David Robert
Ronczy, George E
Roth, Jeffrey S
Roth, Richard J
Ruehle, Thomas G
Rusin, Paul Joseph
Russ, Steven B
Rysz, Charles J
Sabaj, Robert A
Sakurada, Terry Eisaku
Santos, Alexis S
Schanding, Katherine M
Scheibenreif, Daniel M
Schirmer, Daniel J
Schlaug, Owen C
Schlosser, Michael A
Schlude, Raymond T, Jr.
Schreiner, John P
Schubert, John J
Schuering, Eric R
Serota, Mitchell I
Sharma, Ashok K
Shea, Gerald R
Sherfey, Charles J

Shippee, Larry W
Shomaker, William J
Shore, Neil M
Sikora, Joseph A
Silins, Edward S
Silvers, Mark E
Siwek, Raymond A
Skahnder, Gregg L
Smalley, Paul N
Smith, Lee M
Smith, Roger W
Smuthback, Eric L
Spitz, Ronald O
Staehlin, Martin E
Stahl, John F
Stahl, Joseph J, II
Stanton, Gary A
Stevenson, Jeffrey W
Stockmeyer, Nancy J
Stone, David L
Sturm, Elissa M
Sublett, Sharon K
Swanstrom, Ronald J
Tam, Richard T
Tepfer, Arthur H
Terry, Thomas S
Thompson, Douglas L
Thompson, Ernest M
Thompson, John W
Todasco, Rosemary
Tokarz, Anthony J
Triad, Lee J
Tressel, Harry K
Trinrud, Charles I
Tucker, Thomas F
Twiss, A Kirk
Uhl, Jeffrey A
Vandermyde, Scott D
Van Dyke, Lynn E
Varadarajan, Thiruvadi
Vaughan, Richard L
Vojtik, Peter C
Volkmar, Karl G
Vorwaller, Beth F
Voss, Carl W
Wagner, John P
Wainscott, Robert H
Wax, David H
Weber, David P
Wee, Beatriz
Wein, Linda L
Weinberg, Abraham A
Weinberg, Ralph M
Weiss, Joan M
Wesley, William David
Weston, Timothy Todd
Whinfrey, Judith A
Whitney, John C
Wilson, David K
Windsor, Ted W
Winterhof, Bruce
Winterhof, Lily N
Wittenberg, Charles
Wittlich, Jae I
Wodarczyk, Jean M
Wojcik, Edward J
Wolf, Herbert S
Wolf, Kevin S
Wolff, Douglas G
Wong, James S
Woods, Randi E
Wucherer, Robin M
Yang, Nian Chih
Young, Michael L
Yuen, William M
Zahrndt, Ruth E
Zeisler, Paul B

Zillmer, Theodore W
Zwitter, Norman J

CRYSTAL LAKE

Crowe, Larry R
Esten, Bradford D

DEERFIELD

Allen, Jerry D
Anderson, Clifford G, III
Andsager, Steven R
Beeler, Joseph Kent
Dieter, Roland A
Dodd, Thomas Hugh
Ennenbach, Jack
Funk, Robert A
Guyton, Derek Nathaniel
Hartsough, Keith E
Herdrich, Richard T, Jr
Koslowski, Mark A
Levy, Jerrold M
Lorisz, Steven Joseph
Macomber, William A
Mamakos, Emmanuel S
McClenahan, Charles L
Merritt, Robert G
Patterson, Don N
Phelps, Albert R, Jr.
Saam, Karen F
Tomassi, Randall J
Weiss, Lance J
Westerholm, David C
Wolff, Sherman M
Zajicek, James E

DES PLAINES

Weiss, Kenneth II

DOWNERS GROVE

Bayley, Thomas R
Hillman, James L
Mannlein, Sharon K
Reuter, Robert E

EDWARDSVILLE

Bell, Allan A

ELMHURST

Krist, Karen

ELMWOOD PARK

Schutz, John A

EVANSTON

Aronsohn, Robert J
Featherstone, Jeanne M
Forker, David C
Fredricks, Deborah J
Fuhrmann, Curt L
Gleeson, Thomas M
Griffin, Dale C
Harack, John
Jackson, Susan A
Markel, Frank L
McGee, Robert R
Paton, Virginia A
Porto, Edward J
Rabinowitz, Bernard

Rockwell, David L
Scott, Thomas G
Uzzell, Betsy K
Vollkommer, George B

FREEPORT

Cowman, Edward F
Fausser, Louis

FULTON

Barnhart, Lyle H

GLEN ELLYN

Johnson, Richard W

GLENCOE

Boger, Steven
Koppel, Spencer
Rowell, John H

GLENVIEW

Haynes, Timothy John
Padgett, James C
Stankus, Leo M
Sullivan, C Jerome
Wallace, Joseph J

GURNEE

Keating, Richard C

HICKORY HILLS

Baratka, John C
Correll, Frank

HIGHLAND PARK

Jaffe, Jay M

HINSDALE

Coates, William D
Jones, Frances O

ITASCA

Schnapp, Frederic F

JACKSONVILLE

Buehrer, Mark D
Harlin, James L
Hemphill, Aaron Grant, III
Matzen, Keith W

KILDEER

Wood, Kathleen Tyler

LAKE BLUFF

Avellone, Francis P
Bruce, Robert E
Bruce, William D
Buck, Norman F
Hosken, Daniel S
Nieh, Loretta
Vora, Shantlal A

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LAKE FOREST

Ames, John Francis
 Cole, Albert D
 Conway, James P
 Dimberg, Lisa A
 Eckert, Ralph J
 Garrison, Theodore W
 Koloms, Leonard
 Krueger, David W
 Magic, Michael F
 Magnusson, Lynn A
 McGinnis, Guy P
 Olson, Bruce E
 Peterson, Donald M
 Solomon, Roger R
 Winslow, Daniel Edward

LAKE ZURICH

Bartik, Robert F

LANSING

Toren, Chester J

LAWRENCEVILLE

Ruppel, Richard J

LIBERTYVILLE

Dummer, James H
 McCombs, Allan B
 McLaughlin, John
 Mikula, Sharon B

LINCOLNSHIRE

Abazoris, Norman V
 Adams, Mark J
 Badalamenti, Joseph
 Baehl, Michael E
 Bernsee, Robert W
 Bernstein, Z Samuel
 Bishop, Donald B
 Botkin, Marilyn Susan
 Brackey, Marianne G
 Burmeister, Monica
 Carswell, Thomas A
 Cartolano, Curtis M
 Clemens, Thomas P
 Cornwall, Lynn A
 Davids, Richard W
 Ferreri, Barbara Hogg
 Ferreri, James Paul
 Fischer, Charles J
 Fixmer, John P
 Gasiewski, Peter
 Gifford, Dale L
 Goldstick, Elliott M
 Gordon, Julie Starkman
 Harbold, Janice M
 Haverick, David R
 Herington, Dohn R
 Hill, Michael R
 Hirschhorn, Karen
 Andre
 James, Ken E
 Kelly, James William
 Kloss, Joseph C
 Laugharn, Gary L
 Lee, Steven G
 Leone, Robert J
 Long, Maureen A
 Mabry, Judith A
 Makuck, Brian D

McFall, Daniel F
 Meshbourn, Stuart
 Moody, Richard L
 Munson, Bradley Drewes
 Nelson, James E
 Ornt, Yvonne Gatcheff
 Osicka, Charles J
 Prummer, Roger L
 Prullage, Donald L
 Richter, Candace F
 Sample, Betty L
 Schmitz, Thomas L
 Schwehr, Mark D
 Sisson, Claude B
 Steinhauer, Mark W
 Stock, Mary C
 Tobin, Harold B
 Vogrich, Robert M
 Wilson, Gerald I
 Wong, Kenneth Y
 Woodman, Lisa A
 Schilling
 Yager, Jay A

LINCOLNWOOD

Zeid, Alex

LISLE

Montgomery, David B

LONG GROVE

Bailey, William A
 Bender, Robert K
 Captain, John E
 Edlefson, Dale R
 Greco, Ronald E
 Halstead, Burnett
 Henning, Thomas E
 Lange, Dennis L
 Maves, Donald P
 Mihalka, Kenneth Mark
 Miner, Neil B
 Oberhellman, Mark J
 Pence, Clifford A, Jr.
 Rice, Michael W
 Roth, Randy J
 Silver, Melvin S
 Thompson, James R
 Weiner, David S

MOLINE

Edie, Grover M
 Hoffmann, Dennis E
 Mathwick, Lloyd F
 Moore, Phillip S

MORTON GROVE

Kok, Willem
 Mills, Richard J

MT PROSPECT

Grodecki, Frederick A
 Juergens, Theodore
 Louis
 Rosenberg, David J
 Vollkommer, Mary J

MT VERNON

Foster, Harlan C

NAPERVILLE

Bradley, Bruce A
 Henry, Walter P
 Overberg, Paul J
 Rulland, Randy L
 Steimla, Joseph H
 White, Barbara J

NORMAL

Lovekamp, Glen H
 Naffziger, Joseph V
 Spellman, James W
 Tuttle, Gail L

NORTH SUBURBAN

Benesh, Gregory S
 Knight, Janice J

NORTHBROOK

Abkemeier, Noel J
 Allen, Scott D
 Botkin, Leroy V
 Britton, Charles R
 Chernick, David R
 Cramer, Errol
 Cripe, Frederick F
 Deigl, Jeffrey F
 Diemer, Richard L
 Doucette, Joseph J
 Drennan, John P
 Drzal, Rebecca
 Dubas, Keith J
 Dundich, John P
 Eland, Douglas D
 Fasking, Dennis D
 Friedman, Marla G
 Gill, Bonnie S
 Groot, Steven L
 Hansen, Henry W
 Heau, Thomas K
 Hunter, John R
 Johnson, Larry D
 Jonske, James W
 Kelly, Robert J
 Konecny, Robert R
 Kozik, Thomas J
 Kucera, Jeffrey L
 Lamb, Dean K
 LaMonica, Michael A
 Leisinger, Warren
 Logan, Thomas J
 Lundeen, Bruce A
 McDermott, Michael
 Miraski, Theodore J
 Moews, Lawrence P
 Montemurro, Alan
 Gerard
 Montigney, Diana Bowes
 Need, Linda S
 Ng, Patu Adams
 Otten, James
 Paul, Barry
 Rafson, Joseph M
 Reische, Terrence D
 Sarna, Cynthia
 Schlenker, Sara E
 Schmitt, Karen E
 Schultz, Roger A
 Schur, Andrea J
 Sevcik, Ronald L
 Stephenson, Elton A
 Stern, Deborah A
 Stone, Ronald J

Strom, C Nelson
 Swim, Gregory Todd
 Trees, John S
 Turner, Edward A
 Vander Pas, Timothy N
 Von Fumetti, Randy J
 Weigel, Patrick A
 Wilton, William H
 Yocius, Richard P
 Young, Edward W
 Young, R James

NORTHFIELD

Emering, Sandra A
 Heidorn, Howard W, Jr.
 Seaman, Jerome F

OAK BROOK

Goel, Kusum L
 Kennedy, J Stephen
 Kessner, William V
 Kleen, John T, Jr
 Lewis, Stephen H
 Longerman, Kenneth
 John
 Petz, Earl F
 Potts, Lionel A
 Shulman, Sharon Z
 Valhere, Cheryl A

OAK LAWN

Peel, Jerald P

OAK PARK

Petertul, Jeffrey P

OAKBROOK TERRACE

Harkin, Denis B
 Klem, Richard C
 Webb, James O

ORLAND PARK

Miller, David R

PARK RIDGE

Applequist, Virgil H
 Burgess, Willis W
 DeGarmo, Lyle W
 Pierce, John

PEKIN

Bjorgan, Roger J

PEORIA

Collier, Clarence E
 Jones, Terrell A
 Nafi, William A
 Sears, Carol Ruth

PROPHETSTOWN

Chamberlain, Carol

PROSPECT HEIGHTS

Stevenson, Raymond H

RIVER FOREST

Mangan, Annette Z

RIVER GROVE

Martin, John C

RIVERWOODS

Austin, Joseph D
 Moorhead, Steven A

ROCK ISLAND

Andrews, Michael S
 Coleman, Charlie K
 Fruchtenicht, Ronald D
 Knowling, Douglas J
 Marks, Alene M
 Metz, Frank C
 Schreiber, Larry L

SCHAUMBURG

Ali, M Nasim
 Anderson, Judy Feldman
 Bilisoly, Richard
 Bowden, Thomas L
 Brahmer, John O
 Busby, Robert W
 Charbonneau, Scott K
 Cole, Linden N
 Cutler, Janice Z
 Davis, Brian W
 Duffy, Thomas J
 Esposito, David L
 Franklin, Barry A
 Gillespie, James E
 Griffith, Roger E
 Gupta, Brij M
 Hanson, H Donald
 Harkensee, James
 Charles
 Kranke, Eric L
 Luckner, Warren R
 Mattison, Richard S
 Nystrom, Keith R
 Olney, Craig A
 O'Reilly, Patrick J
 Phillips, Walter Joseph
 Potter, John A
 Ritzke, Charles E
 Skov, Steven A

SKOKIE

Ellenby, Milton Q

SOUTH BARRINGTON

Brubaker, Randall E
 Covitz, Burton
 Fanning, William G
 Gorvett, Karen Pachyn
 Hadu, James W
 Hein, Timothy T
 Skrondeis, Donald P

SPRINGFIELD

Bohn, Robert J
 Calderwood, Philip D
 Canary, Eldon R

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SPRINGFIELD - cont'd.

Carson, Richard
Cragoe, Arthur C
Dickerman, Robert W
Erlebacher, Alan J
Gorski, Larry M
Gossrow, Robert W
Jones, James D
Kirley, Paul O
Lee, Robert H
Leitermann, John H
Moral, Alex N
Morton, Cheryl E
Ricci, David A
Sibley, Brian Alan
Skinner, Fred E
Solenberger, Carl W

URBANA

D'Arcy, Stephen P

WADSWORTH

Osa, Jane L

WESTMONT

Campos, Alberto R
Venouziou, Aaron

WHEATON

Hauke, William V

WILMETTE

Carroll, Wm Joseph
McKenzie, Charles W
Tiffany, Carl A

WINNETKA

Koppel, Ellen L

INDIANA**BATESVILLE**

Johnson, Jeffrey E
Yanko, John B

BLOOMINGTON

Gesner, Norman B

CARMEL

Akers, Michael J
Beckley, Jeffrey A
Brennan, Joseph E
Brunk, Jeffrey B
Dean, Kathleen S
Duncan, David S
Eckard, Garry M
Fritz, Donald E
Gero, Deborah A
Kincard, David M
Knoble, Karl J
Mohey-Deen, Zain
Ruhl, Ronald F

EVANSVILLE

Gilman, Paul H
Jerwers, James R

FISHERS

Driskell, Richard G

FORT WAYNE

Alford, Timothy J
Antrobus, Barbara S
Antrobus, G Michael
Arnold, Neal E
Becker, David N
Biehl, Jay D
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Busche, George R
Childs, Gregory R
Clark, Kenneth J
Clay, Richard Steven
Clevenger, Kelly D
Colby, Ronald Brian
Corajod, Cheryl
Harrison

Cossaart, Elaine Ruth
Creighton, Andrew R
Davis, Virginia Margarita
Dellinger, Jeffrey K
Easterly, William E
Edris, Charles L
Francis, Joe P
Girard, Luke N
Girard, Richard B
Glass, John T
Hanford, Craig E
Hickman, Steven M
Horen, James R
Jackson, Larry J
Keller, Donald E
Keller, James B
Kitos, Theodore J
Masai, Kazuo
McFall, Melvin C
Menge, Walter O
Miller, Reed P
Morrison, George G, III
Mowery, James Clyde
Nelson, Dean Marshall
Nikels, Robert A
Oldenkamp, Julia
O'Maley, Larry M
Palmer, Bruce E
Panyard, William A
Parkison, Samuel Scott
Peppler, David A
Pillar, David G
Pinkham, C Allen, IV
Rachlow, Robert E
Reichlinger, David
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Rose, Gregory Scott
Rossman, Glenn A
Schwartz, Denis G
Seigel, Jack
Selig, Craig S
Shaheen, Gabriel L
Shearer, James L
Shively, Brian Dale
Skevington, John A
Skillman, Thomas E
Smith, Michael Scott

Spooner, Todd Paul
Stagg, Ronald G
Stewart, Gathings
Stophar, Ronald L
Thieme, Kenneth Duane
Thissen, Francis C
Troutman, Mark Richard
Tyler, William K
Vollenweider, Dale R
Weber, John David
Weiss, Michelle M
West, Thomas M
Williams, John R
Wilson, Tyrone P
Zurcher, Cheryl Ann
Zurcher, Michael L

FRANKFORT

Twomey, Leonard N

GOSHEN

Haarer, Mark A
Richard, Sidney A
Sommers, Karl C

GREENWOOD

Spoelstra, Herbert B

HANOVER

Goodman, Ann Selby

HARDINSBURG

Yoder, Robert S

INDIANAPOLIS

Anderson, Mary Virginia
Anker, Robert A
Barlow, Lucinda B
Blankenship, John B
Block, Ronald A
Brentlinger, David A
Broedel, Eric A
Brown, Michael Joe
Bryant, Arthur L
Canine, Jonathan A
Carr, Richard N
Christenson, Le Roy H
Coleman, Robert S
Dall, Keith A
Damler, Robert Michael
Dean, Curtis Gary
Dean, Daryl J
Deeter, Dennis A
Dickson, Gary D
Donnelson, Paul V
Drew, William A
Fahrenbach, John J
Fairfield, James P
Fasig, Robert N
Ferrell, Joe H
Funk, Glenn W
Gavlick, Jeffrey T
Gray, Kim Edward
Habig, John C
Haefner, Larry A
Hafing, David N
Hanselmann, Jay B
Harding, Carol S
Hartnedy, John A
Henn, Andrew W
Hineman, Harry

Husman, Catherine B
Jacobs, Gregory D
Junker, Richard
Keaton, Charles W
Khalil, Michael O
Kingsley, Leonard E
Knutson, James J
Kornya, Peter Stephen
Kraabel, Stephen E
Kroll, Alice
Krueger, Irwin C
Lenar, Richard Eugene
Letwin, Fred G
Lloyd, John C
Loop, Susan Lynn
Lord, Brent Allen
Ludwig, George S
Lvov, Dorothy M
Mallison, Robert G, Jr.
Mikkalo, Steven J
Miles, James A
Miller, Cynthia S
Miller, Jonathan E
Miller, Mary F
Milton, Thomas F
Minassian, Donald P
Mohl, F James
Morgan, Jack L
Morrison, John D
Nesbitt, William M
Nicodemus, Terry A
Notaras, S George
Peters, Edward J
Pugh, W Howell
Radcliffe, R Stephen
Reece, J Michael
Retzlaff, Paul R
Robbins, Curtis L
Robinson, Larry R
Rohrbach, Margaret A
Rowan, Richard E
Sauer, Terence W
Scheiwe, Kenton L
Schiewer, Suzann P
Seaman, Diane R
Sheets, William L
Shepherd, Carl L
Simpson, Charles E
Spoolstra, Peter C
Steffen, Walter W
Stasny, Gabor
Sullivan, William J
Swam, R Steven, Jr.
Terry, Steven Lynn
Thomas, Joseph Hunter
Todd, Douglas L
Tovson, Orrin S
Vance, Jerome H
Vincent, Ronnie D
Walker, Gerald T
White, Lois Jeanne
Wilkinson, Andrew V
Williams, Charles D, III
Willman, Dean C
Willout, Ronald P
Wilmes, Arthur L
Wilson, William F
Wilson, William T
Wolak, Daniel L
Zoubul, Terri Thom

KOKOMO

Kaster, Michael L
MacDonald, A Howard
Stern, Larry N

LAFAYETTE

Edwards, Donald R
Gross, Thomas K
Spurgeon, Paul M
Tovson, David R

MARION

Glick, Donald L

MUNCIE

Beckman, John A

NORTH SALEM

Fogle, John M

PENDLETON

Kischuk, Richard K

PLYMOUTH

Lankford, Brad R

WESTFIELD

Cleaver, William J
MacLean, George A

ZIONSVILLE

Faust, J Edward
Harding, George W

IOWA**ANAMOSA**

Trevarthen, Margaret A

BETTENDORF

Naggs, Wilson W

CEDAR RAPIDS

Ballard, John D
Bergman, Bradley C
Garrett, Christopher H
Giles, Jeanne A
Giles, Kevin A
Griffith, Steven L
Kling, William A
Kolsrud, Douglas C
Sonnleitner, William
Taylor, Robert H
Wagner, Virgil D
Ziegler, Ronald L

DES MOINES

Abbott, Michael E
Adams, Warren R
Andersen, Daniel D
Aschenbrenner, John E
Bailey, Richard L
Beard, David R
Beasley, Floyd T
Bierley, Thomas
Birkey, Calvin R

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

DES MOINES - cont'd.

Bowers, Newton L. Jr.
Bowman, Glenn L.
Breen-Held, Susan L.
Brooks, Roger K.
Burmeister, Ned A.
Burns, Alan L.
Butz, Charlene N.
Chamberlin, Steven C.
Chao, Kecheune Frank
Charling, James C.
Chen, Lillian I.
Claypool, William R.
Conley, Kevin J.
Davis, Jon F.
Diedrichsen, Ellen G.
Dinshaw, Esfandiyar E.
Drury, David J.
Durland, Lawrence V. Jr.
Dykstra, Lawrence
Elken, John H.
Epperson, Keith A.
Everett, Linda S.
Farr, Charles E.
Ford, Robert P.
Friedrichsen, Detlef F.
Gersie, Michael H.
Graf, Thomas J.
Gulleen, Larry Wayne
Hansen, Lawrence R.
Harper, Jeffrey W.
Harris, Carl M.
Headley, Kip F.
Helms, Richard L.
Hentschel, Joan A.
Hilbrink, David A.
Hinchliff, Timothy A.
Hopson, James Robert
Houser, Robert N.
Huffman, Patricia L.
Iverson, Donald J.
Jaksich, William J.
Janzen, Marilyn F.
Jean, Ronald W.
Jetha, Shirazali
Judd, Paul S.
Kacmarynski, Joseph P.
Kester, David L.
Kodis, Robert L.
Lamale, Ellen
Lane, Douglas S.
Lillis, Terrance J.
Long, Leon L.
Lourens, Douglas J.
Lundquist, Franklin L.
Markley, Milton L.
May, Thomas L.
Mayer, Chris L.
McCollum, Harold
McMahon, A Micheal
Mehus, Carla Jo
Moulien, Tilmar A.
Movic, Mark S.
Murphy, Edward A.
Neavins, Thomas K.
Nelson, John K.
Neve, David E.
Parmenter, Neil A.
Peck, Steven C.
Peterson, Richard P.
Phillips, Thomas A.
Rambo, Melvin
Reimer, Devin L.
Ruhner, Brian K.
Rohm, Charles E.
Roos, Dennis L.
Rowley, Mark C.

Roy, Sarah J.
Salzer, Donald T.
Sanning, Donald E.
Schneider, William G.
Scott, Richard Calvin
Sheerin, Martin
Siebrass, Wesley H.
Smith, Charles B.
Streck, James J.
Streck, Linda S.
Streck, Michael J.
Sutton, Richard L.
Torgrimson, Darvin A.
Tripses, Michael Richard
Turner, Roderick E.
Utter, Robert G.
Van Elsen, James N.
Voth, Karen R.
Wallace, James D.
Waymire, Barbara L.
Wenz, Paul H.
White, William M.
Williams, Phyllis Ann
Wittenwyler, Ronald P.
Workman, Lewis C.
Yoder, Reginald C.
Young, Thomas J.
Zimpleman, Larry D.

FAIRFIELD

Palmer, W Randall

PERRY

Lones, William R

WAVERLY

Bruning, Larry J.
Buckingham, Robert M.
Burling, Irving R.
Hagen, Donald W.
Hertel, Gary W.
Lavin, Paul
Meyer, Brenda Severson
Meylink, Daniel E, Sr.
Pfeiffer, Martin J.
Schleisman, Joette S

WEST DES MOINES

Brooks, Dale L.
Daniels, Christopher G.
Danielson, Guy R.
DeHoogh, David
DePrenger, Herbert L.
Dornfeld, James L.
Frost, Roger Eugene
Gibson, Thomas R.
Grinvalds, Paul
Hoffman, Timothy J.
Noyce, James W.
Oddy, William J.
Pence, Arlen F.
Rambo, Jo Ann W.
Tatge, Robert L.
Victor, David J.
Weiler, Michael R.
Withers, David A.

KANSAS**KANSAS CITY**

Johnson, David Martin

LEAWOOD

Johnson, Rheuben C

LENEXA

Ely, Ray M

MISSION

Jorgensen, Keith A

OVERLAND PARK

Ackerman, David B.
Ahrens, John K.
Bailey, Victoria L.
Batchelder, David
Bobaum, Gene A.
Buchanan, William M.
Cuddihy, Gerald E.
Drake, Jeffrey S.
Engelhardt, John L.
Files, Richard L.
Fritze, Donald R.
Gaulle, J Timothy
Grose, Carleton R.
Handley, Thomas L.
Harrington, John Michael
Jensen, John M.
Klausen, James S.
Lamson, James W.
Lauerman, Thomas E.
Levin, Joseph W.
Long, Terry M.
Maughn, James D.
Mayer, Howard E.
McDonald, Woodrow H.
Merwald, James M, Jr.
Miller, Jeffrey D.
Miller, John R.
Neidig, Frank
Newberg, R Eric
Nichols, Daniel P.
Nickerson, Gary V.
Oldham, Dale R.
Phillips, W David
Rasmussen, Naida Nanette
Robinson, Robert P.
Rose, Gary L.
Rose, Georgette G.
Spence, Calvin C.
Stobie, David W.
Wilborn, Marc A.
Williams, Steven E.
Winn, Michael R

PRAIRIE VILLAGE

Aikman, Roy W

SHAWNEE MISSION

Billingsley, Mark E.
Eaton, Karl F.
Miller, Paul V.
Sadler, Gregg R

TECUMSEH

Cooper, Steven L

TOPEKA

Barth, Roger Lee
Bonnell, Ralph O.
Eisenbarth, Gary L.
Haak, Daniel H.
Harrison, Stephen A.
Helm, Jerald J.
Jacoby, Robert E.
Jamison, Harry N, Jr.
Lynn, Donald R.
Miller, Randolph David
Miller, Thomas L.
Pierce, Robert D.
Roach, William L.
Swett, Robert E.
Watson, M Floyd

WICHITA

Goeller, Robert J.
Heck, Kenneth M.
Smith, Vernon J

KENTUCKY**DANVILLE**

Breeze, William H

FRANKFORT

Manson, Clair S

LAGRANGE

Ludke, David R

LEXINGTON

Chernow, David M.
Hand, Katharine M.
Herr, David D, Jr.
Pettersen, Herbert C.
Schulz, Lance E.
Sipes, Chris L.
Stoner, Steven K.
Tozer, William T.
Uhl, Martin E, Jr.
Welsh, Charles A.
Westcote, Walter M

LOUISVILLE

Amrine, Frank M.
Blackshear, Robin G.
Bowen, Frank L.
Bowman, William H.
Bruning, John Frederick
Buckner, Leonard
Burch, Phillip W.
Carr, Dennis L.
Craig, Alan J.
Crowe, Patrick J.
DaRif, Michael T.
Daulton, David C.
Dodd, Lisa C.
Ely, William R.
Erk, Henry A, III
Erwin, Catherine Jo
Esakov, William M

Evans, Mark D J.
Fay, Richard C.
Fox, Daniel P.
Gagel, Stephen
Georgas, Michael N.
Giovannello, Paul
Goldberg, Alan
Greateon, James P.
Greene, Mark J.
Grice, Beth K.
Groathouse, David W.
Gunderson, James E.
Gwin, Stephen B.
Hill, Howard W.
Hohman, Kenneth F.
Hyers, D Dale
Johnson, Lloyd H.
Jones, Anita L.
Junus, Novian E.
Kersey, Charles E.
Klein, Martin P.
Layman, Lisa M.
Lockwood, M Scott
Loken, Alan V.
Lynch, Charles E.
Maynard, Edward W.
McChane, Debra Snodgrass
McEneaney, Raymond J.
Moyse, John S.
O'Connor, Michael J.
Phillips, William A.
Powell, Clifford K.
Rosky, Theodore S.
Ruby, Martin H.
Russell, F Kevin
Russell, Sherrel Roey
Schumacher, Robert C.
Sekac, Albert V.
Semaria, Stephen D.
Sherrard, George R.
Smith, Victor L.
Snively, Allen B.
Snyder, Barbara L.
Stone, Dennis L.
Tillis, Randy E.
Welsh, Patrick
Wille, David W.
Winter, Patricia Lynn

MAYSVILLE

Garnett, Wayne W

LOUISIANA**BATON ROUGE**

Curran, Gary S.
Hall, Charles G.
Huval, Ernest
James, David H.
Sondergaard, John E.
Stouffer, Linda M.
Wittmann, Anthony J

NEW ORLEANS

Adams, Gregory D.
Breithaupt, Truman A.
Clesi, Philip J.
Conefry, Michael A.
Craig, Robert E, III

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NEW ORLEANS - cont'd.

Davidson, Neil
De Gobbi, Francesco U
Edwards, Randall S
Fell, Robert Mark
Fridley, Richard M
Gale, Gene B
Godshalk, Kenneth C
Groves, William E
Hargrove, Mark A
Henry, Russell
Keilman, James J
Ketchel, Karl O
Law, Kevin M
LeBlanc, Sidney A
Moes, Charles E, Jr
Montes, Andres E
Napolitano, Philip G
Ohman, Carl R
Pyke, Lynn E
Ray, Edward J, III
Roberts, John K, Jr
Ruddock, John Y
Stewart, Joy L

SHREVEPORT

Gibson, John D

MAINE**AUGUSTA**

Diamond, Richard H

CAPE ELIZABETH

Jensen, Llewellyn W
Record, Horace A

EAST SEBAGO

Tulloch, John A

ELLSWORTH

Harkness, Paul T, Jr.

FALMOUTH

Antliff, John C

HALLOWELL

Forsythe, Albert H, Jr

OGUNQUIT

Kimball, Herbert W

PORTLAND

Atkins, Stephen R
Beal, Robert W
Bloom, Shirley G
Bremer, William A J
Brown, Fred
Cabatt, Thomas E
Cowell, Michael J
DeMarco, Vincent A
Desrochers, Debra M
Desveaux, Roger P
Donahue, Ellen P
Engelman, Stewart Jay
Gallagher, Michael E

Gervasoni, Karen Lynn
Gilmartin, Erin E
Heckel, Thomas J
Hewitt, John E
Hitchcox, Paul D
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Mills, Gregory M
Mitchell, Anne Goodman
Mitchell, Robert C
Ornatek, Anthony C
Piccolo, Gary M
Proulx, Anthony G
Sawyer, Olin M
Sawyer-Tait, Pamela H
Smith, G Nicholas
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr

SACO

Charsky, Donald M

SCARBOROUGH

Barber, William I.

YARMOUTH

Towne, Robert J

MARYLAND**ANNAPOLIS**

Carstens, D Wayne

BALTIMORE

Andrzejewski, Chester D
Artes, Lawrence J
Atkinson, Roger A, III
Balder, Ruth P
Ballantyne, Harry C
Baloga, Stephen M
Bayo, Francisco
Bennett, Robert S
Bergmark, Paul E
Blumenthal, Helane
Boehnlein, Annemarie C
Bolton, Robert G
Book, Steven W
Boone, James Parker
Bourdon, Theresa W
Brandenberg, Donald
Campbell, William N
Carey, Timothy J
Carp, Marilyn
Carter, Deborah S
Cherng, Shyh-Gen
Clark, Votis C
DeStefano, Ronald
Dyer, Herbert L
Eddy, Jeanne H
Edwards, Norma L
Edwards, Ralph E
Eginton, Gary L
Ellingrod, John W
Engles, David

Farnen, Daniel Bryan
Flanagan, Terrence A
Forbus, Barbara L
Foster, Richard S
Fowler, Thomas W
Glickman, Mark Lewis
Green, Sidney A
Gross, Marian R
Hale, Elizabeth
Howald, Ruth A
Hurley, John M
Hutchinson, Richard D
Isaacs, Lawrence E
Keating, Daniel J
Keatts, Glenn H
King, Roland E
King, Stephen A
Klemm, John D
Klueth, Kenneth C
Kossman, Stephen L
Kriston, Francis J, Jr.
Kufera, Kay E
Laur, Charles F
Leimkuhler, Urban E, Jr.
Leong, Kenneth K
Leppert, Edward W
Levering, Cynthia J
Lewis, Fielding
Lund, H Neil
Marder, Barbara S
Martin, Paul C
McKay, Mary S
Moseley, Jack
Parrack, Jack Lawrence
Read, Robert C
Reider, Teresa M
Richmond, Allan G
Robinson, Catherine F
Rose, Jeffrey C
Rowe, Douglas L
Sachs, David S
Savord, Gregory J
Scabill, Patricia L
Scheel, Paul J
Shook, Gary E
Snader, Richard H
Snook, Linda D
Solomon, Ronald L
Strauss, Isidor R
Stricker, Brian P
Taylor, Angela Elliott
Tilman, Cheryl E
Trust, Brian C
Wild, Veda Dianne
Woodhead, Curt R
Yaffe, Rian M
Zaleski, Ronald J

Leong, Kenneth K
Leppert, Edward W
Levering, Cynthia J
Lewis, Fielding
Lund, H Neil
Marder, Barbara S
Martin, Paul C
McKay, Mary S
Moseley, Jack
Parrack, Jack Lawrence
Read, Robert C
Reider, Teresa M
Richmond, Allan G
Robinson, Catherine F
Rose, Jeffrey C
Rowe, Douglas L
Sachs, David S
Savord, Gregory J
Scabill, Patricia L
Scheel, Paul J
Shook, Gary E
Snader, Richard H
Snook, Linda D
Solomon, Ronald L
Strauss, Isidor R
Stricker, Brian P
Taylor, Angela Elliott
Tilman, Cheryl E
Trust, Brian C
Wild, Veda Dianne
Woodhead, Curt R
Yaffe, Rian M
Zaleski, Ronald J

BETHESDA

Borden, Nathan B
Glynn, John P
Gorrellick, Allen
Hamamo, Roshdi A
Harbertson, Dan A
Kemper, Lee H
Kramer, Charles M
Lewis, Steven N
Pickering, Victoria L
Stokes, Frank

CATONSVILLE

Johe, Richard L

CHEVY CHASE

Estefania, J R

COCKEYSVILLE

Smith, J Brookes, Jr.

COLUMBIA

Anzalone, George D
Feinman, Jess
Kavall, Robin J
Scott, Ellis

CUMBERLAND

Grazio, Peter W
Grice, Marcella L
Ketzner, Jon S
Peachson, Margaret C

FREDERICK

Bennett, Melvin D

FROSTBURG

Elder, Kathleen S

GAITHERSBURG

Frasier, Walter E
Nelson, Stephen J

GLEN BURNIE

Alpern, Lawrence
Hutchinson, Gerald E

HUNT VALLEY

Dembiec, Linda A

KENSINGTON

Brown, Maurice S

LANHAM

Hayes, Thomas L

LAUREL

Krishnamurthy, S
Simpson, William

LINTHICUM

Bond, Eugene D, Jr

LUTHERVILLE

Pescrille, Joseph D

OWINGS MILLS

Arruda, Kenneth J
Dupont, Michael J
Fullom, Curtis L
Levitas, Robert M
Mueller, Marlin M
Reed, Garry R
Sirian, Robert L
Thomason, Jerry L
Weller, William C

ROCKVILLE

Dunn, Harry D
Fickes, Steven W
January, Nancy Carol
Lenaburg, David Scott
Marticello, Daniel N
Orr, David J
Rider, Matthew J
Thexton, Peter M
Weller, Mark J

SILVER SPRING

Chapin, Walter L
Fellers, William W
Johnson, Royal A
Myers, Robert J
Rubin, Ethel C

STEVENSON

McGraw, Eileen C
Moskowitz, Lester

TIMONIUM

Blazek, Charles J, III
Eddins, Joseph M
Gebhardt, Joseph W
Pollard, James H
Pushkin, Marc Louis

TOWSON

Fayolle, John P
Schneider, Edgar W, Jr.

MASSACHUSETTS**AMESBURY**

Anderson, Arthur V

ANDOVER

Squires, Sanford R

ARLINGTON

Schwartz, Max J

AUBURNDALE

O'Connor, William L

BEDFORD

Whiting, Douglas B

BOSTON

Abraham, Jonathan P
Abraham, Loida Rodis
Abrahams, Amy J
Allen, David W
Altman, Jeffrey N
Artura, Raymond C
Arvin, Ian D
Balchunas, Anthony J
Barabino, Richard J, Jr.
Barlas, Mitchell L
Barnes, Katharine

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BOSTON - cont'd.

Barry, Robert J
 Baxter, David L
 Becker, Johanna B
 Becker, Ronald I
 Benedict, Elmer R
 Benintasa, Bonnie J
 Benjamin, Deborah K
 Berger, Arthur A
 Block, Candace M
 Bokhari, Habib A
 Brady, Michael B
 Braun, George H
 Brettman, Alan S
 Brogan, Debra A
 Brown, Jan C
 Brown, Stephen L
 Brown, William W
 Browne, Walter F
 Burbank-Schmitt, Daryl W
 Button, Anne M
 Cahill, Charles D
 Caine, Gary J
 Cantor, David M
 Cappers, Linda F
 Cardoso, Ruy A
 Carlton, Kenneth E, III
 Carroll, William J
 Casey, Joseph E, Jr
 Champ, Michael E
 Chandler, Rodney J
 Chen, Cecilia C H
 Cheung, Malcolm A
 Chiumenti, Stephen
 Clancy, Robert P
 Clark, Chester D
 Clarke, Gordon W, Jr
 Cohen, Barry D
 Collins, James E
 Connors, John B
 Conway, Ann M
 Corwin, Frederic W, Jr
 Cowley, Stephanie A
 Curtis, Paul
 Cutler, Larry A
 Dallas, Keith J
 Davis, Lawrence S
 Dawson, John
 DeCiccio, John M
 Demty, Joseph C
 Dobro, David L
 Douglas, John F
 Downey, Alan R
 Driscoll, David L
 Earle, David A
 Elstein, Allen R
 Engelsen, Todd G
 Falkoff, Barry J
 Fallon, Michael
 Felton, Francis X
 Feldblum, Sholom
 Fen, Allan Ming
 Ferree, Richard Noel
 Fibiger, John A
 Fitz, Loy W
 Fletcher, James E
 Ford, Edward W
 Foster, Wayne R
 Frasca, Robert G
 Gaddis, Elizabeth M
 Gagne, Roger J
 Gagnon, Jeffrey W
 Garavaglia, Steven
 Chester
 Ghezzi, Thomas L
 Gianno, John J

Gifford, Linda C
 Gilman, Barry Martin
 Glathal, Louis Mark
 Gluck, James C
 Goldstein, Jill S
 Gould, Stephen J
 Gowdy, Robert C
 Green, Cheryl D
 Grenier, Richard R
 Haas, V Benjamin
 Hall, James A, III
 Hall, Ruthann
 Hanson, Kathleen
 Harootunian, Charles J
 Harper, Alfred B
 Harrison, Carol M
 Hazlett, Glen A
 Holtgrueve, Richard D
 Horwitz, Lois K
 Hosford, Mary T
 Hosseini, A Rana
 Hsiao, William C
 Huntington, Curtis E
 Hwang, Cheuwan K
 Irish, Frank S
 Jagmin, Ronald A
 James, Michael S
 Jenkins, Elmore, Jr
 Jensen, James P
 Johnson, Andrew Paul
 Johnson, Andrew
 Pickens
 Johnston, Daniel J
 Johnston, Thomas S
 Jones, Matt B, Jr.
 Kaack, Ingo
 Kamei, Joel V
 Kearnan, Bruce E
 Keller, Wayne Stephen
 Kinney, John Patrick, III
 Kirby, Francis E
 Klubock, Steven H
 Kocher, Carol E
 Kolojay, Timothy M
 Lai, Eugenia
 Lamenzo, James R
 Lampron, Ernest J
 Lawrey, Richard A C
 Laws, James
 Lawson, Barbara V K
 Leckenby, Jean R
 Lee, Thomas J
 Leen, John R
 LeFevre, Paul H
 Leland, Alan C, Jr.
 Lent, David R
 Lew, Allen
 Lewandowski, Chester T
 Lewis, Lucinda Manzi
 Lieberman, Henry S
 Lin, Susan
 Lipsky, Gerald I
 L'Italien, Paul J
 Liu, Shu-Yen
 Locatelli, Robert
 Longmoore, John T
 Lonsdale, Frederick
 Lowden, Beverly S
 Lowden, Robert D
 Luddy, Barbara L
 Mack, Merrill J
 Magnarelli, Elsbeth T
 Mahler, Howard C
 Malloy, Grace L
 Maloney, John T
 Maltzan, David A
 Manley, Laura

Marquis, Lisa L
 Marshall, Lynne I.
 Martin, Earl Francis
 Matson, Peter G
 McCabe, Joan E
 McCoy, Mary E
 McGrath, Franklyn J
 McHugh, Ronald J
 McInturff, Scott D
 McNamara, Kevin J
 McQuade, John B
 McSally, Michael J
 Menxler, Paul G
 Midura, Caroleen K
 Miller, David L
 Miller, Mark R
 Mirabito, David M
 Model, George D
 Model, Jeremiah B
 Morell, Roy K
 Morton, E. James
 Moylan, Thomas G
 Muleski, Kathleen R
 Muleski, Robert Thomas
 Mullen, Edward J
 Murray, John W
 Nagai, Jonette N
 Nemerever, William L
 Nesselle, David R
 Newton, Mark D
 O'Brien, Stephen J
 O'Connell, Susan M
 O'Connor, Joseph M
 Olmsted, David L
 Olsen, Natalie A
 Orphanos, James N
 O'Sullivan, John M
 Owens, Terrence M
 Paster, Joseph P
 Paster, Robert Steven
 Pearsall, Donald M
 Peirce, Charles A
 Pendergast, Laura S
 Pendleton, Janet A
 Pessin, Katherine
 Gergely
 Peterson, Stephen G
 Petker, Jill
 Plumb, David R
 Poe, James F
 Pollino, George E
 Poplaski, Joseph John
 Poppel, Deborah Adler
 Randall, Frederick A
 Rangan, Maureen B
 Reed, Donna J
 Reitano, Lisa V
 Reitano, Robert R
 Ricci, Stephen J
 Rich, Michael J
 Richmond, Gerald
 Ruley, Kathleen A
 Roach, Robert F
 Robertson, Donald J
 Rohda, Rodney R
 Rosen, Mark L
 Rosenblatt, Alice
 Rosenman, Martin R
 Rosenthal, Laura B
 Rubenstein, Steven J
 Rubinstein, Stuart F
 Salmons, George B, II
 Sargent, Gary N
 Schaeffer, Gail P
 Schneider, Robert E
 Scott, Kim A
 Scott, Sanford W, Jr.

Seager, Theodore D
 Seller, Lawrence A
 Senoski, Michael J
 Shaw, Henry D
 Shemin, Barry L
 Sherman, Daniel W
 Shigley, Klaus O
 Silverman, Susan L
 Smith, Carolann
 Smith, Ronald J
 Sonkin, Ronald B
 Soucy, Robert L
 Southworth, J Russell
 Spencer, James C
 Sternfeld, Joe P
 Stern, Randi M
 Stigliano, Neil
 Stokes, Robert J
 Strachan, Judy L
 Sumner, Gail L
 Sunderland, David F
 Sylvia, Elizabeth M
 Tan-Torres, Antonio L
 Terrill, Kathleen W
 Thomas, Martin J
 Thompson, John B
 Thompson, Joseph F
 Thompson, Robert
 William
 Thomson, Maria N
 Tierney, John P
 Timmons, Peter G
 Tomlinson, Joseph A
 Trentel, Nancy R
 Uccello, Cori E
 Ullman, Lisa G
 Upson, Timothy James
 Van Leer, Michele G
 Velleman, Susan J
 Vrysen, John G
 Wagner, Rebecca A
 Ware, Barbara J
 Wean, David S
 Weiblen, William A
 Weisz, Louis M
 Welch, John H
 Welsh, David M
 White, H Edmund
 Wills, R John
 Winslow, Henry N
 Woods, Stephen P
 Woodson, Freeman A,
 Jr
 Yee, William

BREWSTER

Tarbell, Luther L, Jr

BROOKLINE

Robbins, Lillian
 Shaw, Samuel E, II

CAMBRIDGE

Nichols, Charles A, III
 Shelton, Sally Kay

CANTON

Allen, Howard D
 Batza, Stephen M
 Boulet, Gerald F
 Finnegan, Lawrence J
 Keith, Allan B

Ryan, Robert P
 Straffin, Donald C

CENTERVILLE

Morse, Richard H

CHARLESTOWN

Gould, John C

CONCORD

Anderson, Kenneth D

DANVERS

Baucom, B W
 Vandervelde, Johan G

EAST ORLEANS

Peacor, C Norman

EASTHAM

Hanson, J Ross

FOXBOROUGH

Davis, George E

GRAFTON

Smith, Christopher G

GREENFIELD

Bush, Frank J

HARVARD

Dunlap, James A, Jr

HATFIELD

Abbott, Varnum J, Jr

HINGHAM

Shane, Alan

HOLYOKE

Adler, Deborah Jean
 Katcher, Mitchell R
 Sulikowski, Henryrk

HOUSATONIC

Risen, Michael H

IPSWICH

Freeman, Richard W

LEXINGTON

Bevan, John R

LINCOLN

Klem, Walter

MARBLEHEAD

Jones, Harold M

1. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MARLBOROUGH

Snow, Scott M

MEDFORD

Steeves, Spurgeon S

MILFORD

Schoenly, Stuart

MILTON

Turoff, John H

NATICKCrehan, Herbert F
Peters, Franklin E
Tierney, Thomas P**NEEDHAM**Farley, Jarvis
Powell, Jerome M
Sillesky, J Darrison**NEW BEDFORD**

O'Connor, Jeremiah

NEWBURYPORT

Wood, R Norman

NEWTONBeram, George
Bruno, Philip G
Buckley, Brian K
Derby, Burton H
Godwin, James H
Holland, George W
Macaulay, Joseph P**NORTH ANDOVER**

Daley, Gina C

NORTH CHATHAM

Ward, William F

NORTH QUINCYMurphy, Christopher F
Palvia, Rajkumari S
Rosenblith, Jonathan**ORLEANS**

Jordan, C Wallace

OSTERVILLE

Thompson, David M

PAXTON

Kidwell, W Duane

PEMBROKE

Watson, Joseph L

PITTSFIELDAmick, Carl G
Palmer, Howell M, III
Zehner, William A**PLYMOUTH**

Allard, Maynard W

QUINCYCarpenter, Thomas S
Richmond, Stanley M**ROCHESTER**

Pearson, Raymond G

SHARON

Bostuan, Robert

SHERBORN

Shotwell, Stuart M

SHREWSBURY

Macarchuk, John

SOUTHBOROUGHMcHugh, M Carolyn
Toczylowski, Deborah
Lyn**SPRINGFIELD**Adornato, Paul D
Ashton, Richard D
Bacchiocchi, Gary J
Bartholomew, Robert L
Bingham, Gary C
Borah, Delmer F, IV
Bossi, William J
Brandner, Gregory A
Breen, Richard G
Cain, La Verne W
Carlson, David W
Chapman, Donald D
Chartier, Mark J
Cheng, Yek Soan
Collins, James S
Compton, Allan K
Crowell, Julian
DuBois, Michael E
Edmiston, Ann H
Fairbanks, Alfred V
Ferris, Peter G
Fitzgerald, Daniel J
Frentzos, Stephan A
Gurski, Jeffrey M
Hall, J Christopher
Hays, Michael D
Heider, Michael J
Hertz, Douglas N
Hill, Charles A, Jr
Hubbard, Dorothy E
Hulton, Charles E
Jalowski, Edward R
Jangraw, Douglas J
Jermyn, Isadore
Johnson, Allan W
Johnston, J William
Kaplan, Mortimer
Kelly, John CKiontke, Gary L
Knowles, Robert L
Kulig, Alan Walter
Laffan, John M
Lauzon, Dennis P
Leary, Thomas J
Lehman, James H
Libera, John J, Jr
Loneragan, William P
Massidda, William R
Mateja, Michele E
McBride, John F
Muse, Charles F
O'Donnell, Edward F
Parankirinathan, K
Parrish, Martha M
Poole, Robert Hoyt
Rankins, J Robert
Reopel, Kevin M
Robinson, Jeffrey T
Rohlf, Harry J
Sharma, Parmeshvar N
Shlifer, Robert J
Simonds, Bruce
Skelton, Don R
Stamant, Jeanne M
Stefanski, Richard D
Talaga, Robert M
Taylor, William J
Tholany, Thomas
Tousignant, Susan J
Van Beaver, Peter C
Welch, Molly A
Wendlandt, Gary E
Wertheimer, James L
Wishnick, Sheldon
Wolfe, Joel I**STOUGHTON**Shalit, Carl
Strug, Emil J**SUDBURY**

Anderson, Philip D

VINEYARD HAVEN

DeWeese, Charles C

WAKEFIELDBrennan, Paul J
Chansky, Joel S
Fischer, Niels H
Fossa, E Frederick
Herzfeld, John
Perrott, Godfrey
Pike, Bertram N**WALTHAM**Akns, C Charles
Arndt, Diane L
Blatchford, Lynd T
Bonner, Emmet M
Burrows, Edward E
Chern, Paul L
Clough, Thomas A
Clymer, Jeff D
Eisenstein, Stephen N
Garabedian, Thomas J
Gaze, Joseph A, Jr
Miller, Gary
Mulholland, John F
Quesnel, John RSamar, Gayle M
Tepler, Hal S**WEBSTER**

Ehrlich, Warren S

WELLESLEYAnderson, Arthur W
Kieley, John
Stearns, John L
Wallace, George E**WELLESLEY HILLS**Austin, Charles R
Behlsle, Anthony S
Bell, Thomas S
Bryant, Allison P
Byrne, Daniel F
Commander, Charles L
Daoust, Paul R
DeCaro, Robert P
Delaney, Ruthmary A
Easton, Allison K
Ehlert, Anne T
Encarnacion, Simon R
Fitzpatrick, Robert F
Fleischer, Edward N
Fleischman, Richard
Fleming, Gail L
Forrest, Robert L
George, Christopher
Grodin, Edward F
Hammond, Kenneth
James
Hansen, Donald A
Hartwell, Kenneth W
Johnson, Christopher B
Johnson, Philip G
Johnson, William J, Jr.
Kerry, Paul J
Khalsa, Guru Dya Kaur
Klein, Ronald
Kornwitz, David N
Kroll, Brian A
Leach, Robert K
Leslie, William Henry
Levitt, Leonard R
Lynch, Matthew C
Marut, Andrew J
Math, Steven E
McMurrich, Arthur R
Mlot, Stuart J
Obernesser, James F
Riemer, Peter J
Scanlon, Raymond
Schoen, Steven H
Shires, Catherine H
Smardon, Robert J
Snead, Patrick K
Steiner, Kenneth A
Taranto, Suzanne
Terry, James B
Vrolyk, Robert P
Zawada, Robert
Zayka, Grisha**WEST DENNIS**

Hoskins, Robert H

**WEST
HYANNISPORT**

Philbrick, Harold F

WESTBOROUGH

Smith, Henry W

WESTONCarbone, Robert F
Duckworth, Wayne H
Hill, George L
Lakenbach, Cary O
Marshall, Jack A
Ormsby, Charles A
Wallace, M G Roy**WILBRAHAM**Brown, Carroll H
Grace, Walter L**WOBURN**Bayles, Richard E
Boggio, Walter E
Hunt, James H**WORCESTER**Abril, James F
Baldwin, Arthur L, III
Barriss, Jay A
Bettano, John A
Boulay, Edward F
Brown, Jeremy J
Brutto, Richard S
Bujaucius, Gary
Buss, James F
Capellari, Eric J
Chand, Nanak
Clark, John P
Collins, Richard L
Cooney, Paul E
Creegan, Paul F, Jr.
Emery, Gary Joseph
Enright, Karen M
Foerster, Ernest R
Ford, James F
Foster, A Michael
Francescone, Michael J
Gabriel, Kevin K
Gorham, Amy R
Hawley, Brian E
Hess, Albert L
Hirst, Brian L
Holmes, Robert P
Jackson, Frederick W
Johnson, Richard E
Koopersmith, Michael B
Libbey, David W
Lincoln, W Chandler, III
Marion, Peter A
Marun, David A
Martin, David C
Martin, Roger L
Mawdsley, Kelley
O'Brien
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr.
Moisuk, William J
Mucci, Richard L
Olds, Stanley L
Richardson, James F
Riggieri, Albert A, Jr.
Rosenberg, Amy Goff
Seliber, Mark S

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

WORCESTER - cont'd.

Shrum, Roy G
Smith, Russell H, Jr.
Sutherland, John M, Jr.
Tanenbaum, Lori Simon
Thomas, Cheryl A
Vande Kopple, Lois A
Weinman, Stacy J
Wemple, Andrew P
Witherspoon, Willard, Jr.

YARMOUTH PORT

Lewis, Winthrop T

MICHIGAN**ANN ARBOR**

Lannen, James R
Morris, Brian T
Nesbitt, Cecil J
Robinson, Leslie I
Rosenberg, Marjorie A
Sonnastine, Alan E

BATTLE CREEK

Dugan, Paul B
Graham, Gary G

BELLEVILLE

Murphy, Thomas B

BIRMINGHAM

Hemker, Bernard L
Henne, Richard E

BLOOMFIELD HILLS

Newell, Jack W

CHELSEA

Kalmbach, Leland J

DEARBORN

Daoust, Joseph H
Twinney, Marc M

DETROIT

Abegglen, Thomas E
Allen, William E
Angell, Charles M
Austin, J Paul
Baird, Stephen E
Boor, Joseph A
Brantz, Gary Scott
Bremer, John P
Broesamle, Jack R, Jr.
Cherney, Donna A
Ches, Thomas F
Cprek, Clay R
Dunn, Michael A
Dwyer, Michael Harry
Faath, Richard J
Ferstenfeld, Larry H
Garland, Barbara S
Gee, William A
Godfrey, Charles E

Graf, Dennis J
Green, Frederick M
Haas, Steven J
Harthorn, Don L
Heilman, Arvin L
Hodovick, Joseph
Hoffman, Jeffrey S
Houck, Kenneth J
Jones, Leslie E
Jones, Norman L
Kaprielian, David W
Karras, Ioannis S
Kaye, Richard M
Kershner, James D
Labute, Ronald
Lafhn, Louis A
Lukis, Edward R
Mallin, Mitchell
Mamuscia, David P
Mast, Robert P
McCready, James M
Monaghan, Sean T
Monroe, Charles F
Murphy, Brian B
Newton, Robert W E
O'Keefe, Robert M
Oswald, Keith X
Padernos, Justino
Reed, L Alwilda
Rietz, Robert J
Rodwan, Sandra
Westphal
Roeder, Richard G
Shapiro, Ray
Smith, David A
Smith, Kenneth R
Smith, Ronald J W
Smith, Susan M
Sonnastine, J Kathryn
Sonnenschein, Gerald B
Stanley, Samuel S
Van Ark, William R
Wagner, Kevin Carl
Williams, C David
Williams, William A, Jr

EAST LANSING

Clinton, R Kevin
Cox, Samuel H

FARMINGTON HILLS

Engle, Edward Charles
Gower, Michael Brian
Meono, Randall C
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

FLINT

Persons, Steve J

FRANKLIN

Kornhauser, Marvin L

GRAND RAPIDS

Buben, Paul
Cerling, Eric R
Clemens, Dennis D
Compere, James L
Fuerste, Karl W
Lamps, Dale

Letourneau, H Louis
MacDonald, David D
Mojzak, Michael Lee
Prager, Frank A
Ritsema, Daniel H
Sanders, Douglas O, Jr
Visscher, Alan Roy
Wilkenning, Robert E

GROSSE POINT FARMS

Schonenberg, John J, Jr.

HIGHLAND PARK

Brown, Richard F
Kempken, David W

HOWELL

Fox, Richard L
Marker, Joseph O

KALAMAZOO

Farrell, Lawrence M
Guy, Martha E
Rath, John R, Jr

LANSING

Barker, Guy Vincent
Billard, William T
Borchert, Rick A
Drake, Lisa C
Hruska, Thomas J
Kiernan, Edward P
Maguire, Robert C
Roe, Armin S

LELAND

Adams, Samuel P

LIVONIA

Daubenmier, Michael D
Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M
Von Seggern, William J
Young, Howard

MADISON HEIGHTS

O'Brien, Robert H
Shanahan, John L

NEW BUFFALO

Singer, Paul E

NORTHVILLE

Swisher, John W, Jr.

PLYMOUTH

Gilligan, James T
Hughes, Herald H, Jr.
Johnson, Ronald J

PORT HURON

Borema, James C
Nix, Robert A

ROCHESTER

Storm, Diane M

ROCHESTER HILLS

Werner, Thea I

ROGERS CITY

Jatkowski, Edwin P

SOUTHFIELD

Anderson, Sigfrid M
Bernardi, Francis C
Bertelsen, Allen L
Biskner, LaVerne J, III
Eason, Thomas F
Eizen, Sheldon D
Esuchanko, Joseph
Farrell, Richard D
Fleissner, Richard G
Genest, Francois
Hippen, David J
Hooshagen, Jeanne M
Jacobs, Dennis E
Kellar, Stephen H
Kurzner, Judith L
Lee, J Tyler
Markell, Andrew S
Morris, Robert E
Pallone, Julius L
Paxton, William G
Peters, Benjamin George
Pranschke, Deborah A
Schwartz, Lawrence Edwin
Shiemke, Deborah T
Siefert, Frederick J
Stone, Mary H
Sundram, Anuradha
Varney, Laura
Schumacher
Ward, Robert A
Wilton, Rodney C
Wright, William S

SYLVAN LAKE

McHugh, Robert C

TRAVERSE CITY

Chang, Chung-I E
Kuehlhorn, Karen W

TROY

McCall, Thomas R
Penn, Harold W

WEST BLOOMFIELD

Meisner, Gordon R
Sharpe, Timothy W

MINNESOTA**ARDEN HILLS**

Blaske, Stephen P
Stiller, Dean P
White, Charles Scott

BLOOMINGTON

Andresen, Robert Karl
Hansen, Paul E
Ratelle, Mary P
Stieren, Valeska U
Walker, Darrel E

BURNSVILLE

Frankovich, Ernie
Jacobsen, Richard L
Patrick, Gale D
Teisberg, John E

COHASSET

Wagner, Edward W

CROSSLAKE

Ryan, Ronald E

DAYTON

Smith, James P

DEEPHAVEN

Perkins, Ann

EAGAN

Malerich, Steven Floyd

EDINA

Bernstein, Rosalyn M
Bordewick, James R
Kemble, James W

FERTILE

Eide, K Arne

GREENWOOD

Anderson, Dean R

MINNEAPOLIS

Adams, David G
Anderson, Louise H
Anderson, Steven E
Anderson, Tracy Alan
Atkinson, Richard V
Bah, Constance A
Bailey, Robert A
Barks, Bradley E
Bechtold, Timothy V
Bengtson, Bruce D
Benson, Lawrence E
Bergene, Kent M
Berntson, Randy L
Bluhm, William F
Bodger, Charles H

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MINNEAPOLIS - cont'd.

Bockhoff, Jay P
 Bonach, Edward John
 Boushick, Randall Lee
 Bredemus, John W
 Briscoe, Donald J
 Bruce, Paul V
 Bruns, Sandra Lee
 Burma, Lance M
 Canillas, Mary Wallin
 Carlson, Bruce A
 Carroll, Hobson D
 Carstens, Janet M
 Casmer, David M
 Caswell, Charles R
 Chen, Eugene C
 Christianson, David J
 Cornish, Brian Todd
 Cumming, Robert Bruce
 Dahl, Scott C
 Darr, Julie A
 Delahanty, David E
 DeLong, Scott H, III
 Dickey, Alan G
 Doepeke, Mark A
 Dunning, Douglas K
 Eckman, Michael V
 Emerson, Michael L
 Endres, Christopher J
 Esch, John O
 Farrell, Thomas F
 Feldman, James E
 Feshbach, Andrea
 Flutte, John H
 Forde, Luther O
 Freier, Daniel E
 Freier, Jerri Eberlem
 French, James T
 Gandrud, Robert P
 Goebel, Ralph H
 Greenwood, Brent Lee
 Grosh, Allan J
 Gunvalson, Michael C
 Halvorson, Debora A
 Hanf, Duane F
 Hawkinson, Scott A
 Heikkila, Beth Ann
 Henderson, Kristine M
 Hepokoski, Peter
 Herman, Randall Paul
 Hoffman, Earl L
 Holm, Thomas J
 Horst, Barbara B
 Hosfield, Gary L
 Howe, Kent P
 Huffman, Peyton J
 Ingram, Robert J
 Jensen, James M
 Joern, Bradley J
 Johnson, John A
 Johnson, Lance M
 Johnson, Richard D
 Johnson, Roger Edward
 Kaiser, James A
 Kalke, William C
 Kioski, Gregory
 Kling, Richard W
 Koch, Judy A
 Kocken, William Norbert
 Kolkman, Paul F
 Krahulec, Richard C
 Krogstad, Craig A
 Kuhlman, Thomas J
 Kuipers, Philip
 Kurak, Robert J
 Landry, Douglas M
 Laning, Kurt J

Larson, Ryan R
 Lee, Steven H C
 Lingo, F. Jay
 Loughran, David K
 Lund, Allan C
 Lyle, Ted A
 Martin, Kristine Marie
 Masica, James G
 Mast, Boyd
 Mathewson, Stuart Bruce
 Mattson, Brian J
 McBride, Karen Holmes
 McCarville, Mark E
 McDonald, Gary P
 McKoskey, Jerome J
 McNeill, Richard
 McNichols, James P
 Meyer, Beverly A
 Meyer, Mark D
 Miller, Danny I
 Miller, Debra A
 Miller, James R
 Minnich, Kay M
 Mitchell, James A
 Morton, Jason A
 Nelson, Lawrence S
 Nelson, Nancy F
 Nentwig, Jacquelyn
 Abdella
 Nicholson, Bruce J
 Ninnemann, Deane
 Nordin, Robert D
 Nordstrom, William G
 Ostfeld, Raymond V
 Otto, Gary L
 Palmer, Kevin E
 Parr, Douglas S
 Pennell, Michael E
 Perkins, Robert E
 Pestal, Charles F
 Peterson, Dennis K
 Peterson, Todd D
 Rahn, Michael Robert
 Raney, Michael E
 Reiskyt, Robert J
 Revier, John Michael
 Revier, Linda J
 Rogers, Gregory A
 Ross, Timothy M
 Running, Rolf H
 Sames, Susan R
 Sandberg, David K
 Satrom, Donn B
 Scarlett, David E
 Searcy, James H
 Scharmer, Gary L
 Schneider, Gregg
 Schroeder, Steven W
 Schuldt, Randall S
 Shaw, Carolyn B
 Shepherd, W Blaine
 Skar, Alden W
 Skeba, Cherise A
 Slomany, Victoria A
 Smeaton, Lynda J
 Smrekar, Jerry
 Solverud, Mark L
 Sorbo, Allen J
 Sorensen, Stuart L
 Sourdiffe, Jerald E
 Spies, Robert L
 Stek, Pamela
 Stenson, John M
 Stertz, Lynnette J
 Sutton, Harry L, Jr
 Swager, Richard E
 Swift, Richard A

Talbert, Charles E
 Thompson, Matthew M
 Tillmann, Kim H
 Tollerud, Joyce A
 Tongson, Timothy J
 Treece, Alan H
 Trygstad, Lynette L
 Turner, John G
 Tveite, Carol J
 Ullsperger, Dewayne E
 Vandesteeg, Marcia M
 Van Iwaarden, James A
 Verlautz, James F
 Wagner, Stephen B
 Walczak, David P
 Waldhauser, Cathy H
 Watschke, Keith D
 West, Steven P
 Weum, John M
 Whisler, James M
 Wiard-Bauer, Roger K
 Wilbur, Jon Karl
 Williams, C Arthur
 Willman, Scott S
 Witcraft, Susan E
 Wobeking, Ronald L
 Zingle, Mark R

MINNETONKA

Aldritt, John K
 Anderson, Robert C
 Arveson, John C
 Fors, Daniel G
 Myers, Nancy R
 Reynolds, David C
 Wahlberg, Dean A

NEW BRIGHTON

Holm, Charles E

OWATONNA

Hanson, Richard L
 Johnson, Richard W
 Judd, Steven W
 Otteson, Paul M
 Thompson, Philip R

PLYMOUTH

Grigg, Phillip J
 Lotkowski, Edward P
 Sluyter, Kent Douglas
 Stockfleth, Ronald D

ST LOUIS PARK

Slyter, Dean K

ST PAUL

Aasland, Christopher
 Abbott, Dean S
 Agrimson, Gerald
 Amundson, Richard B
 Anderson, Paul W
 Baumer, James D
 Beck, John T
 Bennett, Nancy Elizabeth
 Brehm, Paul J
 Busse, Judith Ann
 Carroll, Lynn R
 Coon, Katherine C
 Cordon, Jenean C
 Degerness, Jerome A

Dokken, Thomas J
 Dukatz, Judith F
 Effinger, Bob D, Jr
 Frisch, Gary A
 Gathje, Steven M
 Graham, Timothy L
 Grim, Cynthia M
 Guenther, Dennis G
 Haltiner, Terry M
 Holmberg, Randall D
 Hubbell, Jaymes
 Jasper, Jane E
 Johnson, James E
 Kain, Dale R
 Kildahl, Kathryn J
 Knox, Frederick
 Larsen, Michael R
 Lyle, Aileen Conlon
 Meyer, Thomas G
 Mikkelsen, Robert L
 Nelson, Janet R
 Newlin, Patrick R
 Nicholson, Jon
 Niemec, Richard
 O'Brien, Patrick W
 Olafson, Robert
 Ostergren, Gregory V
 Palenik, Rudolph A, Jr
 Peninger, Michael J
 Peterson, Steven J
 Philips, Julia T
 Polak, James G
 Pollock, Robert Brian
 Post, Jeffrey II
 Rapoport, Andrew J
 Saarloos, George L
 Schumi, Joseph R
 Sexton, Steven E
 Smith, Kirk A
 Strong, Gregory S
 Trettsven, Todd Lee
 Turner, Scott A
 Vanvig, James A
 West, Renee C
 White, David L
 Winslow, Martha A
 Wulterkens, Paul E

STILLWATER

Stennes, George V

WAYZATA

Coleman, Thomas L
 Saulon, Joseph F

WHITE BEAR LAKE

Hill, J Stanley
 Rupert, Walter J

WOODBURY

Christopher, David Alan
 Mitra, Dolly

MISSISSIPPI**JACKSON**

Brister, Michael E
 Castle, Glen Allen
 Dausman, Robert O
 Davidson, George I, III

Dominick, Thomas J
 Donald, David U
 Dyer, Harland A
 Fielding, Richard G
 Fischer, Larry A
 Gant, Keith E
 Gilmore, William Allan
 Healey, Ralph J, Jr
 Hendrickson, John E
 Herrington, Walt N
 Hudgins, James R
 Johnston, Kenneth P
 Langston, Esse D
 Latta, Raymond A
 Lewis, Walter Lee, III
 Paisley, Robert M
 Pemberton, Kent B
 Pogue, Beverly S
 Pratt, Hunter D
 Robinson, John T
 Sheldon, Curtiss S
 Stenmark, John A
 Stevens, W Tris
 Townsend, Wm Lynn
 Varcoe, F Turner
 Wingo, James Byron

MISSOURI**BRANSON**

Corcoran, Regina

CAMDENTON

Mullens, Will R

COLUMBIA

Welshons, Janet Lee

KANSAS CITY

Bader, Steve
 Baker, Michael G
 Bettis, Michael N
 Blackwell, Alan P
 Bohlman, Bruce J
 Bollin, Michael L
 Cigich, Stephen Mark
 Crooks, John Michael
 Dolliver, Matthew P
 Elsom, Karen E
 Engel, Lawrence E
 Field, Warren A
 Glasco, William R
 Hause, Christopher H
 Higley, David L
 Hill, Anthony D
 Howard, Kevin J
 Hutsell, Randy K
 Iverson, Ronald J
 Jacobson, Martin Dale
 Kelley, Donel C
 Kelley, Vance W
 Kilmer, James E
 Kinnamon, Jay B
 Klein, Oscar R
 Kurtz, Lori A
 Langlitz, Leon L
 Lemery, Francis P
 Loneragan, Thomas T
 Makin, James R

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

KANSAS CITY - cont'd.

Maver, Robert W
McAvoy, Sheryl Roberts
McDonald, William R
McLeod, Donald E
Metzler, David L
Meyer, Randall E
Meyer, Timothy Lane
Miller, Bryan F
Milton, Mark A
Muller, Gary L
Naylor, John J
Nebbia, Gerald A
Oleson, Dean L
Peacocke, Sidney W
Reese, Richard M, Jr
Richmond, Owen D
Schwisow, Mark D
Selig, Gerald W
Snapp, Sharon Alice
Swanson, Robert H
Walsh, Connie L
Walsh, James P
Weber, Donald T

KIRKWOOD

Jekel, Oscar H
Nelson, Allen G

LAKE ST LOUIS

Farmer, Thurston P, Jr.

ROBERTSVILLE

Burian, Otto J

ST LOUIS

Anderson, Roland G
Atkinson, David B
Azari, Robert J
Bardon, Thomas S
Barnhart, E Paul
Bayer, Gary T
Bhave, Shashikant K
Boehm, C Roland
Boudreau, Joseph J
Boyd, G William
Brodtrick, David A
Brodtrick, Michael A
Brogan, Howard S, Jr.
Brown, Rodney Royce
Burgett, John W
Cerneka, Thomas P
Chen, Ning Y
Clark, Nancy
Freedlander
Coleman, John E
Conway, Albert, III
Crowe, Nancy R
Cruthis, Harold T
Cummings, Richard T
Dallas, James W
Disch, Aloysius J
Dlouhy, Thomas R
Doze, Larry J
Drennan, James E
Dummitt, Roseann
Durlington, Rex Mitchell
Eckley, Douglas A
Faith, Edward L
German, Douglas K
Gloggner, Frank J
Gootzeit, Abraham S
Greenspon, Sheldon J

Hanson, Elizabeth A
Harris, Timothy F
Haskins, Charles R
Heidbrink, William C, Jr
Hobbs, Alan
Hoffmann, Arnold J
Hofmann, Richard A
Hohertz, Robert D
Holdredge, Wayne D
Holmes, Al F, Jr.
Hoog, Gerald H
Houghton, Anthony J
Hughes, E Tom
Imler, Karen A
Ingenthron, Roger P
Jacobs, Joshua
Jenkins, Bruce W
Jones, Janice M
Kalman, Craig S
Kimball, Susan Kay
Kirner, Daniel E
Klemm, Andrew H
Kohl, Timothy A
Kupferman, E Perry
Lake, Richard A
Larson, Pat M
LeLaurin, Suzanne
Longoria, Ricardo A
Lorenz, Alois J
Lowe, Robert F
Lynn, Randall K
Martin, Floyd R
McLean, David P
Miccolis, Jerry A
Michelson, Jon W
Mitchell, G Thomas
Molinar, John L
Nelson, Richard J
Nordyke, Craig Kevin
Parker, J Ronald
Patrick, Rodger R
Price, Michael Barry
Quinn, Timothy P
Rigel, J Reuben
Ristau, Michael R
Rittinger, Erwin F
Robb, Stephen A
Robberson, Paul W
Rochman, Andrew B
Rominske, Steven C
Rosenbloom, Samuel
Rubie, James S, Jr.
Samuels, Richard A
Sawtelle, Peter G
Schaper, Richard A
Schaub, Thomas W
Schiffer, Graeme F
Schisler, Donald D, Jr.
Schorr, Phillip A
Schuster, Paul A
Scribner, Donald J
Sellenriek, Jill Begg
Shaw, David W
Sliment, Kenneth J
Smith, Byron W
Stevenson, Jeffrey Glenn
Strom, David N
Tilford, Jeffrey K
Tiller, Margaret
Wilkinson
Toothman, Michael L
Vogl, Joseph M
Warner, Edward K
Wells, David Q, Jr.
Williams, Dean E
Winer, Warren J
Wolf, Ronald M

Wolzinski, Bernard
Wood, Jack E
Woodring, A Greig
Woodward, Walter C
Zigler, Martin J

WEBSTER GROVES

Bleitner, Gary D
Rachlis, Daniel Adam
Smith, John E

MONTANA**BOZEMAN**

Mokros, Bertram F

HELENA

Hendrickson, Alton P
Miller, Judy A
Oos, Janet L

NEBRASKA**ELMWOOD**

Clements, Robert K

LINCOLN

Aerts, Theresa M
Angle, John C
Annin, Roger K
Bale, Mark H
Brennfoerder, Roxann
Eggert, Linda R
Ehly, Marvin P
Elmshausen, Ronald D
Friesen, Lynn
Gohde, Lori Stevens
Haire, James R
Hall, Martin E
Heim, Len
Higley, Thomas D
Hollman, Stuart L
Jonske, Fred
Keisler-Munro, Susan L
Linney, Steven R
MacLean, James F
McArdle, Thomas P
McCoy, Glen E
Meyerle, Gregory A
Monson, Donald Kevin
Petersen, Loren V
Peterson, Donald L
Ramsay, Colin M
Raymond, Gary R
Rich, Robert E
Rickers, Frederick R
Spilker, Dean D
Spilker, Keith K
Vannier, Lyle
Vautravers, Richard W
Wallman, David T
Way, Dean M

NEHAWKA

Nolte, Renee A

OMAHA

Andersen, Anne E
Babcock, Sheryl M
Baber, Larry D
Backhaus, Karen K
Benson, Patricia
Brinkman, Alan D
Burcum, George K
Bykerk, Cecil D
Canal, Patrice A
Christopherson, Jon C
Clark, John T
Claussen, Diane M
Comeau, Robert
Conn, Russell R
Conner, Randall C
Cook, David Nolin
Cruise, Richard D
Cuba, Sheryl V
Daharsh, Jeanne Meeker
Determan, Paula M
Dinges, Franklin L
Dolsky, Kevin M
Dwyer, William V
Fisher, Lawrence D
Flanagan, Richard J
Graul, Lonnie Milton
Hansen, Debra Joan
Hare, Dennis K
Hartman, Ayleene G
Hayes, David Paul
Herr, Timothy J
Holt, William T
Horn, Dwain R
Horn, Randall C
Hsu, Karl
Hupf, Robert
Isaacson, Fenton R
Jacobson, Gerald A
Jay, Buiton D
Johnston, Ernest B
Jones, Donn B, Jr.
Josten, Anita Rae
Kabala, Joel C
Kaskie, Katherine M
Kazakoff, Michael
Kellen, Michael L
Kinnaman, Carroll
Kuehn, Ronald L
Kuster, Bruce C
Lane, William R
Lee, David S
Lin, Jer-San
Maine, James S
Martin, Daniel P
McCarthy, Terrance M
McCasin, Jacquelyn C
Meier, Virgil L
Miller, Steven P
Mischke, Gerald Arden
Morgan, Robert P
Mullen, Edward James
Myhra, Phillip J
Nathan, Ira
Neary, Daniel
Nelson, Lori A
Nohl, Michael J
Ochsner, Paul D
Ozenbaugh, Robert
Palmer, Roger S
Perry, Eric W
Peterson, Kris E
Pillard, Joy A
Quandahl, Stacey Lynn
Reese, W Michael
Richhart, James W

Rongish, Ernest L
Rose, J Franklin
Rotschafer, Randall P
Rudolph, Max J
Rueschhoff, Gregg
Ryan, William K
Schaefer, Thomas
Schellpeper, Gene H
Schreier, Mark Leonard
Shapland, Mark R
Shapland, Robert
Sherrets, Julianne How
Singer, Fred M
Sloane, William L
Smith, John Richard
Soderquist, G David
Spitser, Kevin Lee
Stephenson, J Herman
Sullivan, Denis J
Wiltgen, Russell J
Workman, Bruce L
Wright, Diana S
Zdan, Sandra W

NEVADA**CARSON CITY**

Nicholson, Earl H

LAS VEGAS

Carson, Evelyn G
Lebenson, Robert D
Margolis, Donald R

NEW HAMPSHIRE**CONCORD**

Ash, Richard D
Bishop, Everett G
Blossom, Charles
Burgess, Albert P
Cook, John R
Copestake, Arthur D
Emery, Ronald H
Forrester, A Ben
Howland, Mark F
Kinson, Paul E
LeBoeuf, Michael J
Liscord, Paul S
Mace, Vincent G, Jr
Olson, Herbert B
Patz, Lawrence C
Peltier, Mary Ann H
Podraza, Jeffrey J
Sonheim, Jeffrey
Ward, Michael R

DOVER

Biondi, Raymond B
Cronin, Paul A
Laurion, Andre J
Pierce, Susan E
Roberts, Nancy L

GRANTHAM

Bailey, Paul M
Boothroyd, H J

HAMPTON	BLOOMFIELD	PEARL	ROSENBERG
Coffey, William E	Bergstresser, R L	Pearl, Marc B	Rosenberg, Sheldon
HANCOCK	Mosesson, Zehman I	Sweetser, Edward H	Sweetser, Edward H
Gardner, Herbert S	Pfefferle, Frederick P	Weltmann, L Nicholas, Jr.	Weltmann, L Nicholas, Jr.
HUDSON	BOONTON	CRANFORD	
Presley, Philip O	Bennett, Norman J	Dolce, Stephen F	
KEENE	Emery, E Ward	Gebauer, Gerhard J	
Gerlach, Scott B	BRADLEY BEACH	Perrine, Daniel E	
Lepage, Paul A	Lino, Richard	Scherb, Marvin A	
Pagnozzi, Richard D	BRANCHVILLE	EAST ORANGE	
LEBANON	Grab, Edward M	Barnes, Donald A	
Musser, Karl R	Wess, Clifford	Freifeld, Stanley	
MANCHESTER	BRICK TOWN	Jackson, James M	
Chou, Li-Chuan L	Quinby, Harry E	Jacobs, Myron	
Foley, Charles D	BRIELLE	Klein, Nancy W	
Gilles, Joseph Anthony	Plisky, John C	Manousoff, James	
Mueller, Nancy D	CALIFON	Martin, Marjorie R	
PETERBOROUGH	Vila, Antonio D	Singer, Stephen G	
Page, Charles H	CARLSTADT	EDISON	
NEW JERSEY	Gruber, Charles	Kerstern, Andrew M	
BASKING RIDGE	Stergiou, E James	Rubinstein, Seymour	
Cole, Janis K	CHATHAM	ENGLEWOOD	
Flynn, David P	Brown, William C	Bell, Stephen M	
Johnson, Warren	Brownlee, Harold J	Kunis, A Maxwell	
Kulik, John M	Ellerthorpe, Desree M	Kunis, Manuel	
Moody, Andrew W	Finnegan, Philip F	Lubin, Lawrence	
Murphy, Richard F	Jarka, John	Ritter, Shirley	
Ng, Wai Hung	Moore, Robert R	ENGLISHTOWN	
Rowland, William J	Rugger, Gerald K	Garfield, Ralph	
Salton, Jeffrey C	Windecker, Arthur A	FAIRFIELD	
BEDMINSTER	CHERRY HILL	Oltchick, David N	
Denlinger, Kurt F	Balcerek, Rafal J	Phillips, Howard M	
Koehler, Daniel J	Haya, Avner	Schadel, William A	
Leister, Kellen G	Hughes, Diane Murdock	Schmier, Abram	
Pelletier, Elaine N	MacMichael, Joseph W, Jr	FLORHAM PARK	
Pinzur, Laurence	White, William A	Bergen, Joseph S	
Wilen, Robert E	CLINTON	Brooks, Sheldon	
BELLE MEAD	Barnes, Bryce	Campbell, Gerald J	
Weichert, Paul L	Barnes, Patricia W	Caplin, Jennifer Lashen	
BELLEVILLE	COLONIA	Ermann, Anita M	
Drake, Richard H	Dezube, Mitchell	Fenichel, Seymore A	
BERGENFIELD	CRANBURY	Frackenpohl, Herbert M	
Damia, Andrew P	Ben-Zvi, Phillip N	Gallo, Victor A	
BERNARDSVILLE	Coulter, Thomas G	Lawlor, Rita Manning	
Toussaint, Robert C	DiGaetano, Mark	LeRoux, David	
	Donnelly, Vincent Thomas	Malkiewicz, Lindsay J	
	Eagelfeld, Howard M	Ogden, Sue W	
	Herman, Steven C	Renz, David L	
	Kasner, Kenneth R	Singer, Jack A	
	Lino, Richard A	Skocypiec, Gary M	
		Slowata, S John	
		Smith, Kevin Michael	
		Thompson, Robert C	
		Vane, Bruce F	
		Wong, Kathleen R	
		Zaharuk, Stephen	
		FORT LEE	
		Altman, Joseph B	
		Ansbacher, Joseph M	
		Bell, George E, III	
		FREEHOLD	
		Cook, John H	
		Schwartz, Allan I	
		GLEN RIDGE	
		Hauser, Harold	
		GLEN ROCK	
		Allen, Henry G	
		Curran, Kathleen F	
		Donovan, Maurice V	
		Feeney, William A	
		Rouffia, Robert S	
		HACKENSACK	
		Hill, Walter C	
		HACKETTSTOWN	
		Jenkins, Albion U, Jr.	
		HADDONFIELD	
		Kraft, Raymond J	
		Rosen, Stephen H	
		HARMON MEADOW	
		Bradley, Patricia C	
		Burger, Harry	
		HASBROUCK HEIGHTS	
		Wallace, Robert E	
		HAWORTH	
		Kuttler, Michal Bauer	
		HILLSDALE	
		Popiel, Robert P	
		HOBOKEN	
		Venter, Gary G	
		HOLMDEL	
		Myers, Thomas G	
		HOPEWELL	
		Lyons, Daniel J	
		JAMESBURG	
		Lynde, Harold W	
		JERSEY CITY	
		Castrovinci, Basil	
		Ferrara, Theodore A	
		KINNELON	
		Barlow, John R	
		LAWRENCEVILLE	
		Boyajian, John H	
		Grace, Gregory	
		Lunde, Orlen E	
		LEONIA	
		Wells, Edward H	
		LINCROFT	
		O'Neil, Mary L	
		LITTLE FALLS	
		Celler, Richard C	
		DeRyder, David R	
		Miller, Dennis J	
		Munice, Theodore H	
		Reed, Alan L, Jr.	
		Ryder, Robert W	
		Thrower, Charles H	
		Williams, Paul N	
		Young, Thomas M	

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LITTLE SILVER

Holsten, Fred H

LIVINGSTONBloom, Roberta F
David, Frank H
Shemtob, Mark
Silkes, Lawrence
Uchitel, Mikel R**LYNDHURST**Bulfin, Kenneth G
Degann, A David
Feehan, Michael G
Garrett, Harper L, Jr.
Gauld, Edwin S
Homza, Joseph
Kent, Irwin I
Koehne, Mark T
Nakagawa, Yoshitaka
Rapps, Larry
Schneider, Chester R
Shimamura, Keizo
Siegel, Lewis A
Spinner, Russell D
Wattenberg, Larry B
Whitman, William M**MADISON**Hertling, Richard J
Reynolds, John J, III
Stearns, John B**MANAHAWKIN**

Pulley, Richard W

MARGATE

Lucas, Edy H

MARLTONBarackman, Philip J
Desai, Kiran
Glyn, Rachel Eve
Singer, Steven J**MATAWAN**D'Alise, Domenic P
Stipelman, Charles M**MEDFORD**Blair, B Franklin
Rodermund, Matthew**METUCHEN**Dice, William F
Gillam, William S**MIDDLETOWN**

Eisner, Stanley L

MONMOUTH BEACH

Villa, Bernard J

MONMOUTH JUNCTION

Cunder, Frank P

MONTCLAIRFurlin, Richard
Rosen, Anthony H
Steiner, Robert C**MONTVILLE**

Renner, H John, Jr

MOORESTOWNBruchansky, Sherman A
Head, Alden L**MORRIS PLAINS**Krauss, Russell H
McCormick, W Glenn
Street, Christopher C**MORRISTOWN**Clark, Debra Ann
deMars, Roger W
Dow, Harold E
Hachemeister, Charles A
Harrington, Donald P
Harvey, Robert
Huse, Sylvester J
Pilewicz, Paula M
Rich, Joel I
Simon, LeRoy J
Skurnick, David
Stanard, James N
Stover, Richard D
Tuttle, Jerome E**MOUNTAIN LAKES**Margus, Evelyn Y
Muetterties, John H
Reade, David M**MOUNTAINSIDE**Lenart, Michael J
Zeller, Lawrence J**MT LAUREL**

Gibson, John A, III

NEPTUNEMarash, Randy J
Vegh, Rick P**NEWARK**Addiego, James P
Aprill, John R
Avery, James J, Jr
Berens, Regina M
Berkowitz, Michael H
Blivess, Michael P
Bocitto, Bonnie L
Boyle, Joan F
Brock, James D
Chiang, Meichao
Chmely, Robert M
Chun, Keith JCoffin, John D
Dickler, J Martin
Dolgin, Steven A
Douds, Bryn T
Dziedzic, Theresa M
Elam, C Phil
Faga, Doreen S
Feuer, Harvey W
Fitzhugh, Gilbert V I
Fleming, Kirk G
Franks, George V
Galt, HelenGeller, Jess S
Ghosh, Syamal K
Gold, Barbara R
Grady, David J
Hartley, Eleanor S
Hecht, David C
Heibert, Ronald G
Hill, Richard W
Hill, Robert P
Hrib, Penelope A
Igielski, Alan L
Johnson, Andrew M
Kane, Daniel O'Neill
Kaptein, Roy
Keatinge, Clive L
Knapp, Harry E, Jr.
Koupf, Gary Irwin
Lambert, Richard F
Liebeskind, Debra Sue
Liebeskind, Stuart L
Likins, Robert B
Liu, James H C
McClester, Robert S
Meola, Ralph
Miller, Walter N
Millering, William L
Moore, Bruce D
Neeves, Walter A
O'Connor, James M
Olatubosun, Nola J
Palmer, Peter S
Price, I Edward
Rubino, FrankSchwartz, Jill A
Simonelli, Nicholas M
Skinner, Ronald K
Skolnik, Richard S
Slotnick, Ira
Smith, Edward I
Sondergeld, Donald R
Soul, Mary Ellen
Southwell, Donald G
Stem, Jerome M
Stewart, Daniel G
Strunk, Gary J
Van Etten, James P
Watson, William E
Weimer, Linda M
Weissman, Paul H
Weissner, Edward W
Winters, Robert C**NORTH BRUNSWICK**

Chakrabarti, Partha M

NORTH CALDWELL

Coddington, Alan W

OCEAN CITY

Ward, Robert G

OLD BRIDGE

Ireland, John G

PARAMUSCillie, Gabriel G
Kohlmann, Milton N
Miller, Charles Harvey**PARK RIDGE**Liu, Jing Cheng
Spencer, William C**PARSIPPANY**Bear, Robert A
Campbell, George C
Nemlick, Kenneth J
Newman, Jeffrey David
Pei, Kai-Jaung**PATERSON**

Lome, Elinor

PEAPACKEngel, Stephen
Lunemann, Gerard J**PENNINGTON**

Cooper, G Ashley

PERTH AMBOY

Colin, Steven L

PINE BROOK

Corrao, M Olivia

PISCATAWAYAbood, Steven J
Bainbridge, Thomas G
Becker, Franklin B
Bone, Christopher M
Clark, Charles J, Jr
Crosson, William H
Fischbeck, C Lee
Ford, Alan D
Golden, Lawrence A
Gulotta, Michael J
Hadley, John W
Hess, James L
Hester, Richard S, Sr.
Hinrichs, Peter A
Hogan, Joseph J
Jones, Bruce M
Landstrom, Beverly G
Nelson, R Terry
Nemeth, Jonathan M
Quesada, Ann Rachel
Ranade, Neela
Ray, Otis C
Reddington, Robert F
Reimer, David W
Richmond, Leslie H
Rothman, Allen J
Smitreski, James M
Sun, Shuling W
Taylor, William Juan
Thaler, Donald BVedvyas, Vinod
von Geldern, Robert H**PLAINFIELD**

Mohnblatt, Arnold S

PLAINSBOROFarago, Peter A
Winkenwerder, A Duff**PRINCETON**Bennett, Doris J
Bevilacqua, William L
Buchele, Lee J
Burdubs, Paul B
de Regnancourt, Francis
Easlon, Kenneth
Emig, Kevin J
Fernandez, Loretta K
Furst, Patricia Ann
Gasparro, Donato
Haggerty, Daniel M, III
Hele, John C R
Hennessy, Mary E
Rowland
Inderbitzin, Paul H
Lord, Graham
McDermott, Sean P
Megger, Andrea J
Moore, Nancy A
Morgan, Stephen T
Nester, Karen L
Purnell, Harry S, III
Rackley, Heidi
Richmond, Stephen
Mark, Sr.
Robinson, Richard D
Rosano, Robert J
Salton, Melissa A
Sarosi, Joseph F
Spiegler, David
Ternocy, Brian C
Van Valen, James M
Varca, John J
Webb, Gordon E
Wilson, David
Zachry, William B, III**PRINCETON JUNCTION**

Dezube, Janet B

RAMSEYCahill, James M
Gillespie, Hugh**RANDOLPH**Fishman, Morris
Goldman, Georgia**RIDGEWOOD**Fortuin, Henry J L
Kalish, Daniel H
Knies, Paul H
Lenser, John M
Levy, Harris S
Rosenberg, Max
Willemin, Richard J

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ROSELAND

Brandt, Roxane J
Chun, Diane Heim
D'Andrea, Daniel A
David, Aida S
Goldman, Roy
Greenlee, Harold R
Haurahan, John Edward
Hauser, William J
Jungk, David H
Kelly, Jeremiah
Link, William P
MacKinnon, Malcolm D
McGovern, Diane
Milnes, Esther H
Schreiber, Jeffrey S
Sforzini, Andrew Lewis
Thompson, Michael
James
Wetcher, Jacqueline H
Wong, Richard K
Woods, Candace J

ROSELLE PARK

Sloat, Frederick P

RUMSON

Richards, Lorraine A

SADDLE BROOK

Bruner, Jack E
Greenstein, Michael R
Mooney, Joanne Percoco
Rosalie, Joseph A
Swotinsky, Mark S
Wiesner, Michael I

SCOTCH PLAINS

Smith, Morton, Jr.

SEA GIRT

Thomson, Edward H, III
Thomson, Sandra S

SECAUCUS

Adams, Mary Hardiman
Andersen, Robert W
Baus, Robert D
Borgenicht, Lewis M
Chernick, Christopher
Diamond, Stephen D
Dinsmore, Gordon G, Jr.
Farb, Edward I
Ferruggia, Steven J
Finkenberg, Frank E
Fried, Martin
Howley, Robert M
Jago, Richard J
Kalnberg, John F
Kruse, Brian W
McLaughlin, Walter J
Munz, Gilbert
Murray, Kelrick P
Pasternack, Harvey
Pflug, Kenneth W
Rohlfis, A Frederick, Jr.
Samaniego, Zenaida M
Simon, Robin B
Tobin, Vincent M
Tortorella, Gerald J

Venturi, Marsha R
Weiss, Martin
Wetter, Philip L
Witlen, Lisa Ann

SHORT HILLS

Abramson, Gary R
Casagrande, Frank A
Chen, Henry Houn-
Shing
Collins, John C
Conger, Patricia J
Cubello, Frank D
Daniels, David A
Durland, Melanie K
Freitag, Richard
Gaitan, Hector D
Griffith, Ann V
Gundlach, Andrew A
Mellman, Richard J
Olsen, James
Vesely, Debra J

SOMERVILLE

Tell, Philip A

**SOUTH
PLAINFIELD**

Hickman, Herbert W
Ketzlach, Kalman J
Obert, William A

SPRING LAKE

Borton, Douglas C
Slater, Philip D

SPRINGFIELD

Johnson, Delmar R

STONE HARBOR

Burger, Willard N

SUMMIT

Marcus, John J
Rode, Erwin A
Vogel, Julius

TEANECK

Astrachan, Edward L
Becker, Murray L
Bergerson, Warren R
Bryant, James A
Edenbaum, Barry
Eisenberg, Phillip A
Goldstein, Michelle S
Greenlee, Nathan A
Greenspoon, Arnold N
Katz, Seth L
Klein, Ronald L
Lucca, Carolyn A
Mariano, Rocco A, Jr
Mayer, Malkie
Peos, Evelyn L
Poleyeff, Jacob
Prickitt, David R
Shalack, Theodore J
Silos, George E
Slipowitz, Michael
Sung, Kihong

Theodore, Daniel
Tucker, Richard J

TENAFLY

Arlinghaus, Clemens G
Lindsay, Robert L

TOWACO

Vanderhoof, Irwin T

TRENTON

Bittel, W Harold
Cardinal, Clayton A
Chakrabarti, Asutosh
Roberts, Lewis H

UNION

Drumm, Lynda P
Pearlman, Bernard

**UPPER SADDLE
RIVER**

Connors, John A
Swick, George B

VERONA

Dershowitz, Harold N
Dubin, Alan
Jacob, Albert
Kientz, Dorothy I

VOORHEES

O'Sullivan, Leonard
Puscian, John V
Rosenberg, Martin
Thomas, Stephen R

WALDWICK

Palmer, Gerard G

WARREN

Barnes, W Brian
Beverage, Richard M
Biller, James E
Gould, Donald E
Groh, Linda M
Hartman, David G
Haskell, Gayle E
Kane, Adrienne B
McManus, Michael F
Peraire, Anthony
Raman, Rajagopalan K
Schoenberger, Susan C
Siczewicz, Peter J
Smith, Frances A
Taylor, Frank C
Tistan, Ernest S
Walker, Rhonda Port

WATCHUNG

Harris, Bertha L

**WATERFORD
WORKS**

Ellmaker, Sandra R

WEST ORANGE

De Esposito, Caroline
Gold, Melvin L
Perlstein, Philip M
Schwartz, Steven B

WEST PATERSON

Ehrhardt, John W
Stemert, Lawrence J

WEST TRENTON

DeFalco, Thomas J

WESTFIELD

Murch, A Douglas
Tucker, Samuel

WESTWOOD

Mactas, Leonard
Margoies, Stephen

WHITING

Langhans, Meier F
Tucker, Lyman R

NEW MEXICO**ALBUQUERQUE**

Bastian, Twila
Koch, Robert B
Mandel, Harry W
Tompson, Schuyler W
Turpin, James E

SANTA FE

Cox, David B
Fickes, Jerry W
Scott, James E, Jr.

TAOS

Waugh, William M, Jr.

**TRUTH OR
CONSEQUENCES**

Feldmann, Kenneth F

NEW YORK**ALBANY**

Altman, Kenneth
Brown, Edward W
Callahan, Robert J
Candelario, Peter C
Cook, Gerald R
Devine, James L
Easton, Albert E
Fairlee, Carol H
Giles, L Timothy
Golden, Walter C
Haynes, Roscoe
Hess, Morton B
Johansen, Lawrence A
Landin, Teri Elizabeth

Lavonas, Mary G
Mikhail, Raouf G
Nuding, Robert C
Schoener, Paul H
Smith, Peter L, Jr.
Tornaga, J Edward
Unterreiner, Karen A
Vaivads, Sandra Nina
Wasserman, Mona J
Woodruff, Arlene F

ALBERTSON

Feller, Benjamin E
Yackel, David A

AMHERST

Gibson, Earl

APO NY

Forde, Claudia S

ARDSLEY

Fry, Carolyn A
Sadoff, Mark N

**ARDSLEY-ON-
HUDSON**

McAulay, Archibald H

ARMONK

Guarnera, Robert E

BALDWIN

Ascher, Robert W

BAYSIDE

Gaoni, Roger B
Pruslin, William G

BELLEROSE

Lyons, Harold V

BELLMORE

Buckheit, William E
Dorfman, David R
Schloss, Eugene
Zimny, Andrew

BINGHAMTON

Baldwin, David B
Bennett, Frank W
Coe, Dawn R
Dilliner, Larry J
Dunn, Melvin B
Fiacco, Linda M
Gately, John J, Jr.
Hanna, Louis B
Lynch, James M
Mellema, James S
Michael, John C
Porter, William A
Rinehimer, Willard C, Jr.
Taylor, Gregory T

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BRIARCLIFF MANOR

Blum, Monica
Cullinane, Donald G
King, Sujen Chen
Macdonald, Jean M
McLeish, David James

Dow
Neuwirth, Peter J
Nuesslein, William D
Palazzo, Frank P
Power, Eugene L
Sohn, William J

BROOKLYN

Attianese, Robert M
Beattie, Nora M
Berne, David H
Conrad, Florence
Gould, William
Insel, Beverly J
King, James A
Kirschenbaum, Anna L
Khigman, Daniel F
Malament, Daniel
Warshavchik, Arnold

BUFFALO

Christhlf, David A
Manno, James Francis
Warren, Robert F
Watkins, Le Roy T

CEDARHURST

Feldman, Martin F

COOPERSTOWN

Mower, Philip C

COPAKE

Coleman, James F

CROTON-ON-THE-HUDSON

Seltzer, Frederic

DIX HILLS

Berin, Barnet N

EAST MEADOW

Gruson, A Allan

FAIRPORT

Brigade, Harold R
Gallagher, Michael A

FAYETTEVILLE

Heaton, Gerald D

FLORAL PARK

Gunn, Veronica H

FLUSHING

Arvanitis, Ernest A

FOREST HILLS

Deitsch, Aaron
Leight, Grace
Weill, Dorance B

GARDEN CITY

Bould, John J
Cleary, William T, Jr
Greene, Edward
Hugues, John H
Margolin, Valerie L
Museum, Kenneth D
Sussman, Alexander
Wallerstein, James W

GLENDALE

Rubsam, Joseph L

GLENS FALLS

Lawson, Harold R

GREAT NECK

Bergman, Barney
Krieger, Raymond B

HARRISON

Allan, William

HAUPPAUGE

Zucker, Marjorie

HICKSVILLE

Meyer, Frederick W
Reimer, Pauline

HOLBROOK

Sibigtroth, Alan W

HUNTINGTN BAY

Marshall, W Lysle

HUNTINGTON

Johnstone, Robert M, Jr

JAMESVILLE

Goldberg, David

JERICHO

Alin, Steven I
Bonneville, William D
Frey, Gerold W
LoGuercio, Stuart E
Scotfield, Gary W
Teitelbaum, Naftali

KATONAH

Schneiker, Henry C

KINGS POINT

Yanis, David

LARCHMONT

Greeley, Charles
Williams, John Harry

LYNBROOK

Calby, John W
Harte, Victor P
Menkes, George H
Winikor, Samuel

MANHASSET

Kahn, David J

MANILUS

Schultz, Alan R

MASSAPEQUA PARK

Germond, Arthur
LaVigne, Joseph A

MELVILLE

Friedman, Kenneth L
Gerardi, Loretta A
Lombardi, Lynne-Anne

MERRICK

Cherry, Harold
Denman, Martin Aaron
Martin, Henry J
Shulman, Richard A

MOHEGAN LAKE

Liuzzo, Joseph

MONTICELLO

Spitzer, C Robert

MT KISCO

Lancaster, Edwin B

NARROWSBURG

Halloran, James J

NEW HYDE PARK

Mundi, Bhajan S
Storozum, Mark L

NEW ROCHELLE

Brodie, Norman
Gaines, Nathaniel
Rosenthal, Saul

NEW YORK

Abramson, Steven J
Abzug, Robert G
Adams, Jeffrey
Aldoriso, Robert P
Alenik, Bernard
Alexander, William
Allen, Barbara J
Allen, Dale
Alpert, Frank J

Amodeo, Anthony
Anderson, Bruce C
Anderson, Gerald A
Anderson, Henry J
Antsis, Susan J
Apfel, Kenneth
Arab, Majid
Archibald, Giles Charles
Arvin, Leo
Asch, Nolan E
Athanassades,
Theodossios

Ayala, Ainar Dalton
Bader, Lawrence N
Bails, Mark D
Bak, Harris N
Bakos, Thomas L
Bald, Barbara
Balling, Glenn R
Banfield, Carole J
Barham, Thomas C, III
Barney, Richard J
Bartmer, Herman
Bartlett, Wilham N
Bass, Irene K
Bauer, Bruno P
Bauer, John J
Baum, Richard L
Baumgarten, Paula S
Beacham, Jennifer L
Beauchamp, James R
Beck, Richard K
Bednar, Robert J
Beer, Albert J
Behan, Donald F
Beirne, James A
Bellafore, Leonard A
Belvin, William H
Benedict, Laura J
Berger, Neil S
Berger, Richard Edmund
Bernardi, Richard P
Bernstein, Agnes
Bernstein, Larry
Berson, Donna L
Betz, Edwin H
Bianco, Caren Levitt
Biggs, James F A
Biggs, John H
Bilello, Frank L
Binder, Kevin S
Biondi, Richard S
Black, Barry M
Blakeslee, Howard W
Blazer, Barry L
Block, Robin S
Block, Stephen D
Boison, LeRoy A, Jr
Boma, Marina U
Bondy, Martin
Borger, Sol J
Braithwaite, Paul
Brandes, Mark
Brandes, Mark I
Bricker, Janice P
Briggs, Philip
Bright, Henry
Brochu, Robert A
Brown, Lawrence R
Brown, Leonard G
Brown, Mary Ann
Brownstein, Henry
Bruins, John K
Brunini, Alexander D
Bryan, Charles A
Buck, Frank J
Buckwalter, Ellen L

Budd, George L, Jr.
Buff, Joseph J
Bullock, Venita L
Bunke, Margaret E
Burger, George
Burgin, David
Burns, Patrick J
Burrows, Richard P
Cadorine, Arthur R
Cameron, Patricia
Canlas, Sonia B
Carbone, Jeanne M
Carey, Douglas J
Carroll, Charles
Carter, Warren A
Casanova, Ramon
Cathcart, Sanders B
Cautin, Murray
Cavallo, Dominick
Ceglia, Edward A
Cellars, Ralph M
Cellini, Michael J
Ceppos, Gary Howard
Chandler, Saul R
Chang, Yuan
Chao, Myrna
Chen, Raymond T
Chenevey, Cecile M
Chesner, Mark Alan
Chou, Philip S
Chu, Limin
Ciapas, Henry A
Ciarniello, Domenick A
Claire, Martin R
Clapper, Franklin C, Jr.
Clement, Charles J
Clyne, John M
Cohen, Martin R
Cohn, Howard T
Cole, Helen L
Coleman, Cyril J, Jr
Coleman, Peter M
Colletti, June R
Collins, Russell M, Jr.
Collins, Sue Ann
Colton, Richard A
Corney, Dale R
Connelly, Brendan R
Conta, Richard V
Cooper, Duncan L
Cooperstein, Steve P
Coppock, Steven M
Corbett, Gary
Corkran, Jo Ann
Cotter, Michael C
Coutts, Alan H
Grifo, Daniel A
Cronin, Lynn
Cronquist, Neil R
Crowder, A Norman, III
Curran, Virginia
Curry, Robert J
Cuzzacore, Denise Q
Cyrulnik, Steven
Damo, Robert A
Dannecker, William
Dante, John
Darling, Bruce R
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Davidoff, Drew S
Davis, Edward H
Davis, Robert
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Deitch, Andrew S

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- Delon, Merrill S
 De Meyere, Dolores
 De Monte, Arnold Mark
 de Palo, Armand M
 DeRubeis, Carmine Peter
 De Vera, Edna G
 Diaz-Montoya, Marcia
 Dicke, Arnold A
 Dickstein, Morton M
 Dineen, Terrence John
 Dollinger, Ruth S
 Don, Irwin Lee
 Dondero, Arlene
 Dorf, Stanley A
 Dorfman, Eugene F
 Dorman, Arnold M
 Dorn, Kirk L
 Douglas, Frank H
 Downard, Douglas F
 Doyle, Terrance A
 Dreher, William A
 Dresner, David E
 Drinkwater, William H
 Duffy, Pamela J
 Dunn, Joseph L
 Duran, J Peter
 Dwyer, Robert E
 Edelstein, Hermann
 Ehlbeck, Guy Louis
 Ehrlich, Selig
 Eiger, Kenneth J
 Einnatz, Manfred
 Eisner, Andrew D
 Eisner, Morris
 Elkin, Jack M
 Ellwanger, James M
 Emmer, Alan Mark
 Emmons, Winfred S, III
 Eng, Fanny F
 Enright, Michael P
 Enriquez, Ruben F
 Epstein, Harvey
 Epstein, Nathan H
 Epstein, Sheldon
 Eramo, Robert P
 Faber, James A
 Fagan, Vincent F, Jr.
 Fallon, Steven R
 Faucett, Judy
 Feeney, Raymond M
 Fein, Richard I
 Feinberg, Melvin J
 Feldman, Martin
 Feldtmose, John N
 Fenton, John Michael
 Fernandez, Jose I
 Feuer, Philip J
 Fillingham, Robert S
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 Finn, Peter J
 Fisher, Charles G
 Fisher, Wayne H
 Fishman, Harvey
 Fishman, Ira F
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 Fitzgerald, Beth
 Fitzhugh, Gilbert W
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 Fluhr, Howard
 Fong, Jeffrey P
 Forgit, Michael J
 Foster, Solveig A
 Fox, Michael P
 Fox, Stanley
 Frank, Michael W
- Franz, Lorraine M
 Fresch, Glenn W
 Fried, Victor
 Friedberg, Bruce F
 Fung, Lionel Nai-Yin
 Furlong, Henry T
 Fusco, Michael
 Gabriel, Sheryl
 Gaias, Donald B
 Galasso, James
 Galiardo, Scott F
 Galiley, Bernard J
 Gallo, Michael G
 Gamzon, Sheldon A
 Gandjeon, Robert
 Gapp, Steven A
 Garber, Harry D
 Gardner, James B
 Gavity, John D
 Gee, Jean L
 Gee, Kim K
 Gelman, David Michael
 Gergasko, Richard J
 Gevin, James M
 Gibbs, Richard L
 Giegerich, William E, Jr
 Gill, Ardian C
 Ginsberg, Stephen R
 Gittings, Kenneth L
 Gladney, Zara G
 Gleave, Diane M
 Gluck, Spencer M
 Goebel, Bernard
 Gold, Bruce E
 Gold, Jeremy
 Goldberger, Garry M
 Goldberg, Steven
 Bernard
 Goldberg, Terry L
 Goldbloom, Robert M
 Golden, Eleanor Rohrer
 Golden, Jerome
 Goldfarb, Irwin H
 Goldfinger, Solomon
 Goldman, Ellen R
 Goldman, L Angela
 Goldring, Harlan
 Goldstein, Alice B
 Gollance, Philip
 Goloub, Valentine
 Gordon, Jeffrey A
 Gordon, Neil B
 Gottheim, Eric F
 Gottschalk, Brad L
 Gottstein, Adolph John
 Grabel, Lawrence
 Grabiner, Peter G
 Grabiner, Suzanne W
 Gramer, Carol Randolph
 Grant, Dale B
 Graves, Nancy A
 Greenberg, Jack
 Greene, Thomas A
 Grefig, James J
 Griffin, Mark W
 Grippa, Anthony J
 Gross, Daniel J
 Gross, Joseph A
 Gross, Jules
 Grunthal, Peter F
 Gubar, Albert
 Gubbay, Keith
 Guilian, Joseph V
 Gunn, Patricia L
 Gut, Samuel
 Gutman, Ewa
- Gutsin, Anna L
 Hagstrom, Dale S
 Hajek, Schenley S
 Hall, William E
 Halpert, Aaron
 Halpert, Harvey
 Hammer, Sidney M
 Hamrick, Jane L
 Harrington, Jan R
 Harris, Daniel S
 Harris, David M
 Hart, Gilbert W
 Hasday, Carol M
 Hauser, Frederick P
 Hausmann, James C
 Hayden, Thomas J
 Hazeltorn, Abraham
 Head, Glenn O
 Healy, David H
 Hearn, Vincent W
 Helfgott, Leonard K
 Heller, Michael
 Herman, Morey L
 Herman, Sanford B
 Herrington, J Alan
 Herzog, Austin L
 Hess, Carl A
 Higgins, Barbara
 Hill, Norman E
 Hoch, Ira J
 Hochheiser, Myron
 Hodes, Douglas M
 Hoffman, Richard H
 Hogue, Robert D
 Holloway, Robin G
 Horbatt, William R
 Horowitz, Bertram A
 Hsiang, Henry C
 Huber, Thomas R
 Hughes, Brian A
 Hunt, Barbara J
 Hunting, Thomas M
 Hutchings, Peter L
 Hutter, Heidi E
 Hynes, Robert J
 Igielski, Erica F
 Imperato, Richard A
 Ingui, Silvio
 Isenberg, Bernard
 Jacobs, Alan N
 Jaeger, Richard M
 Jaquez, Daniel
 Jared, Calvert A, II
 Jensen, Ralph
 Johnson, Allan R
 Jones, Brian A
 Jones, Nathan F
 Ju, William
 Justin, Judith
 Kabele, Thomas G
 Kalavase, Satish A
 Kallus, Ann L
 Kamnetzky, Lee
 Kane, Howard L
 Kanner, Perry
 Kaplan, Arnold M
 Kaplan, Lauren B
 Kaplan, Michael H
 Karlin, Michael J
 Karlinski, Frank J, III
 Katz, Frank L
 Kaufman, Allan M
 Keating, Jacqueline M
 Keenan, Francis E
 Keene, Kenneth K
 Keklak, Gregory P
 Keller, Thomas
- Kelly, Anne
 Kelly, Joseph W
 Kelly, Thomas J
 Kemp, Frances Grant
 Kemp, Michael A
 Kenny, Kevin
 Keppler, Cristina S
 Kerner, Michael G
 Kerrigan, William D
 Kessler, Steven
 Kheel, Brian S
 Khury, C K
 Kiernan, William J
 Kiffel, Edward B
 Kipnis, Roni S
 Kirkman, John D
 Kissel, Jeffrey Allen
 Klaristenfeld, Harry I
 Klayman, Earl
 Kleinberg, Albert J, Jr
 Kneuer, Paul J
 Koegel, David
 Kohli, Anil K
 Kollar, John J
 Kollmar, Richard
 Kopel, Gerald
 Kosloff, Herbert I
 Koufacos, Constantine G
 Kowalchuk, Theodore J
 Kra, Ethan E
 Krasner, Stanley
 Kraushaar, Charles W, Jr.
 Kreuter, Peter S
 Kreuzer, James H
 Krinsky, Robert D
 Krosky, David
 Kwan, Char B
 L'Abbate, Salvatore A
 Laccetti, Nicholas J
 Lake, Jay Robert
 Lane, Edward C
 Langer, David
 Ianskey, Stanley M
 Laohakul, Chongkit
 Lapchin, Kristine
 Lash, Steven D
 Latta, Judith E
 Lau, Mei K
 Lauener, Lee Eric
 Laverdiere, Michel
 Lawrence, Stewart D
 Leavitt, Gordon H
 Leccese, Nicholas M, Jr
 Lee, Sing W
 Lee, Susan E
 Leff, Harold
 Lehman, Stephen H
 Lehpamer, Philip J
 Leight, Douglas L
 Leslie, William H
 Lessing, Brian R
 Levene, David
 Levenson, Martin
 Levine, Joel Ira
 Levv, Gerald A
 Levy, Jeffrey A
 Li, Yung-Tat Stephen
 Licht, Peter M
 Liddle, J Thomas
 Liebers, Elise C
 Lin, Chin-Tung
 Linden, Orin M
 Linder, Brad S
 Lindquist, Peter L
 Lista, Robert
 Lo Cicero, Joseph A
- Lockwood, Donald A
 Loeffel, Carl L
 Loewy, Hershey
 Lofgren, Eric P
 Lombardi, Robert J
 Lomicky, Robert A
 Longo, Frank J
 Loring, Denis W
 Lotter, Johan L
 Lovaglio, George M
 Lovett, Bruce E
 Lubarsky, Leonard S
 Lukan, Edelbert
 Lynch, John T
 Lynch, Robert R
 Mactas, Edward Scott
 Magyar, Joel C
 Mahoney, Michael J
 Maier, Donald B
 Malik, Sudershan K
 Malkin, Debra K
 Mandel, Howard Michael
 Mandeville, Grace A
 Manfield, Michael
 Manzar, Sahm
 Margulics, Simche
 Margus, Paul
 Marino, Charles A
 Marple, James A
 Marra, Mario J
 Marshall, Wayne P
 Martineau, Donald J
 Mashitz, Isaac
 Masiello, Adelaide
 Masterson, Robert P
 Matray, George Anthony
 Maull, Robert W
 Maxwell, Michael J
 Mayer, Jeffrey H
 McAllister, Kevin C
 McAlpine, Scott A
 McCarthy, Daniel J
 McConnell, Charles W, II
 McDaniel, Gail Polly
 McGarrity, Edward C
 McGivney, Stephen M
 McGovern, Eugene
 McGrath, John J
 McIntyre, Jane
 McMahon, Margaret
 McMorris, Jewell E
 McNamara, Daniel J
 McNicholas, James P
 McVity, Leonard H
 Mebes, Jennifer Mary
 Meehan, Thomas Kevin
 Meenaghan, James J
 Mellis, Tom
 Melnikoff, Meyer
 Menkes, Douglas
 Meyer, Robert J
 Meyers, Adam E
 Meyers, Glenn
 Meyers, Ronald
 Meyerson, Hyman
 Michelson, H Lee
 Middleton, Richard A
 Miller, Brett E
 Miller, Deborah A
 Miller, Morton D
 Miller, Philip D
 Millman, Gerald M
 Mills, Alan L
 Minor, Norman R

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Mirc, Randall
 Mislavsky, Hector H
 Mitchell, H Elizabeth
 Mitchell, Thomas J
 Modai, Jacques C
 Mohon, Beryl S
 Moller, Karl G
 Molof, Robert W
 Montenegro, Jose C
 Montesano, Gary Louis
 Montour, Alain
 Moore, Ronald C
 Moran, Joseph W
 Morfe, Michael E
 Morrison, Cynthia Conrad
 Morrow, Jay B
 Moses, Stephen B
 Most, William Michael
 Mowery, Brent Michael
 Mucci, Robert V
 Mueller, Hubert B
 Muller, Robert G
 Murphy, Richard Conrad
 Murphy, Robert
 Murphy, William F
 Musen, Robert M
 Nadler, Herbert
 Nagler, Stewart G
 Neiderfer, Michael E
 Neuhauser, Frank, Jr
 Newman, Henry E
 Newville, Benjamin S
 Ng, Chern Che
 Nick, William
 Niland, Michael T
 Norman, Jerrold M
 North, Joseph O
 North, Robert C, Jr.
 Norton, Jonathan
 Norton, Thomas E
 Novik, Jay A
 Nussbaum, David
 O'Connell, Paul G
 O'Keefe, Richard E
 O'Kulich, Nicholas A
 Olivieri, Michael G
 Olsen, Cande
 Orensheim, Herbert
 Orloff, Nadine H
 Orlowicz, Charles F
 Ostuw, Richard E
 Overend, John J
 Owens, Richard E
 Oxley, John E
 Packer, Bernard
 Paddon, John W
 Pado, Michael W
 Pagliaccio, John A
 Parahus, Stephen
 Paryzer, Allen
 Patrik, Gary
 Pavel, David
 Pennisten, John W
 Pepper, Martin
 Petersen, Jerry T
 Petlick, Steven
 Petrasanta, Charles
 Peyser, Paul M
 Piano, Jon M
 Pimomuel
 Plano, Richard A
 Podhorez, Audrey A
 Polivy, Howard L
 Ponzini, John J
 Poortvliet, William G

Potapenko, Irene
 Potasky, Sandra
 Potts, Grier D
 Prevosto, Virginia R
 Privman, Boris
 Punchin, Juan F
 Pyenson, Bruce S
 Qualia, Louis A
 Quesada, Antonio P
 Quintano, Richard A
 Rabinowitz, Steven M
 Rait, Jeffrey S
 Ramanujam, Srinivasa
 Ramsey, Clark A
 Randall, Robert J, Sr.
 Rao, Joseph J
 Raskin, Richard S
 Reale, Robert J
 Reddy, Stephen D
 Reed, Edith T
 Reich, Herschel
 Reich, Sheldon
 Reilly, Michael G
 Remick, Robert M
 Richards, Bruce A
 Richards, Daniel F
 Richter, Anthony B
 Riddle, Jeremiah R
 Riebold, Mary S
 Riegel, Robert L
 Rife, N Hollis
 Riff, Mayer
 Rizzuto, Paul A
 Roberts, Jonathan
 Robinson, Paul D
 Rodolfo, Ma Rosario S
 Roeser, Kirk G
 Rog, Howard
 Rogawski, Paulina
 Rosalsky, Robert B
 Rosen, Howard L
 Rosenbach, Allen D
 Rosenberg, Michael
 Rosini, Harold L
 Ross, E Chadwick
 Roth, Lewis P
 Roth, Scott J
 Roth, Gary H
 Rotkowitz, Irving P
 Routhenstein, Alan J
 Rubel, David
 Rubin, Eric S
 Rubin, Larry H
 Rubinstein, Robert S
 Rudin, Daniel C
 Rudzinski, Edward J
 Rueckert, Donald J, Jr.
 Rulnick, Joyce
 Rumley, Sammy H
 Ryan, Allan W
 Sackel, Robert M
 Salomon, Joel Steven
 Samet, Michael J
 Sanborn, Anna L
 Sanchez, Jose R
 Sander, Marcia S
 Sanders, David
 Sandler, Geoffrey C
 Sandler, Robert M
 Sansevero, Michael, Jr.
 Santoloci, John L
 Santomunno, Sandra C
 Sapora, Joseph K
 Sardelis, John
 Sartorius, Robert J
 Savasta, Neil J
 Scanlon, Edmund S

Schachne, Steven
 Scharbach, Robert C
 Scheitlin, Alexander G
 Scher, Edward
 Scherr, David E
 Scheuneman, John
 Schilmeister, Barry M
 Schlappich, Greg S
 Schmidt, Neal
 Schobel, Bruce D
 Schreiber, Steven I
 Schulman, Justin
 Schwab, Debbie
 Schwartz, David A
 Schwartz, Jesse M
 Schlappich, Jonathan
 Schwartz, Sharon
 Schwartzman, Joy Andrea
 Schafane, Susanne
 Segal, Donald J
 Segal, Noam
 Seiter, Margaret E
 Sellitti, Marie
 Seto, Hor Fay
 Seymour, John H
 Shaak, Ray N
 Shah, Samir
 Shapiro, Martin
 Sheehy, Virginia M
 Sherman, Harvey A
 Shewan, Andrew F
 Shimpi, Prakash A
 Shlesinger, Samuel B
 Shur, Walter
 Siegel, Henry W
 Silberstein, Ben
 Silberstein, Morris J
 Silberstein, Warren H
 Silva, Gerald S
 Silverman, Anne C
 Silverman, Janet K
 Silverman, Roslyn
 Sivin, Burton A
 Sloan, Thomas D
 Small, Howard J
 Smalle, Lisa W
 Smith, Alexander J C
 Smith, Jeffrey K
 Snow, Morris
 Sobel, Harvey
 Solomon, Ian L
 Sorrentino, Steven G
 Spafford, Dan R
 Spigal, Jerauld G
 Spooner, Forrest Allen
 Sproule, Michael E
 Stadler, Elisabeth
 Stallworth, Mildred J
 Stanton, Ming H
 Starr, Jeremy
 Stashin, Philip D
 Stavsky, Louis E
 Stein, Debra R
 Stein, Joan Berkman
 Steiner, Elliott Mark
 Steinhauer, John
 Steimg, Stephen N
 Stenson, Richard M
 Stephan, William J
 Storace, Janet M
 Strassberg, Leslie
 Strauss, Neil T
 Stricker, Irwin J
 Stroth, Ethan
 Strother, Michael E
 Strum, Eugene R

Studley, Patrick D
 Surrage, James
 Sutherland, Elizabeth A
 Svendsgaard, Christian
 Tananbaum, David J
 Tandul, Leonard E
 Tannenbaum, Stanley H
 Taranto, Joseph V
 Tartaro, Nancy M
 Teich, Howard I
 Teiler, Arthur
 Teitel, Gary
 Tenenhein, Aaron
 Terhune, Harry, Jr.
 Thacher, Charles
 Thompson, John S, Jr
 Thompson, Kevin B
 Tilley, James A
 Tinney, Douglas H
 Todisco, Frank
 Tomlinson, John W
 Tornay, George F, Jr
 Traub, Raymond P
 Trent, Gregory S
 Tribuch, Leonard
 Trotta, George B
 Tschang, Kwoklan Chan
 Tuohy, Michael R
 Turberg, Phillip A
 Ullman, Richard E
 Ungar, Leta Worley
 Vaskas, Bernardette T
 Vasquez, Ralph A
 Velazquez, Philip A
 Virgile, Richard W
 Visner, Laurie Helene
 Visner, Steven Mitchell
 Wade, Roger C
 Wagner, Duane
 Walker, Roger D
 Wall, Robert H
 Wallach, Bruce L
 Walsh, Thomas G
 Walter, Alfred A
 Walters, Larry Dean
 Walters, Michael A
 Warner, Margaret M
 Warren, Larry
 Warshavchik, Jack Y
 Wasserman, David L
 Weber, Paul F
 Weil, Max
 Weinberger, Solomon A
 Weinstock, David B
 Weiser, Barbara S
 Weislaus, Abraham
 Weiss, Herbert
 Weiss, Judy
 Welch, Robin B
 Weller, Alfred O
 Wender, Alex D
 Wendt, Edward G
 White, Jonathan
 White, Stephen E
 Whitman, Mark
 Widmer, Ransom H
 Wiebke, Harold G
 Wiederhold, Susan J
 Wilde, Peter R
 Willig, Timothy J
 Wilson, Ernest I
 Wilson, Hugh
 Wilson, John P
 Wilson, Ronald L
 Wiltse, Larry B
 Winterfield, Michael
 Wolkoff, Claire L

Wong, Everett D
 Woods, Patrick B
 Wooley, Jonathan L
 Wroblewski, Paul B
 Yatskowitz, Joel D
 Yau, Joseph W S
 Yuen, Peter J
 Zamlong, Stuart H
 Zeppetella, Anthony J
 Zimmerli, David C
 Zimmerman, Leonard B
 Zlotowitz, Robin
 Zolla, Gerald
 Zomberg, David E
 Zubulake, Theodore J
 Zwilling, Paul R

NORTHPORT

Cavanaugh, Thomas J
 Falco, Michael L

NYACK

Breen, Eugene M
 Burstein, Richard B
 Scher, Jerrold R
 Schlachter, Gertrude A
 Taub, David
 Wiener, David A

OSSINING

Millward, David M W

PATCHOGUE

Lattanzio, Steven P

PLAINVIEW

Enhorn, Martin A

PLEASANTVILLE

Kazin, Iris H

PORT WASHINGTON

McCoy, John S
 O'Grady, Francis T

PURCHASE

Hardy, Thomas E
 Katz, Gerald L
 Levine, Kenneth
 Panza, James John
 Ronda, Robert
 Sheptin, Alan Jay
 Wilens, David P

QUEENS

Weissman, Martin J

RHINEBECK

Linquanti, August J

RIDGE

McCarthy, John T

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ROCHESTER

Bussewitz, Stephen L
Forester, P William
Garver, David N
Johnson, Charles N
Lamb, Kathleen P
Longaker, Leslie W
Putnam, Daniel J
Sanchis, Gabriela R
Shepard, Donald A
Simmons, Kathleen G
Toczynski, Robert A
Toher, Thomas
Winkelman, Del

ROCKVILLE CENTRE

Buchman, Jeffrey
Krosky, Michael
Massa, Michael

ROSLYN HEIGHTS

Kole, Morris B
Rodway, Linda

RYE

Allstrom, H Willard

SAINT ALBANS

Lange, Jeffrey T

SCARBOROUGH

Gallagher, Robert R

SCARSDALE

Bianco, Steven S
Miller, Craig A
Miller, Scott D

SOMERS

Harwayne, Frank

STATEN ISLAND

Fafian, Joseph, Jr
Roscoe, William W

SYOSSET

Clar, Marc S
Schor, Mark

SYRACUSE

Barnett, Margaret A
Boyea, Bruce W
Fedi, Paul J
Feury, Theodore P, Jr.
Housholder, P James
Moroney, Richard
Panels, Damon
Phillips, Nicholas Joseph
Shake, James C, Jr
Slaby, Edward J
Spina, Vincent F
Swankey, Timothy P
Tretowicz, Richard A
Waldron, Charles M
Ziobrowski, Paul George

TARRYTOWN

Osterman, Herbert W

UTICA

Dodd, George T
Young, Robert G

VALATIE

Schmidt, William H

VALHALLA

Dillman, James W
Durfee, James G
Greene, Marvin H
Hallenbeck, Gary T
Yamamoto, Dale H

VALLEY STREAM

Glickman, Morris A
Leight, Arthur S
Lewis, Herman

WANTAGH

Schmidt, Rene H
Thompson, Lynn S
Waaser, George T

WESTFIELD

Peterson, R Larry

WHITE PLAINS

Alpert, Stephen A
Andersen, Theodore F
Bonder, Henry
Croot, Darrel J
Eng, John Gan
Fanelli, Frank A
Gensler, David I
Heller, Lawrence A
Marks, Robert P
Miller, William M
Peters, Lawrence R
Pisano, James Brian
Rosenfeld, Howard P
Rubino, Vincent
Schaffer, Barry H
Weinstein, Martin A

WOODBURY

Ledbetter, Alan R

WOODMERE

Zaret, Frank

YONKERS

Johansen, Robert J
Kallop, Roy H

NORTH CAROLINA**ASHEVILLE**

Hruska, Robert

BERMUDA RUN

Moorhead, Ernest J

BURLINGTON

Evans, Dale M

CHAPEL HILL

Boyer, John F
Kittredge, John K

CHARLOTTE

Autin, A Anthony, Jr
Bartlett, John W
Blount, William H
Brutzman, F Bard
Buchanan, J Douglas
Chambers, Michael W
Critzler, Rex L
Elason, Edward B
Frost, Eugene H
Gilmore, Stephen V
Greene, Alex R
Hibberd, William J
Hobart, Gary P
Kaliski, Alan E
Limpert, John J
Lowe, Richard Lee
McConnell, Paul J
Musante, Donald R
Reppert, Daniel A
Riley, C Ronald
Simons, Rial R
Stanar, Thomas J
Wilson, Keith M

DAVIDSON

Cato, Paul J
Young, Robert V

DURHAM

Blanton, William W, Jr.
Dilts, Charles R
Dunn, Charles W
Fitzmaurice, Gregory L
McInteer, Thomas A
Morris, Larry D
Parrish, James N
Shipp, J Martin
Spaulding, Asa T
Umstead, Richard D

ETOWAH

Escott, Francis H

GREENSBORO

Bagwell, Will R
Billman, Elmer
Curley, Jeffrey A
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Roderic
Fleming, Barton G
Frye, H Ted
Hall, Sherrill G
Hinsdale, Kenneth P
Johnson, Susan Lowe
Jones, Richard J
Kattmann, Kristine M

Leonard, Wilford A
Marsh, Walter C
Martinelli, Robert O
Olchak, Richard J
O'Neil, Edward W
O'Neill, Kenneth W
Phillips, Hal B, Jr
Rimmer, Ronald W
Stanck, Edwin E
Stanley, Stephen A
Tatum, Samuel C
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Willett, Robert B
Winsor, Robert F

HENDERSONVILLE

Corbett, Richmond M
Yenner, Ralph D

PINEHURST

Slater, Robert E

RALEIGH

Bergin, James L
Bertram, John C
Bingham, Robert D
Cummins, David J
Davis, Rodney D
Donaldson, John P
Fuller, Russell M
Hartwell, Ward J
Humphrey, Vann H, Jr
James, Walter L
Leiser, Richard Walter
Moran, Robert P
Penick, R Douglas
Pierson, Marty V
Piotte, Deborah A
Pittman, David B
Sampat, Madhavsinh
Siphers, Susan B
Sprecher, Ingrid V
Stewart, O Conrad
Wall, Sarah F
Woolery, James G
Woolery, James M

SANFORD

Benoit, Leonard L, Jr

TRYON

Wallace, Diane

WHISPERING PINES

Boormeester, John M
Campbell, Kenneth R

WILMINGTON

Mathis, Thomas A

WINSTON-SALEM

Anderson, Alf H
Beardsley, Charles M
Bell, Dwight S
Boln, Madge E
Booke, Samuel Lewis

Bost, Carolanne
Bost, Michael Scott
Brickhouse, Robert
Blaine
Chapman, Peter F
Foster, Robert William
Garland, Frederick J, Jr.
Halverson, Michael B
Harker, Carlton
Hartman, Mark V
Hendee, Peter G
Hull, Thomas Michael
Johnson, Bonita G
Kellett, James M
Loftis, John M
MacKeen, W Duncan
Maharajh, Shakuntala A
McFarland, Hugh J
Moore, Charles D
Odell, W H
Parrish, Henry T
Peterson, Philip A
Potter, Robert A
Prescott, Jeffrey T
Respass, Sandra B
Rice, Richard L
Schachet, Michael D
Shugart, Edward R
Slate, Marvin L, Jr
Spurr, Paul P
Sukha, Serm
Vance, Randolph N
Vaughn, Roger L
White, David Lawrence, Jr
Williams, David Joeff
Wilson, James C
Zinzow, Lee A

NORTH DAKOTA**BISMARCK**

Kaur, Alan F
Vanderscoff, David P

FARGO

Armstrong, Diana
Bergstrom, David A
Fix, Michael L
Haakenstad, Dale L
Larson, Graham J
Leno, Steven C
Turnquist, Kenneth J
Vecchi, Dona M
Weideman, Janine L

OHIO**AKRON**

Chiappetti, Thomas
More
Dominguez, Kathryn I
Gabler, E Richard
Kaufmann, C William

BEACHWOOD

Cavell, David J
Kass, David R

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BEACHWOOD - cont'd.

Neis, Allan R
Teplitz, Marvin S

BEDFORD

Skoczen, John E

BRATENAHL

Weiss, Willard A

BRECKSVILLE

Whelchel, Susan Parry

CINCINNATI

Ballard, Richard A
Barry, Dennis R
Beckert, Thomas A
Beckner, Joseph T
Bergen, Robert D
Beshuk, Peter Austin
Blades, Thurman J
Bodine, Andrew F
Bronstein, Linda
Brooke, Beth F
Burrage, David Michael
Cecil, John D
Childress, Joseph A, Jr
Cole, Catherine L
Cook, David William
Cook, W Gilbert
Cowan, Paul C
Cumming, Richard
Cuni, Sally W
Doellman, John Lynn
Dolan, Ronald J
Flischel, Kenneth C
Foote, Christopher J
Goggin, Robert
Gordon, Norman V
Haberstroh, Jon A
Hambrick, Kristal E
Himebaugh, Karen Miller
Hoch, Kevin E
Honkomp, Robert J
Hummel, Thomas J
Hussey, Stephen G
Hutchinson, Carroll R
Jacobs, Terry S
Johnson, Charles E
Johnson, Dale
Kaplan, Donald W
Kidd, Robert M
Kotsonis, James N
Kuhn, Jeffrey P
Lockwood, Gerald A
Lockwood, Janet Graves
Lyons, Harold V, Jr.
MacVeigh, Patrick J
Madar, Paul Joseph
McAllister, Jerry R
McMahon, Charles W
Miller, J J
Miller, James I
Millman, Russell L
Minwalla, Farhad K
Moran, Edward G
Neal, William E
Nelson, Mary D
Nemann, Robert
Nemcek, Matthew M
Palin, Robert G
Parks, Dorn A

Perrin, Christopher R
Peterson, Ann M
Poland, Ronald T
Pushaw, Bart
Russo, Josephine A
Schaeffer, Bernard G
Schneider, Charles W
Sikic, Ante B
Smallsreed, Patricia D
Stafford, Charles B
Stinchcomb, James A
Strenk, Richard E
Teague, T Kerry
Thompson, Donald A
Tovson, Richard J
True, Wendell C
Vath, Robert A
Vitutoe, Deborah L
Walmsley, Howard C
Walsh, James P
Weaver, Norris
Witulski, Steven L
Wright, Carl B

CLEVELAND

Arnold, Clarence
Badertscher, Carol L
Balbin, Ronald J
Bell, David G
Berendt, George J
Ceccarelli, Jane M
Coates, John K
Conrad, Jean G
Convery, James R
Cranley, Thomas A
Crow, Walter C
Cull, Carolyn A
Don, Harry A
Dunning, Paul Robert
Early, Steven A
Egan, Thomas J, Jr.
Elder, Robert M
Ellis, Greg E
Facciani, Gerald D
Finley, John M
Franzinger, Martin P
Friedman, Bernard H
Friedman, Howard H
Gabel, John D
Gathers, Jeffrey L
Gewirtz, Paul A
Giesinger, Ronald P
Hansen, Charles J
Hanson, Peter M
Hardin, Robert B
Harris, Samuel D
Hawn, Jerry M
Hoffman, Melanie A
Hubler, Nancy J
Iammarino, Joseph
Johnston, Michael L
Katzen, Philip
Klieber, Eric J
Kuechle, Gerrit C
Kuendig, William N, II
Marshall, John D
McGill, Patrick L
Moore, John B
Moskal, Jack
Napoli, William, Jr.
Ostuw, Richard
Parks, Leroy B, Jr
Pitassi, Kathlyn Aylward
Reynolds, John A
Robertson, Christopher G

Rosen, Kenneth R
Schrack, Rosalyn L
Shaw, Mark E
Silverman, Martin
Simms, Clifford R
Starr, Susan H
Steinbrunner, John A
Swiatkowski, Martin J
Vedegys, Frank Thomas
Wargo, Richard S
Webb, Robert W
Weiss, Richard A
Wiese, Theodore O, Jr.
Williams, Jack C
Wilneff, Leon B

COLUMBUS

Abell, Ralph L
Albright, William R
Arockiam, Roger H
Barnes, Galen R
Bath, John S
Benjamin, Susan M
Benson, Michael Joseph
Black, Tami L
Blank, Cara M
Blattner, Gary L
Bolton, Robert Kevin
Bonvallet, Kenneth
Brock, Brandt T
Brock, James E
Brown, Robert B
Burgess, Thomas D
Carlson, Christopher S
Cheetham, McClain
Clark, Ray A
Crowe, Alan M
Cundy, Richard M
Davis, Gregory B
Dutson, Patrick A
Easley, Matthew S
Eyers, Robert G
Eyre, Harry C
Flint, John H
Flury, Jack M
Frick, Toni Jo
Frommeyer, Timothy G
Furan, Alan R
Galloway, Harvey S, Jr
Gath, Philip C
Gavigan, Owen J
Gibson, Richard N
Gosnell, Jeffrey E
Grameri, Vincent J
Greene, Curtis D
Greenwalt, Anne G
Greff, Herbert D
Grohs, Jeffrey P
Henderson, Eric Shawn
Herderick, Teresa
Hodges, Stephen Paul
Howarth, John I
Hsu, Howan M
Hulet, Gary R
Hunt, Ronald E
Hyclak, Richard James
Inkrott, James G
Jeggle, David A
Jeggle, Scott David
Johnson, Marvin A
Johnston, Steven J
Jolley, Richard L
Jones, Alvin L
Kanney, James R
Keyser, David N
King, Edwin H

Knilians, Kylene
Kuba, Robert J
Kuss, Marcia S
Lane, Russell A
Marakas, John L
Massey, John B
Matulich, Edward J
McBrayer, Robert V, Jr.
McCullough, Yvonne Rae
McDaniel, Jeffrey D
Moushey, Nora E
Murphy, Stephen R
Napoli, Mary Jo
Natarajan, B Roger
Natarajan, Jayalakshmi Y
Niswander, Ray E
Olson, Elizabeth L
Parker, Curtis M
Pence, Ralph I
Penn, Robert A
Petrelli, Joseph L
Raiford, James Philip
Raymond, David H
Reddig, Scott E
Reed, Harold Lee
Retterath, Robin M
Rink, Richard G
Roberts, William E
Robertson, Frank J
Rolland, Robert A
Rubadue, Dave S
Ruschau, William
Ruth, Oscar E
Schaeffer, Bruce D
Scrase, Floyd W, Jr.
Sedlak, Stephen A J
Smith, Jeffrey L
Smoot, Barbara Jean
Spencer, James E
Spilker, Mark E
Stryker, John A
Studer, Jonathan M
Tseng, Jung-Lin Katherine
Visintine, Gerald R
Weaver, Charles D
Wendt, Richard K
Wischmeyer, Chad C
Wiseman, Michael L
Zimmer, David A
Zink, S Vincent

DAYTON

Adams, Thomas P
Gayda, Joseph J
Hopkins, Harry V

DUBLIN

Gesler, William L
Reilly, G Emerson

FREMONT

Otermat, Scott C

HAMILTON

Brockmeier, Donald R
Frechtling, Stephen C

INDEPENDENCE

Braskett, Ralph J
Hallett, Arthur L
Libman, Michael L

MANSFIELD

James, Peter H

MAYFIELD HEIGHTS

Harbage, Robin A

MAYFIELD VILLAGE

Wiser, Ronald F

MILFORD

Yeary, Paul D

PARMA

Romeo, Joseph T

ROCKY RIVER

Schryer, Thomas Gordon
Zolt, David M

SAGAMORE HILLS

Kieser, Manfred B

SHAKER HEIGHTS

Brakey, Lucinda P

SHELBY

Schadler, Thomas E

SPRINGFIELD

Fagg, Gary
Sakel, William P

STRONGSVILLE

Hsieh, Ming-Shan

TOLEDO

Whelan, Catherine H N

VAN WERT

Hanson, Jeffrey L
Stenen, Phillip A

WESTERVILLE

Closter, Donald L

WESTFIELD CENTER

Calihan, Glen R
Martt, Kevin A

WESTLAKE

McKee, William W
Parsons, John R

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

WILLARD	MEDFORD	PENNSYLVANIA		HARRISBURG
Fosler, Howard	Beaudry, David R	ABINGTON	Henderson, Robert F Hermann, John A Kesselman, Harvey Moschella, Tony C Roberts, Anna G Waite, Jonathan B Ziegler, David M Zimmerman, Bruce D	Cashon, William John Dolan, Robert J Donahay, James R Forney, John R, Jr. Friedlander, Charles B Gingrich, Clyde E Goonetilleke, Piyal S Hafer, Glenn Allen Killick, David H Leister, Harry M, Jr. MacLaughlin, Betty K Miller, David L Mrazik, Robert J Mummert, Earl L Myers, Jeffrey S Reeser, Ellen A Rhodes, Frank S Ross, Holly A Sann, Brian S Siegel, Conrad M Stirling, David F Szczepanski, Chester J Zimmerman, Thomas L
WORTHINGTON	PORTLAND	Reeder, Marie H Reeder, W Rodman	DEVON	
De Young, James R Griffith, Robert W Jacob, John E Link, James E	Bloyer, James R Carpenter, William M Carr, James M Cayford, Craig E Coleman, Stephen M Creveling, Bradford A Dolezal, Charles Robert Dougherty, David M Drown, Catherine Louise Engstrom, Paul L Ferrin, Mark R Fitzpatrick, David G Freed, Bruce Freed, Joan S Furnish, Jeff Gabriel, Robert A Gill, James F Hart, Paul C Hedford, Thomas O Heintzberger, Edward H Higgins, Jeffrey M Hirschkrone, Gary W Holden, Douglas C Hoveke, William J Howatt, F Frank Hutchins, David J Johnson, Mark O Ledbetter, Kim W Lucas, Oscar M Lundquist, Donna M MacLennan, Robert D Meiners, Cathy Louise Monaghan, Dennis M Munro, Richard E Pearson, Patricia M Petroff, Pamela M Petroff, Paul S Pryor, Robert A Richen, Forrest A Roberts, Wayne V Schwartz, Richard A Setterberg, Donna M Southall, Charles R Stonewall, Alan J Sturdivan, Peter R Toy, Gerald G Turner, Catherine R Wagner, Nancy R Weatherford, Robert M Whiteley, Benjamin R	ALLENTOWN	Sharp, Anthony C	
OKLAHOMA		Sokol, Randee William Steinmann, John W	DOWNINGTOWN	
OKLAHOMA CITY		ALLISON PARK	Bezgin, Nancy M White, Aubrey	
Abbott, Phyllis D Bagby, Alex M Bauer, Renee Michelle Byrne, Ronald J Crawford, John P Darden, George R, Jr. Dean, Joseph Dozier, R William, Jr. Dunsworth, William L Latchenburg, Alfred L Marks, Robert A Nelson, Lyle E Shepherd, Warren L Shumate, Michael A Stone, Frank P Yates, Donald G		Loomis, G Herbert	DOYLESTOWN	
		AMBLER	Hadigian, William Spare, William A	
		Smith, Robert H	DREXEL HILL	
		ARENDTSTVILLE	Maher, Christopher P Ruehr, Scott E Webster, Lindsay M	HATBORO
		Wright, Byron		Johnson, Gail E
		BALA CYNWYD		HERSHEY
		Klose, Charles J Leboffe, Cosmo A	ERIE	Dreyfuss, Richard C Schwartz, Richard T
		BERWYN	Boetger, Don J Connell, Eugene C Dreyer, Robert H Fonticella, Ross C Luzader, Randall M	HOLICONG
		Hutcheson, John D Wicks, George C	FORT WASHINGTON	Barney, Harold L
TULSA		BETHLEHEM	Barney, Beverly R Boucher, Paul E Shultes, Lawrence K	HOLLAND
Cummins, Thomas E Greene, Lawrence R McCaulay, P Martin McDaniel, Mickey G Menge, Carlton H Michalcuk, Joseph		Bradshaw, Ross M Hoffman, Joel C LeBow, Kenneth D	FRAZER	Zapisek, Diane Adelizzi
		BLUE BELL	Beck, Douglas L Duffy, Brian McGlynn, Kevin P Miller, Susan M Waite, Harvey J L Williams, Anson F	HORSHAM
OREGON		Niles, Charles L, Jr Sobus, Bruce R Sulek, Paul J	GLADWYNE	Cauci, Raymond G Deakins, Susan T Freiberg, Albert M Hurst, Keith A Knauss, John C
ASTORIA		BROOMALL	Rickards, Charles E	HUNTINGDON VALLEY
Adams, J Ross		Edwards, Frank G, Jr. Rankin, Gerald J	GLENSIDE	Josephs, David J
BEAVERTON		BRYN MAWR	Kennedy, Carol A Kennedy, Donald E Ramsey, Henry B, Jr.	JEFFERSONVILLE
Adams, Timothy J		Hamm, Kenneth R Pollack, Robert Ross, Kenneth H	GULPH MILLS	MacBain, Kenneth D
BEND		CAMP HILL	Jordan, Robert H	JENKINTOWN
Mortensen, James M		Cohen, Robert E Daubennier, Steve R Dzuryachko, Thomas A Horst, Robert J McCann, Douglas R Oparowski, Theodore S, Jr	HARLEYSVILLE	Middleton, Raymond L
CORVALLIS	SALEM	CARLISLE	Butz, Wayne D Jaso, Robert John Marks-Samuelson, Rosemary Marles, Blaine C	KENNETT SQUARE
Jones, Donald A	Davis, Edward E Johnsen, Storm Lamb, R Michael Swenson, James R	Young, Earlene L		Burrows, Richard A
EUGENE	WELSHES	CONSHOHOCKEN		KING OF PRUSSIA
Fries, Edward S	Rathbone, Nathanael	Barker, Kenneth C Falcone, Michael E Gdowik, Steven P		Callahan, James P Ehrlich, Neal L Hampson, Albert L
KING CITY	WEST LINN			LAFAYETTE HILL
Otte, Edward J	Stearns, Bernice E			Foelster, Mary J
LAKE OSWEGO	WILSONVILLE			
Christians, Albert K Klicker, Max Risch, Lawrence B	McKernan, Edward F			

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LAMPETER

Shope, R Wesley

LANCASTER

Burd, Richard H
Markley, John R
Pebly, Robert R
Royer, Alan F
Schneebacher, Alex
Smith, Rosanne Kay
Young, D Edward

LANSDALE

Loo, Jay Tsu-Yi

LEHIGH VALLEY

Rhodes, Thomas E

MALVERN

Chacosky, Charles K
Lang, Andrew C

MANSFIELD

Hurley, Robert L

MAPLE GLEN

Governale, John R
Richman, Randy

MCMURRAY

Gove, David W
Schwartz, Ronald K

MEADOWBROOK

Baeckstrom, Marianne

MEDIA

Podrebarac, Frank W

MERION STATION

Snyder, Marvin

MONTGOMERYVILLE

Bartorelli, Mark F
Walker, David M

NEW HOPE

Bodnar, Vincent L
Fallon, William J
Trindle, David B

NEWTOWN

Karbon, William G
Kohlhepp, Edward John
Raab, Marguerite

NEWTOWN SQUARE

Hunt, Frederic J, Jr
Raven, Salwa G
Staats, Dean R

NORRISTOWN

Welch, John P

OTTSTVILLE

Roth, Ronald G

PAOLI

Berry, George L
Daniels, John P

PHILADELPHIA

Aglira, Robert B
Albert, Lisa M
Arjani, Neville A
Attarian, Edward S
Barrow, Betty H
Barsoum, Nabil Badie
Bartlett, Dwight K, III
Bashline, Donald T
Bassman, Bruce C
Bealer, Donald
Beck, Kenneth M
Becker, Allan R
Beers, Clyde D
Beideman, Robert K
Benseler, Wayne M
Beresford, Thomas E
Berman, Melvyn E
Berry, Thomas S, Jr.
Bishop, William P
Blakinger, Jean M
Bond, John J
Brathwaite, Malcolm E
Brauner, Jack B
Brennan, Joseph P, Jr.
Brody, James T
Brownmiller, Annemarie T
Bruechert, Robert W P
Buchanan, John W
Buhring, John A
Bunin, David T
Butler, Ed
Cannataro, Angela-Jo D
Cantner, Alison W
Carney, Scott V
Carpenter, Robert D
Carroll, Benedict L
Casalena, Thomas M
Caulfield, Michael
Cavalier, Anthony J
Cesay, Thelma Paulette
Chao, Tsai-Ling
Childs, Diana M
Chorpita, Fred M
Cioffi, Michael A
Cirkiel, Robert E
Claeys, Julie K
Clark, David R
Cleary, John J
Clement, Benjamin A
Clowes, W Michael
Cobin, Elliott I
Cohen, Arthur I
Cohen, Warren M
Cooper, Warren P
Corr, Francis X
Crowne, Joseph E
Currie, Ross A
Daly, Brian L
Dashoff, Todd H
Davis, Robert P
DeLiberato, Robert V

DeLuca, Epiphany A
Dempster, Howard V
Diamantoukos, Christopher
Dowdell, Kathryn T
Doyle, Michael J
Duda, Diane Symnoski
Duffy, Timothy B
Dupuis, Robert E
Dyck, N Paul
Eckstut, Gene
Elias, Robert S
Erkis, Todd H
Ermilo, John
Ernst, Richard C
Fagan, Janet L
Falcone, Nicholas A
Farnam, Walter E
Fedyna, Michael W
Fichthorn, Kurt H
Fink, Glenn F
Finkelstem, Alan W
Finnegan, Thomas J
Fisher, Shirley A
Fleischer, Donald R
Francis, Louise A
Freedman, Mark J
Frohlich, Kenneth R
Fugger, Norma
Gardner, Robert W
Gerard, Felix R
Gibson, Jack L
Gilbert, David L
Gillespie, Bryan C
Golab, Mark
Goodman, Theodore S
Gould, John B
Greenstein, Marcia Sorin
Greskoff, Peter P
Halper, Randy F
Hansen, George W
Harris, Kenneth I
Harrison, David C
Harrison, George E
Harrison, Graham A
Hartman, Gerald R
Haver, Robert W
Hearst, John E
Helms, Roger A
Henke, Gregory P
Henry, Dennis R
Heuss, Susan P
Hewitt, David L
Higgins, Joseph C
Hildenbrand, Stephen G
Hinkle, Alan F
Ho, Mimi S
Hopper, Gerald E
Horowitz, Mark D
Huang, Shu-Tieh
Husic, William N, Jr
Ibrahim, Michael G
Ingram, David N
Irvan, Robert P
Johnson, Roger C
Jones, Alan G
Jovinelly, Edward M
Kandrac, Joseph J
Kauffman, Alan S
Kikla, Samuel M
King, Mary Jean
Klinker, Fredrick L
Koons, Edmond E
Kuehn, Ronald T
Kurash, Stephen P
Lacefield, David W
Ladley, John D

Lake, Daniel J
Lambert, Lee R
Lauer, J Alan
Lawley, Carl David, Jr.
LeClair, Peter T
Letkiewicz, George F
Leube, Joseph J
Lewellen, Jay T
Lewis, James Lee, Jr
Lewis, Mark E
Lin, Shiu-Shung
Lindstrom, Lawrence A
Liuzzi, Joseph R
Livingston, Roy P
Llewellyn, Barry I
Lo, Richard W
Lofley, Jeffrey Lee
Lucker, Arthur Mark
MacDonald, Donald G
Mangel, Lawrence N
Marks, James J
Matczak, Robert J
McClelland, John R
McCreesh, James B
McKeogh, James J
McKeown, Barry J
McPhillips, James
Mendelsohn, Mark C
Miccolis, Robert S
Minches, David
Mingione, Gerard C
Mitchell, Dane C
Mittal, Madan L
Moore, Brian C
Mordorski, David M
Moreen, Robert A
Morris, John W
Mosko, Rory S
Moyer, William H, III
Mudry, Michael
Murphy, Francis X, Jr.
Nace, Thomas
Narayan, Prakash
Narvell, John C
Neidermyer, James R
Nolan, John D
Noretzky, Beverly
Nowakowski, Joyce E
Nundy, Rajiv
Nyce, G Christopher
Ochsner, Robert C
Ogg, Bruce T
Oyen, Gerald J
Pabuwat, Satya N
Paglione, Robert
Palatis, Anna Marie
Pasuno, Gregory J, Jr
Patiylak, Stephen
Paul, Jack Philip
Petrocik, Michael
Plenn, Neil L
Plunkett, Richard
Plush, Richard F
Polilli, Robert J
Polson, Jennifer A
Preminger, Marc
Preston, Stephen J
Proska, Mark R
Rahter, Frank J
Ramanauskas, Denise
Ramjit, Dhanasar
Ramsey, Henry B, III
Rapport, Michael Y
Raws, Alfred, III
Rhoads, Karin M
Riley, Leo J, Jr.
Rising, Donald G

Robertson, John P
Robinson, Gary C
Roccas, George J
Rodgers, John A
Rohrkemper, Paul H
Roman, Spencer M
Roof, Timothy C
Rosen, Gary B
Rosenberg, David P
Ross, Gail M
Rosso, David H
Russell, Ross H
Ryan, Michael E
Sadwin, Stuart G
Salinger, Robert G
Samples, Donald W
Savitz, Edward I
Schaefer, Peter R
Schauer, Joseph M
Schmit, Herman H
Schott, Paul G
Schott, Paul Kelvin
Schultze, Mark E
Schwartz, Mordecai
Scott, Robert F
Shannon, Patrick J
Shapiro, Kenneth
Sharma, Rajendra P
Shatoff, Larry D
Shaw, Alan Edward
Shyu, Kuo Liang-Fen
Siebels, Richard W
Snow, David C
Somers, Edward C
Spade, Kent A
Springer, Linda M
Stanco, Edward J
Stein, Robert W
Stewart, Charles Walter
Stewart, James G
Stier, Frances R
Stone, Edward C
Stone, Linda K
Storrer, Suzanne Waite
Sullivan, Eugene J, Jr.
Sutter, Russel L
Sutton, William F, III
Takemoto, Ronald T
Tan, Joseph H
Tarr, Duane B
Tarzian, Michael J
Taylor, Jane C
Taylor, Wilson H
Thompson, Eugene George
Tingley, Nanette
Torrance, H Selwyn
Tresco, Frank J
Tulin, Stanley B
Underwood, Howard R
Valenti, Karen Pichler
Van Dam, Douglas S
Vander Els, Bruce N
Vehes, Robert F
Vitale, Lawrence A
Waite, John L
Walsh, James V, Jr.
Walton, Patrick M
Warthen, Thomas V
Weeks, Michael Patrick
Weiner, Joel S
Weisbecker, Joyce A
Wendt, Richard Q
White, Lawrence
White, Stephen L

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

PHILADELPHIA - cont'd.

Whitlock, Robert G. Jr
Williamson, William J
Wisecarver, Timothy L
Wollman, Milton H
Wood, David H
Yeo, Sang K
Zaidi, Ali R
Zapisek, Edward J
Zatorski, Richard T
Zimmerman, Leonard
Zlogar, Albert Joseph

PITTSBURGH

Agatston, John S
Bennett, Robert J
Bush, William W. III
Carlin, Caroline S
Cooper, Jack
Daniels, William
Donina, Anthony J
Grosheider, James W
Halliwell, Paul D
Harper, Goldwyn
Bertrand
Herchenroether, Richard
Hess, Robert J
Hughes, James A
Huntley, Newton E
Jeeves, Douglas A
Kelly, George E
Lenz, Mark A
Levihn, Kent E
Link, Margaret A
Luttrell, Nancy K
Marzka, Cynthia A
Matz, Stacey A
Moerke, Lawrence John
Olson, Virginia M
Parks, John P
Pisula, Michael L
Reynolds, William J
Richmond, Paul T
Romig, George M
Sarkisian, Charles D
Scheuermann, Edmund D
Schuler, Robert J
Siegel, Seth F
Strecker, Jefferson I.
Szurek, James E
Tomczyk, Thomas S
Viener, Gary W
Warmus, Robert E
Weaver, Leonard
Weber, Thomas P
Wheat, Michael
Zader, William J
Zimmerman, Carolyn
Evanna

PLYMOUTH MEETING

Lederman, Charles M

RADNOR

Bailey, Marilyn V
Barton, Rosemary T
Chauner, Milton F
Clerihue, A Donald
Cookson, John P
Deakins, Peter B
Donnelly, Edward F
Dunlap, James A

Dymowski, Robert J
Esterkin, Jack H
Finch, William E
Fisher, Kathy R
Gracey, Richard A
Grannan, Patrick J
Harris, Ronald G
Karo, David N
Kipp, Richard
Kuklinski, James A
Lash, Pamela E
Leonard, Marilyn R
McInally, Lois D
Mohoric, Edward P
Murphy, Raymond J
Paesani, Joseph
Ratajczak, Meredith A
Reimert, William A
Romano, Joseph N
Ryan, Kevin M
Schaffer, William C
Shreve, Jonathan L
Skar, John R
Stoltzfus, James G
Suchar, Christopher M
Whitney, Earl L
Wickland, Paula S
Zurawel, Paul H

ROSEMONT

Warner, David T
Yardley, Mary Ellen

SHARON

Miller, Leonard S
Nelson, J Andrew

SPRINGFIELD

Fink, Richard D
Kaysen, Kenneth E

SWARTHMORE

Spock, William T

TREVOSE

Dutton, Richard C
Inners, Scott T
Kalish, Mitchell Allan
Kerr, David E
Perisho, Ray M
Schultz, Richard K
Sheak, Donald Allen

UNIVERSITY PARK

Shapiro, Arnold F
Sky, David C

VALLEY FORGE

Coatsworth, Charles N
Mangum, G Douglas, Jr
McClure, John W, Jr.
McCourt, Ronald F
Morris, Jeffrey S
Prestwood, John C, Jr.
Tak, John A
Wolfe, Douglas R

VILLANOVA

Lister, John J

WAYNE

Bacon, Robert A
Davis, James R
Giancola, William T
Karsan, Nooruddin S
Lunbeck, Robert A
Stevens, John J

WEST CHESTER

McGuinn, John J

WYNDMOOR

Burrall, Charles L, Jr

WYNNEWOOD

Earle, William C, Jr
Stabert, Bernhardt K

PUERTO RICO**HATO REY**

Bou, Jorge V
MacDonald, Andrew M

SAN JUAN

Vazquez-Cruz, Ruperto

SANTURCE

Aponte, Juan B

RHODE ISLAND**BRISTOL**

Cook, Charles F

JOHNSTON

Pelletier, Charles Albert

LINCOLN

Stone, Clifton Arthur

PROVIDENCE

Calat, George
Letourneau, Roland D
Patterson, David M
Sornberger, G Clinton
Wang, I-Chieh E
Wilson, Gregory S

RUMFORD

Angell, Donald C
Fecteau, Thomas B
Magnus, Mark B

WAKEFIELD

Chellgren, Norton W

WARWICK

Cofield, Joseph F
Deede, Martin W

Lombardo, John Scott
Silverman, Mark J
Swerdlow, Laurence M
Walsh, Michael C

WEST KINGSTON

Ross, James B

SOUTH CAROLINA**AIKEN**

Elliott, George B

ANDERSON

Krogh, Elden C
Rowland, Jack L

BLUFFTON

Davis, Rex C

CHARLESTON

Moore, Burton E
Walker, Stephen L

CLOVER

Spellman, Peter J

COLUMBIA

Arial, David B
Cathcart, John S
Degnan, Dennis Peter
Etheridge, Lonnie A
Glathar, James A
Halpern, Emanuel
Hanes, Robert A
Johnson, Jerry L
Jordan, C Michael
Lusk, Patrick D
Masek, John Stephen, Jr
Parrish, Janet E
Potok, Charles M
Shrader, William R
Simons, Martin M
Spencer, Janet Schilling
Stevens, Becky F

FRIPP ISLAND

Makgill, Stephen S

GREENVILLE

Ausburn, Miriam B
Bramwell, Earl L
Davis, J Kenneth
Edwards, Clint E
Egan, Joseph E
Hannah, Margaret J
Heberle, Larry J, Jr
Jumper, Rebecca S
Upchurch
Lucas, Kevin M
Mankin, James A
Morrow, William P, Jr
Myatt, Robert W
Nichols, Joseph I.
Reed, Linda Gholson

Robinson, Tammy
Patrice
Ruck, Forrest E
Sayre, Kristie K
Sayre, Ralph J
Specia, Brennan C
Spencer, Gerald D
Stephens, John R D
Stover, J Karl
Thomas, Warner U, Jr.
Vaughan, Richard Carl

HILTON HEAD ISLAND

Wilson, Ross J

LANCASTER

Gupta, Om K
Tillotson, James L

PIEDMONT

Sloan, John L

SALEM

Briscoe, J Huell

TAYLORS

Lee, Lucian R

WEST COLUMBIA

Bailey, William E

SOUTH DAKOTA**RAPID CITY**

Griffith, Michele M
Kopp, Ralph B
Walker, Mark A

SIOUX FALLS

Evenson, Russell A
Hambek, Jeffrey L
Iverson, Randall Lee
Reuer, Timothy A
Roust, Thomas A
Shaull, Randy D

TENNESSEE**BRENTWOOD**

Anderson, Arnold H
Costner, James Edward
Hagewood, William D
Thornthwaite, Willfred L

CHATTANOOGA

Andreae, David Morgan
Andreae, Linda H
Bieter, Charles N
Bourdeau, Joseph A
Brown, Jill A
Buchanan, John H

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

CHATTANOOGA - cont'd.

Bucher, G Scott
 Carter, Stephen T
 Chiu, Wu-Hsiung
 Collings, David W
 Cox, David S
 Davis, Cydney S
 Dennison, Gary R
 Desai, Maya Vijay
 Dowling, Brian F
 Earl, Ronald D
 Fox, Myra B
 Fox, Peter A, Jr
 Fuhs, Todd H
 Germann, John R
 Golden, Robert L
 Hall, D Wayne
 Hanlin, H Carey
 Hayes, Rea B
 Helton, James T
 Hilliard, Clarence P
 Homans, Ronald L
 Johnson, Phillip Lee
 Katz, Robert L
 King, Carolyn
 Klapman, Brian L
 Klopfenstein, Timothy J
 Kumar, Becky Hutto
 LaMar, Jack L
 Mathena, Shayne E
 McPherson, Nancy C
 Morris, James R
 Neal, Betty Anne
 Nettles, William R, III
 Park, Richard A
 Powell, Cheryl A
 Powell, John F
 Roland, William P
 Ruck, Harold E
 Samples, Cheryl H
 Smith, Michael L
 Stulce, L Jefferson
 Trent, Samuel E, Jr
 Walker, Winston W
 Whaley, Joyce B
 White, Robert Dale
 Wildsmith, Thomas F
 Williams, Rickey C

CORDOVA

Ellis, Richard O
 Farrimond, William

CROSSVILLE

Williams, Thomas L

GALLATIN

Fenker, Richard M

KINGSPORT

Sarnoff, Paul E

KNOXVILLE

Steele, Ernest C

LOOKOUT MOUNTAIN

Archibald, A Edward
 Kent, Morton J

MEMPHIS

Buckner, Karen W
 Heezen, Donald C
 Hollobon, Anthony L
 McKay, Karen J
 Noonan, Arthur L
 Ohsfeldt, Ronald A
 Pray, Kevin H

MURFREESBORO

Davis, Christopher H
 Thiel, Theodore L

NASHVILLE

Acuff, Lucian B
 Allt, Gregory N
 Berry, Darlena K
 Black, Harold W
 Boatright, David J
 Bryan, William J
 Carnahan, Clarence E
 Cross, Bob R
 Deal, D Frank
 Desai, Pratiksha A
 Fisher, J Bradford
 Flanagan, Douglas B
 Garner, D Carlton
 Gottlieb, Leon R
 Guyton, Michael George
 Johnson, Joseph W
 Johnston, Anthony S
 Kays, David F
 Lebos, Leo, Jr.
 LePere, Cecilia M
 Lincoln, Mark H
 Maurer, Richard L
 McAllister, Joseph P
 Metcalf, David M
 Owens, Daniel E
 Pate, James A, Jr
 Pendleton, Franklin D
 Pinder, William C, Jr.
 Shaub, David L
 Sloan, W Keith
 Smith, Clyde, Jr
 Smith, Randy H
 Strickert, Roland R
 Swain, Thomas A
 Ward-Smith, Kenneth
 Williams, Vickie N
 Wood, J Kenneth, Jr
 Worley, John L, Jr.

SEWANEE

Green, O David, III

SIGNAL MOUNTAIN

Bonnard, Fernand

TEXAS**AMARILLO**

O'Keefe, E Jay

ARLINGTON

Ezell, Linda Ann

AUSTIN

Africa, Mark D
 Bailey, L Allen
 Baker, Karl T
 Becker, Ted
 Boerner, Michael W
 Boswell, Richard L
 Cheng, Margaret T
 Coffman, Kenneth L
 Curlee, Ronald K
 Dahl, Hans H
 Dial, Philip S
 DUEwall, David M
 Faerber, Charles V
 Fenlaw, Mark R
 Forman, Brian D
 Foster, Lloyd A
 France, Mark S
 Graber, Larry R
 Gravely, Kirk R
 Griggs, Cathy Browning
 Gross, Gary L
 Hardy, Leslee S
 Hasselmeier, A G
 Hu, Kaiyuan
 Huff, David
 Long, Robert A
 Manchester, Karl L
 May, Robert M
 McCaul, J Christopher
 Mire, Eddie A
 Mitchell, Clifton M
 Monnin, Gary P
 Muth, Michael Joseph
 Neill, Stephen K
 Nielsen, Linda D
 Onstott, Margaret R
 Peterman, Donna S
 Pettey, G C, III
 Stephenson, John W
 Taylor, Brannon B
 Tobleman, Ronald W
 Warburton, William P
 Wisdom, Eugene

BELLAIRE

Johnson, Marilyn R

CARROLLTON

Flick, Jesse E

CORPUS CHRISTI

White, William F, Jr.

CROWLEY

Ritter, Joseph G

DALLAS

Abelanet, Carolyn
 Alfuth, Terry J
 Alhanti, Mark Stuart
 Ammann, Eric K
 Barnaby, Charles H
 Barr, Harold Isaac
 Bayer, Clarence E
 Beam, Jack L
 Beisenherz, Robert L
 Belfer, Robert S
 Beuerlein, Robert M
 Bishop, Clifford W
 Boehmer, Thomas E

Bohn, Bob J
 Brady, Robert Paul
 Brammick, Judy S
 Brandoil, Perry O
 Bridwell, Herbert T
 Brockett, Jerry L
 Broer, Gregory S
 Brooks, William E
 Buchter, Gene W
 Burke, Frank F
 Caldwell, Robert K
 Campbell, Robert T
 Carter, Edward J, Jr.
 Carter, W Michael
 Colver, Charles F
 Conrad, J Christian
 Copeland, J David
 Corder, Dave
 Courage, William H
 Crowther, Richard L
 Cutler, Alan
 Daly, John Thomas
 Davenport, Richard L
 Davidson, Parquitta C
 Davidson, Waid J
 Davis, Emily C
 Davis, J Stephen
 Dean, Charles E, Jr
 Dearing, Ronald D
 Dickson, David William
 Diede, Mick L
 Edwards, Charles E
 Epley, H Robert, III
 Erdenberger, Richard W
 Erickson, Steven Carl
 Estell, Richard J
 Evans, John J
 Farris, William Fred
 Ferguson, Alan N
 Ferrante, Russell L
 Fisher, Mary C
 Fortin, John D
 Franke, Marvin Gene
 Friend, Randolph M
 Gammill, Glen M
 Glasgow, James E
 Greving, Robert C
 Grimsley, Thomas A
 Groth, Charles D
 Grubbs, Gordon M
 Hall, E Kent
 Hamaker, Donna L
 Harris, Curtis, Jr.
 Hatfield, Donald W
 Hawkins, Gilbert Eugene
 Hawkins, Joseph D
 Heath, Roger R
 Hebel, George J, Jr
 Heersink, Agnes H
 Hemme, Rex D
 Hollday, Bob
 Houseman, Raymond F
 Hudson, C B
 Huffman, Joseph H
 Hunt, Susan L
 Hunzelman, M James
 Jackson, Will W, Jr
 Jenkins, Allen W
 Jones, Warren R
 Ju, Faming
 Keller, Robert J
 Kelly, Gary R
 Khalique, Abdul
 Kirkpatrick, David K
 Kline, Betty Chu
 Kline, Douglas F
 Konen, Mark E

Koppikar, Dinkar B
 Kuhlmann, George H, Jr
 Kwan, Leonora
 Lang, Larry
 Laughlin, Robert L
 Leggette, Charles W
 Liew, Y Kien
 Livingston, James L, Jr
 Lutek, Ben Walter
 Lutz, Carl J
 Mahan, Steven H
 Mallett, Richard B
 Marietti, Roger N
 Colver, Charles F
 Martin, Robert C
 Maurer, John A
 McBrierty, Harry J, Jr
 McDaniel, Margaret M
 McDonald, Charles
 McGarry, James E
 McKee, Donald R
 Menking, George D
 Merino, Edna C
 Miller, Charles F
 Miller, Orville H
 Miller, Richard S
 Millman, Neil L
 Montague, Theodore L, III
 Montgomery, Rosemary
 Moore, Paul C
 Munse, Scott R
 Murray, Lucille
 Noble, F Pierce
 Olsen, Edith
 Overby, Terry L
 Pan, Ling Chih
 Pape, Frederick H
 Pauley, Stephen R
 Pawelko, Robert L
 Pennell, Truman K, Jr.
 Piacenti, Ronald C
 Polk, Ken E
 Powell, David S
 Pressley, W Michael
 Proffer, Carol W
 Rahardjo, Kay K
 Ray, Roger F
 Repp, Frank D, Jr.
 Richardson, William R
 Rohn, Diane R
 Rollier, Jack A
 Russell, Robert E
 Ryan, Robert W
 Ryder, Alan K
 Schilling, Timothy L
 Schroeder, William E
 Scruggs, Michael L
 Sharpe, Benjamin A
 Shelby, Thomas H, III
 Shelton, Tamara R
 Sheppard, Alan R
 Sherry, Harold R
 Sicking, Matthew C
 Simmons, Nicholas J M
 Skoglund, David Michael
 Smith, Bradley M
 Smith, Courtland C
 Smith, T Donald
 Smith, W Leon
 Snyder, Mary Beth
 Snygg, John K
 Spedden, W Calvin
 Stanley, Neal N

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DALLAS - cont'd.

Stein, Mel
 Stephens, John F
 Strewchuk, Roy W
 Strong, H Raymond
 Struble, Danny L
 Sullenberger, Mary M
 Taggart, Michael Harry
 Thompson, Joe L
 Thompson, Stuart M
 Tiller, John E, Jr.
 Trieb, Mark A
 Tucker, Russell B
 Tuma, Jerry A
 Turnquist, Jack M
 Valdemoro, Huberto L
 Volk, Glen R
 Vrla, David D
 Wade, Terry R
 Ward, Michael C
 Webb, Robert J
 Weber, Michael E
 Whatley, Patrick L
 Whittemore, David G
 Wiant, Elaine M
 Wilkes, David G
 Williams, Dewey G
 Williams, James L
 Williams, W Thomas
 Yoon, Youngoo
 Young, Gregory
 Zavattari, Sally Jean
 Zwerner, Michael J

DRIPPING SPRINGS

Gilbert, Harold

DUNCANVILLE

Galko, Joseph R

EDINBURG

Reiner, Jack G

EL PASO

Roberts, Maurice B

FORT WORTH

Ball, Linda C
 Batte, Michael C
 Bowman, Alan A
 Brown, Everett G, Jr.
 Caldwell, Alan W
 Cooper, Donald R
 Coston, Thomas L
 Dahlberg, Peter B
 Gerrity, Joseph F
 Goddard, Daniel C
 Gwynn, Holmes M
 Head, Thomas F
 Kirby, Karen Marie
 O'Brien, Dennis M
 Sneed, Donald W
 Sya, Chung-Shing

GALVESTON

Broll, Frank V, Jr.
 Cantu, Joseph J
 Grant, Joseph F
 Lee, Curtus H
 Linch, Jerry S
 McClusky, Carolyn T

Moeller, Tim
 Pozzi, James E
 Schillaci, Gerald Anthony
 Tipton, Clarence E
 Watson, William H, III
 Welch, Ronald J
 Wilhelme-Lee, Susan M

GARLAND

Cherry, Calvin D

GRAPEVINE

Fritch, Herbert A

HOUSTON

Barnard, Wayne A
 Bass, Frederick B
 Benbrook, Paul
 Bertelsen, Gary Hubert
 Bickel, Stephen D
 Boesen, Michael B
 Brosseau, Alden W
 Camp, Jeanne H
 Cargill, Leonard R, Jr
 Carney, Gregory J
 Cascio, Paul J
 Chappell, Sheila M
 Chen, Bill Shun-Zer
 Collett, Robert L
 Cummings, Jennifer Joy
 Delaney, Andrew
 Delaney, Bruce L
 Divin, Cherri R
 Dunham, Kenneth Van
 Eversberg, Barbara J
 Facey, Paul D
 Findley, Jack W
 Friedman, Jacob
 Friedman, Lloyd K
 Goldman, Martin E
 Goldman, Theodore A
 Gonzalez, Georgina S
 Gunter, Allen C
 Hand, William David
 Hand, William W
 Held, Gene
 Hemrich, Robert F
 Herbert, Robert F, Jr
 Hope, Thomas H
 Hoyt, Mary K
 Hulme, Richard W
 Huque, Khundker Selim
 Jacobson, Eric A
 Jones, Del R
 Kerr, John B
 Kummer, Cheryl S
 Lee, Timothy D
 Mason, Craig T
 McLeod, Charles N
 Miller, Harry R
 Montgomery, W Dale
 Nell, Guy D
 Noelle, Gerald L
 Nogarede, Dezere H
 Pitoniak, Marc F
 Poulos, Bryan K
 Powell, Robert W
 Puls, R Stephen
 Rashid, Zafar
 Schlotzhauer, Robert T
 See, Gary N
 Shelor, Morgan L
 Sigler, John H
 Snook, Thomas D

Sustman, Scott C
 Taper, Alan S
 Thompson, E Malcolm
 Tung, Chiei J
 Umali, M Lina
 Umali, Roman T, Jr
 Washburn, John Robert
 Webb, Jack L
 Wehner, Joel M
 White, Richard E
 Winters, Herbert A
 Young, Margaret A
 Yuan, Hui-Lin

HURST

Darnell, Robert W
 Dykhouse, Jack R
 Haraburda, Kent Walter
 Soppe, Janet M

IRVING

Burbank, Wesley J
 Georgiev, Mario
 Gove, Robert E
 Holt, Paula R
 Kuo, Shumei R
 Lewis, Craig W
 Martin, Joseph D
 Terry, David L, Jr

KINGWOOD

Brown, L Wendell

LAS COLINAS

Dandy, William B

LEAGUE CITY

Bailey, Jerrold F

MCKINNEY

Portermain, Neill W

MEDINA

Maxon, Robert G

MISSOURI CITY

Clarke, John W

PLANO

DeMelio, Joseph
 Hickman, Milton G
 Magnus, Harold
 Manning, Nancy A
 Rohner, Regina V
 Ross, Michael Lowell
 Shaw, Joe W, Jr
 Suter, G Edward, II
 Tu, Paul P C
 Yang, Tsung-Lung
 Yarus, Stuart A

POTTSBORO

Works, James W

RICHARDSON

Agee, John E
 Allison, Charlie R
 Blount, Esther M
 Bryson, Steven D
 Cary, Lance H
 Conkel, Robert D
 Crider, John M, Jr.
 Davis, Robert F
 DeGeeter, Robert E
 Doan, Hau T
 Dousette, Ralph A
 Ellis, J Daniel
 Friedlander, David P
 Gibson, Stephen Scott
 Halburton, John A, III
 Hawkins, David M
 Lewis, William H, Jr
 Lively, David L
 Macleish, Bruce G
 Murray, Robert D
 Nelson, Homer
 Park, T Allen
 Phillips, Dick L
 Rima, Carol F
 Seaton, R Foster
 Tang, Chulun
 Thomas, Dean A
 Thomas, Robert B, Jr
 Tobleman, Glenn A
 Tunnell, Larry W
 Wagner, Ehrhardt H
 Waldorf, James R
 Williams, Robert M
 Wilson, Charles
 Wise, George M, III
 Yin, Hsiang-Ling

ROCKWALL

Beaird, V Clark

SAN ANTONIO

Alexander, Silas J
 Branaum, Elizabeth S
 Butler, William E
 Campbell, Charles E, Jr
 Chowdhury, Nadeem
 Craig, Philip Jim
 Duncan, Carl I
 Dye, Myron L
 Finertie, Leslie Kenney
 Flannery, Robert J
 Gallagher, Cecily A
 Gannon, Alice H
 Garvin, James M, III
 Gibson, John F
 Goldberg, Steven F
 Hackard, James C
 Hightower, Edwin E
 Hinsch, William P
 Hutchins, Pamela A
 Magaro, William D
 McCaw, John R
 Mitts, Karen
 Munt, Donna S
 Patzman, Stephen N
 Pieper, Wesley Alan
 Pierce, Allen R
 Pruitt, LeRoy
 Radliff, Dennis
 Reid, Donald H
 Rice, Thomas Naffe
 Robinson, James A
 Rusher, Steven R

Taylor, Catherine H
 Thureau, Russell W
 Totte, Roy D
 Webster, Patricia Jordt
 Werland, Debra L
 Wills, Mary E

STAFFORD

Beaird, B Lynn
 Burke, William P
 Rippel, George C
 Rose, Beverly S

SUGAR LAND

Roenigk, Robert G

TEXAS CITY

Tobleman, Dennis R

THE WOODLANDS

Berry, James J
 Campbell, Robert C
 Hall, J Clayton
 Hernandez, Javier
 Holland, Daniel J
 James, Lee A
 Parrish, Norman W
 Sartam, Keith T
 Shipman, Don R

UNIVERSAL CTY

Keetch, G Y

WACO

Emmert, Gayle E
 George, Fran
 Harms, Dennis E
 Shockley, Marcom H
 Wharram, Paul F

UTAH**MIDVALE**

Taylor, R Glenn
 Walker, M La Mar

MURRAY

Brimley, Dale B

SALT LAKE CTY

Birdsall, Mark William
 Cannon, Kent H
 Daniels, Paul
 Dummer, Arthur O
 Garrison, Arthur Lyle
 Jalszynski, John E
 Midgley, Keith
 Morgan, Scott C
 Ogden, Joan P
 Price, John A
 Roy, Ronald N
 Schramm, Robert H
 Snyder, Ronald H
 Svedin, Christian T

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SALT LAKE CTY - cont'd.

Thornton, Scott C
Tierney, Dennis B
Ward, David P
Wilcox, Robert E

VERMONT**BURLINGTON**

Voldman, Annie Brown

MONTPELIER

Callinan, William J
Chitolas, William P
Greer, Richard R
Hacker, Frank A
Hambro, Michael J
Hammond, P Anthony
Harding, John H
Herbst, William P
Higgins, Edward A
Langer, Barry F
Law, Bennett E
Preble, W James
Rouhart, Georges
Casimir
Seymour, John K
Smith, Craig A
Stedman, John A
von Wallmenich,
Theodore
Welch, Donald B

NORTHFIELD

Braun, Sharlene Tracy
Dielensnyder, Richard C

PLAINFIELD

Geisler, Richard J

VIRGINIA**ALEXANDRIA**

DuPourque, Etienne
Hunter, J Robert
Kim, Kwang E
Lisle, Lottie
Pollard, Richard J
Singer, Carl J
Sloan, Thomas L
Strong, Paul J
Yeh, Chih-Ming

ANNANDALE

Chang, Holen Helen
McKusick, David R
Trapnell, Gordon R
Wilkin, John C

ARLINGTON

Benner, Thomas H
Brown, Charles F
Cloud, Robert B
Cochran, James G
Crapo, Raymond L
Cross, Susan L
Dana, Franklin B

Gibson, Charles T
Gottlieb, Benjamin I
Hawke, James S
Poe, Michael D
Scully, Mark W
Sherman, Olhe L, Jr.
Solomon, Norman
Woerner, Susan K

ASHLAND

Graham, Martha B

CHANTILLY

Chalke, Shane A
Claire, Donna R
DesRochers, Christian J
Mateja, Gregory M

CHARLOTTESVILLE

Greville, Thomas N E

CHRISTIANSBURG

Heise, Mark A

FAIRFAX

Reutter, Joan B
Sunila, Thomas D
Thompson, Susan R
Williams, Lawrence

FALLS CHURCH

Drake, David C
Kroll, Cedric W

GREAT FALLS

Bolcar, Joseph J

HERNDON

Bems, Vitold A

LYNCHBURG

Angstman, Clifford W
Atkins, James D
Bondy, Peter J
Britton, Donald W
Deskins, Janet G
Dolan, Ronald V
Drago, Michael T
Skelding, Albert Z
Smith, Steven A
Torrance, Ellen M
Wooldridge, Tyree S

MCLEAN

Abbott, Paul H, Jr
Chiappetta, Robert N
Davids, Winston G
Desai, Krishna B
Lynch, Josiah
Santos, Elizabeth J

RESTON

Shannon, Guy

RICHMOND

Attard, Anthony J
Bachman, Burl Vaughn
Bailey, John M, III
Baldwin, William D
Boardway, Sandra Z
Booker, Bruce E
Bowen, Teresa B
Boxley, Diane B Y
Boyer, Donald E
Briegel, Dorothy B
Briegel, Heinz A
Burgess, Douglas G
Campbell, Donna P
Carey, Wayne M
Carr, Mabel B
Carver, Wesley S
Cellucci, Marla A
Comisky, Audrey K
Dimmitt, Norlyn Ross
Dowd, William M
Duah, Peter Osei
Flournoy, Selwyn L, Jr
Fuller, Brian J
Games, C Dale
Gresham, Bryan B
Heaston, Gary A
Hirko, George E
Hodges, Il G
Johnson, Ernest L, III
Lough, C Allen
McCarthy, Lawrence J
McCarthy, Zoe M
McElhaney, Stephen T
Moore, George E, Jr
Nash, Humphrey H
Nuckols, Thomas R
Palmer, John J
Parker, Gary W
Perkins, Peter Lynn
Poehler, Glenn R
Posa, Richard R
Potter, Kathleen M
Pretty, Richard Cole
Pritchard, Dennie W
Rees, John A, Jr
Ruffini, John W
Sanford, Robert G, Jr
Schlosser, Michael D
Shall, Mark L
Shea, David A, Jr.
Sherron, W Fred
Spurgeon, Benjamin G
Stark, John W C
Taylor, Dean L
Topf, Norman A
Turner, Samuel II
Wagoner, George B, Jr
West, Lane B
Wirth, William C

Johnson, Ernest L, III
Lough, C Allen
McCarthy, Lawrence J
McCarthy, Zoe M
McElhaney, Stephen T
Moore, George E, Jr
Nash, Humphrey H
Nuckols, Thomas R
Palmer, John J
Parker, Gary W
Perkins, Peter Lynn
Poehler, Glenn R
Posa, Richard R
Potter, Kathleen M
Pretty, Richard Cole
Pritchard, Dennie W
Rees, John A, Jr
Ruffini, John W
Sanford, Robert G, Jr
Schlosser, Michael D
Shall, Mark L
Shea, David A, Jr.
Sherron, W Fred
Spurgeon, Benjamin G
Stark, John W C
Taylor, Dean L
Topf, Norman A
Turner, Samuel II
Wagoner, George B, Jr
West, Lane B
Wirth, William C

ROANOKE

Battle, William R
Bell, Michael G
Cox, Charles D, III
Frantz, Henry W, III
Magness, Herbert L
Smith, Matthew J
Wagstaff, Robert S

ROCKVILLE

Scheil, Barbara V

ROSSLYN

Allan, Harry E
Allison, Peter S
Burgett, Elizabeth D
Caldarella, John V
Deutsch, Anthony C
Hoffman, Nancy C
Kryvicky, Robert C
Weinstein, Donna L

SPRINGFIELD

McCorkle, Robert A

WARRENTON

Weaver, Allan C

WILLIAMSBURG

Dennison, Scott L

WOODBIDGE

Burley, Winfield C

WOODSTOCK

Walker, Charles N

WASHINGTON**BAINBRIDGE ISLAND**

Chandler, Robert M
Robertson, Stuart A

BELLEVUE

Dallas, Evan M
Donelson, Norman E
Gladstone, David M
Krught, James P A
Leder, Philip A
Lewis, Randal J
Mill, Ralph A

BOTHELL

Immerwahr, George E

FEDERAL WAY

Komaroff, C David

LYNNWOOD

Nightingale, William R

MERCER ISLAND

Boeck, Robert Edward
Callahan, Kathryn M
Chen, Cindy
Fassett, Joni L
Gray, M Ian
Hudnall, Kathleen R
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong

OLYMPIA

Barclay, D Lee
Bland, Steven
Corrie, Craig R
Hedin, Elmer R
Hubhart, Wayland M
Jensen, Daryl D
Kessel, Hugh G
Murray, William L
Olson, Roy C
Trowbridge, Charles L

REDMOND

Bryan, William T
Harbin, Roger F
Healy, Michael P
Heiberg, Charles Henry
Huff, William C
Kinzer, Michael J
Marker, Richard L
McCord, David R
Parker, Gregory W
Rothmeyer, Wayne A

SEATTLE

Affleck, Allan D
Andler, James A
Aumiller, Tracev
Axene, David V
Bankson, Kim Richard
Beeghly, Paul
Bergstrom, Richard L
Berry, James M
Blatt, Barbara K
Bleakney, Janet
Flickinger
Bleakney, Thomas P
Bom, Bruno V
Brajcich, Colleen M
Broulette, James N
Bruckman, Paul S
Busch, Lawrence J
Carlin, James G
Carlson, Stephen P
Chan, David H
Conwill, Stephen H
Cosway, Robert Gordon
Curtis, James A
Curtis, Julie Ann
Dahlman, Gary E
Davenport, Timothy
John
Delamarter, Gregory A
Dexter, James B
Dick, Alan J
Dolstad, James M
Edwards, Katherine G
Eschrich, Robert W
Fallquist, Richard J
Filsinger, Dale E
Fowler, Bradley C
Gamble, Steven R
Gant, Robert L
Gilbert, H Paul
Godfrey, Peter Lewis
Gray, Mikel T
Haist, Tim A
Hansen, Eric Main
Hedreen, James M
Howe, Jay N
Howell, Charles Joseph
Hulet, Dennis J

(Continued on next page)

1. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SEATTLE - cont'd.

Hutzel, Peter B
Isbell, James L R
Jones, Brian A
Joss, Richard
Kaleas, John R
Kreps, Rodney E
Laing, I Gordon M
Lhamon, Frederic T
Likkel, Craig F
Liston, Fiona E
Marotta, Bruce A
Martin, Samuel G
Massingill, Gary W
Mathes, Richard W
Matthisen, James S
McCaw, Robert I
McCrory, Robert T
McGee, Brian R
Minor, Kevin R
Moore, Theresa L
Morin, Michael N
Morrison, Gary C
Moses, Victor C
Murgatroyd, Byron D, Jr.
Nightingale, Thomas L
O'Farrell, Brendan
O'Kelley, John Kip
Olsho, David E
Patterson, Paul J
Peabody, J Lynn
Pepper, David F
Peterson, Davis E
Pett, Charles I
Plotkin, Sarah S
Pollack, Brian S
Pollard, Frank H
Porter, Ernest R
Pritchett, Troy J
Pruiksma, Glenn J
Raney, Susan G
Reed, James Lowell
Reynolds, Craig W
Richter, Virginia W
Roberts, Stanley A
Rodby, Craig
Ryan, Heidi A
Sawyer, J Stewart, III
Schellenberg, George S
Shipley, Hugh
Shipley, Katherine A
Simester, T Thomas
Smith, Carl D
Smith, Martin H
Sommer, Steven D
Southcote-Want, Colin E
Spitzer, Robert F
Stanley, Dennis L
Steffen, Karen
Taylor, Douglas G
Thoen, Franklin N
Trautmann, Rolf
Tupper, Joseph
Leonard, III
van der Burch, Dirk
Wade, John E
Wahlstrom, Richard W
White, Stephen Anthony
Wiegert, Roy E
Winkenwerder, Richard A
Wong, Gregory W
Wood, Christopher R

Wyman, Richard B
Zielinski, Richard P

SEQUIM

Hook, John F

SPOKANE

Gurche, Carolyn Carter

TACOMA

Foley, John E
Lyons, Samuel J, Jr

WENATCHEE

Clennon, Barton H

WOODINVILLE

Lemkau, Portia Lynn

WEST VIRGINIA**CHARLESTON**

Ferguson, Clyde L

HUNTINGTON

Carlton, Matthew Wood
Jones, William W

MORGANTOWN

Nelsen, Alvin B

WISCONSIN**APPLETON**

Anderson, Karl Dayton
Behling, Scott R
Ciba, Thomas M
Debbink, Lynn D
Donaldson, Gary M
Engel, George I
Fackler, Neil
Gall, John
Hilger, Thomas C
Kuehn, Gary N
Leonhardt, Brian K
Light, George D, Jr.
Lyle, Robert A
Omdal, Robert W
Peterson, Larry R
Pfleiger, Paul O
Porter, Eugene F
Rieth, Steven M
Rugland, Walter L
Shen, Lih-Bin
Shinnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A

BROOKFIELD

Bernstein, Gerald R
Booth, Allen D
Brink, Stephen D

Brooks, Philip D
Cam, Mark J
Comstock, Susan
Custus, Thomas K
Dunks, Patrick J
Eckert, John S
Evans, Pamela J
Ewert, John S
Flaherty, Daniel J
Fuchs, Steven E
Gauharz, Dieter S
Hanson, Steven G
Hauboldt, Richard H
Hauser, Peggy L
Herrle, Gregory N
Hogan, William V
Josephson, Gary R
Kershner, David J
Kopinski, Frank R, Jr.
Leinbach, Kenneth E
Litow, Mark E
Lumsden, William F
Magrady, Elaine
Modaff, James C
Newhouse, Kenneth W
Ogden, David F
Pollock, William M
Rhoil, Donald A
Robbins, Kevin B
Sanders, Robert I
Sherman, Steven J
Smith, James R
Snyder, John B
Straate, Christine A M
Straate, Lee H
Wegner, Ronald R
Wick, Peter Gerard
Yard, Roger A
Zerbel, Michael J

DELAFIELD

Nickerson, Bruce E

EAST TROY

Noback, Joseph C

ELKHORN

Smith, Laurence K

GENOA CITY

Steinforth, Alex W, Jr.

GLENDALE

Nellins, Donald C

GREEN BAY

Bender, Karen
Conley, William

LA CROSSE

Bondow, Richard L
Jacobs, David J

LAKE GENEVA

Campbell, Peter N

MADISON

Allen, David J
Berg, Roy A
Blanchard, Richard
Bowen, Jennifer K
Carlson, Dennis
Chesbro, Jane M
Christensen, John C
Cis, Mark
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Cutlip, William C
Daniel, John W
Durose, Stanley C
Eckert, Thomas R
Eichinger, Nancy G
Ellefson, Thomas J
Gehrig, Julie L
Gile, Bradford S
Griebenow, Jeanine A
Haas, Donald L
Heaton, Timothy J
Heuer, Wayne F
Hickman, James C
Huttlston, David A
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Loper, Dennis James
Martin, Steven M
McCall, Carol J
Millar, Stephen K
Moon, Roger S
Nelson, David R
Nelson, Keith E
Neumann, Mary
Catherine
Ostlund, Steven L
Owens, Barry J
Pollock, Davis A
Remke, Janet W
Robinson, James M
Romito, A Scott
Rupp, Lawrence J
Saucy, Dennis D
Schwandt, Jeffery C
Splitt, Daniel L
Stubbe, Robert J
Towell, Elizabeth C
Van Cleave, Marvin E
Williams, Laurence C

MEQUON

Szper, Douglas A

MILWAUKEE

Abrahamson, Alice S
Bailey, John E
Beilke, Mark G
Broers, Fred L
Brummond, William
Cam, Steven J
Carter, William W
Chambers, William T
Cherlin, George Y
Cochran, William R
Crise, Jane A
Curran, Larry A
Dawson, John Duane

Dobrzynski, Kathleen A
Durow, Daniel T
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Frederick, John P
Gatterman, William
Geske, Scott A
Glasgow, William G
Groeschell, Charles G
Grogan, John M
Gucciardi, Joan A
Gurlik, Gregory Andrew
Gwilt, Gary J
Habeck, Charles
Hall, Richard L
Hamm, Donald G, Jr
Harrington, Timothy M
Henningsen, Victor E
Henry, Sheryl Ann
Ho, Yang
Holmes, Bruce J
Holthe, Karen Ann
Jaquint, Michael D
Jensen, Russell R
Keller, John W
Kendall, David P
Kiefer, Donald C
Koenig, William C
Kraegel, Wilfred A
Krugel, Michael J
Lange, Garv S
Laszewski, Todd L
Lewis, Clair A
Linos, Maria Irene P
Liu, Bang-Leang
Lodermeier, James
Richard
Lundberg, James J
Macky, Louise E
Magalska, Jon K
Marchel, Richard J
Marks, Jeffrey S
Meilander, Robert G
Mibus, Sidney A
Moore, Richard E
Munson, Bartley L
Nelson, Ronald C
Nohl, Jeffrey J
Oatman, James Edward
Ott, Dennis Mark
Pearson, Richard D
Peterson, Gary N
Pfannerstill, Larry J
Pickering, Randall J
Raffety, David K
Raffety, Donald C
Rees, Brian N
Reisky, James F
Remstad, David
Savard, Wallace V, Jr.
Schlinsog, Jeffrey S
Schrader, Daryl M
Seidl, Sandra Ann
Shaffner, Charles Irvin
Shapiro, Robert D
Shinkwin, William
Shugart, Becky J
Shugart, G Eric
Siemon, Scott R
Simbro, David W

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MILWAUKEE - cont'd.

Skalecki, Paul W
 Skelly, Dennis A
 Slipher, Clark E
 Snell, William M
 Soderstrom, Glenn W
 Stein, Michael S
 Stevens, William Richard
 Stoiber, Thomas J
 Strasburg, Daniel H
 Strommen, Stephen J
 Swenson, Jerome P
 Van Buer, Lyle F
 Wagner, Clifford J
 Ware, P Andrew
 Weiser, Kenneth D
 Weiss, Karen J
 Wernicke, Mark D
 Weston, Gary W
 Wojcik, Walt J
 Yee, Tim K
 Youngquist, James A
 Zehner, Rick T

MUKWONAGO

Steeple, Larry A

NEENAH

Mims, Hornsby
 Reckin, George E

NEW BERLIN

Nienhuis, Marianne C

OSHKOSH

Arganbright, A Dean
 Pung, Robert E
 Ty, Virgilio C
 Wick, Gary A

PEWAUKEE

Otto, Diane L

RIPON

Peck, Jonathan K

SHOREWOOD

Schoen, James M

STEVENS POINT

Ashenberg, Wayne R
 Ballard, Larry C
 Carponter, John D
 Derksen, David A
 Ellyson, Craig W
 Hapke, Alan J
 Herder, John
 Hoskins, Walter H
 Jersey, Joseph Ralph
 Jones, Van Allen
 Klingenberg, Dean A
 Lange, Dale E
 Masterson, Norton E
 Raguse, Jeffrey C
 Salzmann, Ruth E
 Sandman, Donald
 Dwight
 Schuh, Dale R

Streff, James P
 Strommen, Douglas N
 Trapp, Peter P
 Verhage, Paul A
 Wiegert, Paul M

STURGEON BAY

Scheig, Henry F

SUN PRAIRIE

Fitzpatrick, Wilham G

WAUSAU

Bach, Daniel J
 Goldwell, E Jay
 Cole, Jeffrey B
 Fiebrink, Mark E
 Golz, James F
 Koch, Leon W
 Koski, Mikhael I
 Magalska, James
 Mealy, Dennis

Mech, Wilham T
 Michel, Joseph W
 Niemczyk, William A
 Nikstad, James R
 Parrott, LeeAnna M
 Poutanen, Ruth
 Youngner
 Pray, David W
 Retterath, Ronald C
 Santillo, Carl J
 Schaefer, Jamie C
 Scheibl, Jerome A
 Siewert, Jerome J
 Theisen, Joseph P
 Torelli, Anthony J

WAUTOMA

Kinsey, Paul F

WAUWATOSA

Rice, Frank H

WEST BEND

Bart, Robert D

II. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - CANADA

ALBERTA

CALGARY

Cosburn, W Dale
Fingas, Wayne E
Harding, Keith J
Joshi, Atul V
McFarlane, A David
Moore, William T
Tettmar, Don

EDMONTON

Shepp, Bruce N

BRITISH COLUMBIA

KELOWNA

Calvert, Geoffrey N

PENDER ISLAND

Tallman, Richard H

VANCOUVER

Collis-Bird, Jeremy J
Francis, Donald R
MacPhail, Jack D
Morse, Peter F
Pepper, Ron W
Smith, Robert T
Soronow, Frederick T
Stickney, Michael L
Walsh, Alan D
Weddell, Thomas A

WHISTLER

Morazan, Pierre

MANITOBA

WINNIPEG

Bailin, Ailey
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Dackow, Orest T
Devos, Denis J
Jex, Robert L
Loadman, Arthur E
Magnusson, D S
Morrison, David E
Parsonage, Jack O
Rosenberg, Isaac
Steven, David E

NEW BRUNSWICK

FREDERICTON

Hazlett, Richard F S

MONCTON

Martin, Raymond
Martineau, Claude J

NOVA SCOTIA

HALIFAX

Conrad, Paul G
Crawford, J Dickson
MacDonald, J Bruce

ONTARIO

BOLTON

Galloway, Charles T P

BRAMALEA

Burgess, C Norman

BRAMPTON

Groenendijk, Alida J

BURLINGTON

Bleecker, D Lorne
Taylor, Douglas W
Tiede, Robert G

DON MILLS

Birkenshaw, John T
Brereton, Alan R
Cheng, Joseph S
Chisholm, Donald W
Clark, Kenneth T
Cooper, Lorne M
Daly, Peter
Dickson, David
Eckler, Samuel
Field, Robert W
McGuinness, Michael B
Reaburn, Paul D

DOWNSVIEW

Challenger, James O

ETOBICOKE

Hutchinson, R Garth
Hutchison, Michael B
Roberts, Jack W

FORT MYERS

Weaver, Arthur G

ISLINGTON

Alexander, George
Murray, J B M

LONDON

Archer, Allan K
Chambers, Morris W
Morrison, Gregory E
Stewart, Kenneth W

MISSISSAUGA

Gershuni, David
Nelson, Roland E

NORTH YORK

Barbosa, Carlos
Betteto, Edward
Chamberlain, John A
Chan, Stanley S
Dalrymple, J Ian
Dancy, Thomas H
Livsey, Frank
McKay, Robert J
Moore, Brian L
Sze, Michael
Weinerman, E Robert

OAKVILLE

Philips, Herbert J
Smith, F Eugene

OTTAWA

Cushing, Arthur M
Keller, Glen D
Smith, Fraser M
Tweedie, John H
Woods, H Wayne

SCARBOROUGH

Dunn, R Lewis
Segalowitz, Harold M
Wallace, Robert C
Wisc, Michael R

TORONTO

Beatty, Chester D
Beca, Peter
Beiles, Herb N
Bicknell, Arthur
Boeckner, Robert G
Butler, Paul C
Caballero, Crispina O
Chan, Beda
Cheng, Laurence
Chow, August C
Christie, James K
Citroen, Stewart L
Clairman, Stephen A

Clare, James L
Cobban, Robert M
Coward, Laurence E
Curtis, Simon R
Dark, John L
Davies, Ronald S
Doiron, Louis
Dowhaniuk, G Christina
Dowsett, Robert C
Doyle, Daniel Gerard
Dukacz, Julian J
Engels, J Helmut
Essert, Henry
Evans, Gareth W
Fessenden, John A
FitzGerald, Brian A P
Friesen, John M
Gardner, John R
Gauer, Donald L
Gold, Philip
Goldthorpe, R A
Goulet, Sylvain
Grace, Dave J
Gregoire, Jean
Grenier-Lew, Lynn C M
Guy, Geoffrey I
Hafeman, Michael J
Hale, Michael A
Hall, Gordon M
Hill, Edward T
Hiloff, Richard L
Horman, David M
Houle, Remi
Jardin, A Gordon
Johnston, David R
Koch, Kenneth E
Landry, Patrick
Lee, H Douglas
Lerner, Peter
Loffree, James A
Lorenz, George
MacDonald, A Ross
Marklin, Donald F
Mandrish, Elaine
Mannik, Silvana T
Mathews, B Dale
Maynard, John C
Mayo, George F M
McCaw, Daniel L
McCubbin, Horace W
McFarlane, J Donald
McFarquhar, Kenneth A
Mills, John A
Morson, Alan E
Nickerson, Kent H
Nield, David A
Nitsou, Paul
Nudelman, Harold M
Patel, Navin J
Patterson, Peter B
Patterson, W Donald
Pauline, Gary E
Peck, Larry A
Rae, Lawrence J
Reed, Owen A
Robertson, Alexander C
M
Rosenblat, Robert M
Rosenfelder, Michael
Schermann, Harris
Shell, Arnold J

Smith, J C McKenzie
Smithen, Robert M
Solomonian, Laura A
Stackhouse, B L
Sutton, Barry S
Swanick, Glenn R
Thompson, Frederick J
Tiessen, Robert J
Till, Ronald L W
Trudeau, Rene E
Verrier, Marc G
Vincent, B J
Wason, Stuart F
Watson, George N
Wauth, W B
Wilson, William E
Winokur, Paul
Woolsey, E John
Wright, Kenneth A
Young, William M
Zimmerman, Oscar

WATERLOO

Bennett, Michael A
Eckersley, Derek
McNeil, Margaret
Reynolds, Frank G
Reynolds, George A
von Schilling, Kurt K

WILLOWDALE

Juneja, Diljit S
Millyard, David M
Morrison, Thomas B
Munk, Peter

WOODBIDGE

Manning, Michael F

QUEBEC

MONTREAL

Bauer, Nicholas
Bisson, Richard
Blondeau, Gilles
Duhaime, Roger G
Faucher, Martin
Fortier, Richard
Lafond, Andre
Lapierre, Denis
Leroux, Jean-Francois
Madou, Roland Georges
Martineau, Jacques C
McLeod, Hugh
Page, Jean-Claude
Turcotte, Carole

SAINTE-FOY

Drolet, Michel
Genest, Pierre

SILLERY

Germain, Maurice

SASKATCHEWAN

SASKATOON

Miller, Lawrence D

III. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - FOREIGN

**ARAB
EMIRATES****SHARJA UNITED**

Ahmad, Sayed A

AUSTRALIA**MELBOURNE**

French, Douglas A

SYDNEYGraham, John
Mackay, Graham W G
McLeod, Charles C
Naylor, Walter R**BAHAMAS****NASSAU**

Stanley, J Perham

BELGIUM**BRUSSELS**

Valavanis, Manolis

BERMUDA**HAMILTON**Allaire, Christiane
Bouska, Amy S
Bradley, J Scott
Brown, Peter
Burville, John C
Cascio, Michael J
Curry, Michael K
Gagnon, Luc
Pierson, Frank D
Rathjen, Ralph L
Rayner, John W
Schaller-Kelly, C V
Whiting, David R**BRAZIL****SAO PAULO**de Montigny, Andre E
Dick, A Keith
Woerner, Lawrence W**ENGLAND****ESSEX**

Turner, J Philip

HAMPSHIRE

Bailey, Sidney M T

HERTS

Harwood, Michael P

LONDONAlam, Asghar E
Boden, Donald E
Czapiewski, C J W
Davies, Roger W
Einck, Nancy R
Fine, Antony E M
Fishman, Alan S
Freilich, Stanley R
Goford, Jeremy
Hall, Robert Edward
McLean, Alastair G
Morgan, Peter Jerome
Orros, George C
Rushton, Ian Lawton
Russell, Anne J
Ryan, John P
Samson, Pierre A
Sanders, David F
Smart, Ian C
Taylor-Goooby, Steve
Wacek, Michael G**SURREY**Cooke, Alan
Faulkner, Keith A
Olds, Virginia S
Scheinnerman, David G**SUSSEX**

Matthews, Peter Nelson

FRANCE**MER**

Kyle, George B

PARISWeldon, Robert Scott
Whitehead, Guy H**GERMANY****MUNICH**

Farley, Michael W

GREECE**ATHENS**Koutsopoulos,
Constantine
Venetakis, Basil**HONG KONG****HONG KONG**Beller, Arthur J
Chan, Frank Yun Lam
Halpern, Barry S
Ip, Joseph C
Jenkins, Terry D
Tam, Raymond W
Vieren, John C**WANCHAI**Leung, Kung Lup
Luk, Peter K Y**IRELAND****DUBLIN 4**

Creedon, Seamus

ITALY**FLORENCE**

Binaglia, Florinda M

JAPAN**NARA-KEN**

Berry, Charles H, III

TOKYOBalfe, James C
Bertolini, Stephen
Duperreault, Brian
Lohmann, Leslie John
Rutter, John Joseph
Sakaguchi, Kiyofumi
Slutzky, Marc
Yoshida, Hideyuki E**KOREA****SEOUL**

Han, Jeong S

MALAYSIA**KUALA LUMPUR**

Foong, Soo Hah

**MARIANAS OF
THE PACIFIC****SAIPAN**

Bencivenga, David F

NETHERLANDS**THE HAGUE**

Largent, Steve M

NEW ZEALAND**AUCKLAND**Dixon, D Bruce
Magee, Ken
Nightengale, Charles E**WELLINGTON**

Seals, Bonnell B

NORWAY**OSLO**

Ingls, R Evan

PAKISTAN**KARACHI**

Akhtar, Sayid S

PHILIPPINES**MAKATI**

Gatan, Wilfredo J

MANILAJuan, Mabini L
Miravite, Feliciano F**SINGAPORE****SINGAPORE**

Wong, Steve

SPAIN**MADRID**

Hanhan, Mary Beth

SWEDEN**STOCKHOLM**

Wohlner, Ellis A

SWITZERLAND**HERRLIBERG**

Parlin, Robert W

NYON

Leblond, Richard M

ZURICHBrooks, Charles E
Weber, Dominic A**TAIWAN****TAIPEI**Chang, Chiu-Cheng
Chang, Youling Grace
Chen, Li-Chueh
Cheung, Chun Kwan A
Fan, Tuan
Ho, Ronald Kai-Chor
Hsiang, Harry C
Lo, Won How
Min, Joanne J
Poon, Patrick S C
Wu, David**TRINIDAD****PORT OF SPAIN**

Adams, Eric A

**UNITED
KINGDOM****CHANNEL ISLANDS**

Merriman, Patricia E

BYLAWS OF THE AMERICAN ACADEMY OF ACTUARIES

A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT
(ADOPTED APRIL 29, 1966 AND LAST AMENDED IN 1988)

ARTICLE I MEMBERSHIP

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

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

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

- A. **Application.** Each candidate for admission must submit a written application which shall include a resume of the candidate's education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request.
- B. **Education.** Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors, herein after called the "Board."
- C. **Experience.** Each candidate must, at the date of application, have had at least three years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, or property and liability insurance.
- D. **References.** Evidence of character and professional integrity of the candidate shall have been deduced by references from two members who have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board. The procedures for the conduct of such appeal shall be as prescribed by the Board.
- E. **Nonresidents.** A candidate who is not a resident of the United States must meet such other requirements as are prescribed by the Board.
- F. **Approval.** Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions

Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

ARTICLE II MEETINGS OF THE MEMBERS

There shall be an annual meeting of the members each fall at such time and place as the Board shall designate.

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

ARTICLE III BOARD OF DIRECTORS

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

SECTION 2. *Election and Term of Office.* Each year the members shall elect six Directors to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director, other than one who was elected to fill a vacancy, whose term as an elected Director expires, shall not be eligible for re-election as an elected Director at that time. A Past President whose ex-officio membership on the Board as Past President expires, shall not be eligible for election as an elected Director at that time. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of the election and shall continue until the close of the annual meeting at the end of the term for which the Director was elected and until a successor shall have been elected.

SECTION 3. *Meetings.* There shall be an annual meeting of the Board within sixty days prior to 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 meetings of the Board shall be given not less than ten days nor more than thirty days before the meeting, except in the event of a meeting of the Board following the annual meeting of the Academy, in which event newly-elected Directors shall be given notice of such meeting of the Board as promptly as possible. Such notice to newly elected directors may be given personally, by telephone, by mail, or by telegraph.

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

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

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

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

ARTICLE IV

EXECUTIVE COMMITTEE

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

ARTICLE V

OFFICERS

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

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

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

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

The term of two of the Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the third subsequent annual meeting of the Academy. The term of any other Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy. The terms of the Secretary and the Treasurer elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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 the term expires.

Each Officer shall hold office for the term elected and until a successor shall have been elected.

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

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

ARTICLE VI

DUTIES OF OFFICERS

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

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

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

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

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members, have charge of the preparation and publication of any Yearbook 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 all such duties, the cost of which shall be paid by the Academy.

ARTICLE VII

FINANCES AND CONTRACTS

SECTION 1. *Dues.* Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. At the time when dues are payable, any member who has become totally disabled or who, having attained an age to be selected by the Board, and having retired from active work or who has attained age 70, so notifies the Treasurer in writing shall be granted exemption from the payment of dues by the Executive Committee. In addition, any member who is (a) expected to earn no significant income for the calendar year from actuarial activities, and (b) is within a class of members eligible for dues waiver as determined by the Board shall be granted exemption from the payment of dues by the Executive Committee.

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

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

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

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

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

SECTION 5. *Deposits.* All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

SECTION 2 *Discipline.*

- (1) There shall be a standing Committee on Discipline of not fewer than fifteen Committee members, one of whom shall be chairperson.
- (2) The Committee shall have the power to consider and take action, as herein provided, with respect to any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy, and all other questions which may arise as to the conduct of a member of the Academy in the member's relationship to the Academy or its members or in the member's professional practice, or affecting the interests of the actuarial profession. The Committee may, on its own initiative, investigate and take action with respect to any such question and may also receive and hear any complaint relating to the conduct of a member preferred in writing. In considering any question, the Committee may consult confidentially with members of the Academy who have experience relevant to the matter under consideration.

- (3) In the event that the Committee learns that a member has been convicted by a court of competent jurisdiction of a felony, the Committee shall gather appropriate documents which establish the fact of the conviction and shall immediately notify the member that the member shall be expelled from membership, effective forty-five days from receipt of notice thereof from the Committee. During that forty-five day notice period, the member may request a hearing to show cause why expulsion from the Academy should not be effectuated. Any such hearing shall be conducted pursuant to the procedures set forth below with respect to hearings. At the conclusion of such show-cause hearing, the Committee may reduce or waive the penalty of expulsion. The member may appeal the final decision of the Committee to the Board of Directors in accord with the procedures for such appeals set forth below.
- (4) In the course of dealing with questions and complaints relating to the conduct of members, the chairperson may appoint, from among the members of the Academy, at least one of whom shall be a member of the Committee, with the consent of the President, investigating committees and disciplinary boards vested with the following powers:
 - (a) Investigating committees, empowered to investigate questions and complaints and to propose charges against a member.
 - (b) Disciplinary boards, empowered to hear evidence relating to questions and complaints and to recommend to the Committee findings with respect to such evidence.
- (5) If, after any such investigation by the Committee or an investigating committee, the Committee shall deem the matter investigated to be of sufficient importance, written charges, predicated thereon, stating plainly the charge against the member, together with a notice of the time and place where the Committee or a disciplinary board will meet for consideration thereof, shall be served upon the person concerned, not less than forty-five days before the date of such meeting, either personally or by certified mail, or in such other manner as the Committee may direct.
- (6) In any hearing before the Committee or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence on behalf of the member. Any member preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor. A written transcript shall be made of the proceedings in any hearing for submission to each member of the Committee. The Committee or disciplinary board shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.
- (7) Whenever, in the course of any hearing under this Section, evidence shall be presented upon which another charge or charges against the respondent might be made, it shall not be necessary for the Committee or disciplinary board to prepare and serve such additional charge or charges on the respondent, but the Committee or disciplinary board may, after reasonable notice to the respondent and an opportunity for the respondent to answer and be heard, proceed to the consideration of such additional charge or charges as if they had been made and served at the time of service of the original charge or charges, and may render such decision or recommendation upon all such charges as may be justified by the evidence in the case.
- (8) In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct had occurred, it may, on its own initiative, privately and confidentially warn or admonish the member or recommend to the Board of Directors that the member be publicly reprimanded, or be suspended or expelled. If such a recommendation is made, the member involved shall have the right to appear personally and by counsel before the Board to explain why the Committee's recommendation should not be sustained. If the Committee has issued a private and confidential warning or admonishment, the member involved shall have the right to appeal to the Board within forty-five days to explain why the Committee's action should be reversed. Board action reversing a private and confidential warning or admonishment, or Board action publicly reprimanding, suspending or expelling a member requires an affirmative vote of a majority of the whole Board. The Board may, by the vote of a majority of the whole Board, impose a lesser penalty than that recommended or adjudged by the Committee on Discipline.
- (9) A member against whom an order of public reprimand, suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members of the Academy upon the following conditions:
 - (a) If suspension or expulsion has been tendered, all rights and privileges of membership status shall be suspended during the pendency of the appeal.
 - (b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.
 - (c) The appealing member shall, within ten days after an invoice of the amount due is sent, deposit with the Treasurer the cost of transcription 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.

- (10) In the event of an appeal to the members, the decision of the Board may be affirmed, modified, or set aside by the vote of a majority of the members present and voting at an annual or special meeting of the Academy.
- (11) The Board may, in its discretion, reinstate to membership status at any time a member suspended or expelled under this Section, provided in the event the suspension or expulsion had been affirmed by the members, the reinstatement shall not take effect unless and until confirmed by a vote of a majority of the members present and voting at a meeting of the Academy.
- (12) 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.

SECTION 3. Confidentiality Except as noted herein, all proceedings under Section 2 of this article are deemed confidential and shall be kept secret. The exceptions to this requirement are as follows:

- (a) The Committee shall submit to the Board of Directors at least twice annually a detailed report (excluding names) of matters concluded or under consideration by the Committee.
- (b) The final outcome of any complaint shall be communicated to the complainant, if any, provided that the complainant pledges to maintain the confidentiality of that notification for such period of time as confidentiality is required herein.
- (c) The Board shall notify the members of its action in all instances in which the Board orders the public reprimand, suspension or expulsion of a member. Such notification shall not be given until the time to appeal has expired or, in the event of an appeal, until a majority of the members present at the meeting of the Academy have voted in favor of public reprimand, suspension or expulsion. At the same time notification is given to the members, the Board may also give notice of such public reprimand, suspension or expulsion to such newspapers or journals as it may select.

ARTICLE IX

ACTUARIAL STANDARDS BOARD

SECTION 1. Establishment and Purposes. There shall be established within the Academy an entity to be known as the Actuarial Standards Board (ASB), whose purposes shall be to:

- A. (i) expose, (ii) promulgate or adopt, and (iii) publish actuarial standards of practice, within its sole discretion and pursuant to such procedures as it deems appropriate, in all areas of actuarial practice, subject to the specific requirements of this article;
- B. provide continuous review of existing standards of practice and determine whether they are in need of amendment, alteration, expansion, or elimination; and,
- C. direct and manage the development of actuarial standards of practice by its operating committees in all areas of actuarial practice.

SECTION 2: Members and Appointment.

- A. The ASB shall consist of nine members, each of whom shall be appointed for three-year terms. No individual may serve more than two consecutive terms on the ASB. Terms of membership shall be staggered, so that one-third of the members are appointed annually.
- B. Members of the ASB shall be appointed by a selection committee composed of the presidents and the presidents-elect of the Academy, the Casualty Actuarial Society (CAS), the Conference of Actuaries in Public Practice (CAPP), the Society of Actuaries (SOA) or their successor organizations. The president of the Academy shall serve as chairperson of the selection committee. The selection committee shall annually appoint the chairperson of the ASB. An individual appointed chairperson may not serve more than two consecutive terms as chairperson. If a vacancy arises among the members, the selection committee shall designate a replacement. The replacement will complete that term, and may be reappointed for one additional consecutive three-year term.

SECTION 3. Meetings. The ASB shall meet at least four times annually. Additional meetings of the ASB shall be called whenever the chairperson or at least four members of the ASB so request. At meetings of the ASB, two-thirds of the members of the ASB shall constitute a quorum. At least six affirmative votes are required for the ASB to expose, promulgate, or adopt actuarial standards of practice.

SECTION 4. Officers

- A. Officers of the ASB shall consist of a chairperson and two vice-chairpersons. The vice-chairpersons shall be appointed annually from among the members of the ASB by the chairperson with the consent of the ASB.
 - (1) One vice-chairperson shall be the presiding officer in the absence of the chairperson and shall have such other duties as may be assigned by the chairperson.
 - (2) The other vice-chairperson shall monitor the disposition and be responsible for the authorization of expenditure of all funds associated with the ASB.

- B. The chairperson of the ASB shall preside at meetings of the ASB and shall designate operating committee chairpersons with the consent of the ASB. Members of the operating committees shall be appointed by each operating committee chairperson with the consent of the ASB.

SECTION 5. Committees The ASB shall establish operating committees to prepare and draft standards of practice for consideration by the ASB. The number and membership of such committees shall be determined by the ASB. The ASB may establish additional committees, subcommittees, or task forces as it deems appropriate to carry out administrative or advisory functions in support of its operations.

SECTION 6. Finance.

- A. Financial activities pertaining to the ASB will be accounted for separately within the Academy system of accounts. The ASB will submit a budget request to the treasurer, listing all planned income sources and potential expenses, in such form and in such detail as is mutually determined by the treasurer and the ASB. The Academy board will consider this request when adopting the Academy annual budget and will make provision within such budget for ASB operating expenses.
- B. The ASB will have discretion with regard to the expenditure of all funds allocated to it, subject only to such accounting and audit requirements mutually determined by the treasurer and the ASB.

SECTION 7. Staff. The ASB will utilize the staff of the Academy for all support, within the budgetary constraints of the ASB, and the Academy will make available to the ASB such staff support as may be requested. Costs for such staff support, including overhead expenses ascertained pursuant to a formula mutually determined by the treasurer and the ASB, will be included in the ASB budget.

SECTION 8. Communications with the Actuarial Profession The ASB shall issue an annual report which will include a description of its activities for the prior fiscal year, including commentary on its standards activities, administrative matters, and finances. The ASB shall cooperate with duly constituted actuarial authorities charged with enforcing standards of professional practice, and respond to inquiries regarding actions of the ASB, including the interpretation of standards promulgated or adopted by the ASB

ARTICLE X 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 XI 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 any such person's 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 one or more of them 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 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 the individual may be lawfully entitled.

ARTICLE XII 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 XIII AMENDMENTS

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

PREScribed EXAMINATIONS

The Academy Board of Directors, in accordance with Article I, Section 2B of the Bylaws prescribes examinations as follows.

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

Associateship in: Casualty Actuarial Society
Society of Actuaries

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

Enrolled Actuary under Subtitle C of the Title III of the Employee Retirement Income Security Act of 1974.

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

PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT, QUALIFICATION, AND PRACTICE*

PART I: INTRODUCTION

The development of standards of professional conduct, qualification standards, and standards of practice has become a major area of involvement for the American Academy of Actuaries in recent years. The development and enforcement of such standards are essential for the actuarial profession to be publicly recognized as a profession.

Standards are expressed in three distinct areas:

1. *Ethics*—A professional should conduct activities in an ethical way. A professional should be sure to accept assignments only within areas of competence, should deal honestly and completely with clients or an employer, and should consider and deal with potentially misleading aspects of any work product.
2. *Qualifications*—A professional should give actuarial advice only when qualified to do so. Evidence of qualification to perform certain designated actuarial functions is provided by educational training and experience.
3. *Quality of Work*—A professional should produce work of high quality. A professional should be sure to correctly use acceptable and appropriate assumptions and techniques, and should be sure that such assumptions and techniques are appropriate for the situation at hand.

The Academy addresses the area of *ethics* by promulgating standards of conduct entitled "Guides and Interpretative Opinions as to Professional Conduct." Such Guides and Opinions provide general guidance to ethical conduct for all actuaries.

The Academy addresses the area of *qualifications* in certain instances involving publicly required statements of actuarial opinion. Such qualification standards are subject to the same requirements for development as exist for Guides and Opinions.

The Academy addresses the area of *quality of work* by promulgating Standards of Practice and Actuarial Compliance Guidelines adopted by the Actuarial Standards Board and its predecessor, the Interim Actuarial Standards Board. Such standards and guidelines provide more specific guidance in particular practice areas.

The Academy believes that following appropriate procedures is necessary in the development of professional standards. The following were considerations in developing these procedures.

1. Standards of conduct, qualification, and practice are the cornerstones for the effective self-regulation of a profession.
2. For professional standards to achieve credibility with audiences outside the profession, the public must be assured that such standards are responsibly developed.
3. It is essential that the differences among the various types of professional standards be clearly articulated, so that the standards will become more meaningful and useful to all actuaries.
4. Procedures must be followed which allow full participation of the membership in the development of professional standards in order that such standards are validated and become generally accepted.
5. The content of standards and the procedures by which they are developed must meet all applicable legal criteria.
6. An effective disciplinary mechanism is dependent upon the development of generally accepted standards of conduct, qualification, and practice.

The procedures contained in this document apply to the development by the American Academy of Actuaries of new or revised standards of professional conduct, qualification, and practice. Part II includes the procedures applicable to standards of professional conduct and qualification standards, while Part III applies to standards of practice.

The term "exposure draft" as used herein refers to a proposed draft of a professional standard for which the comments of the membership and other interested parties are being solicited. An exposure draft has not received final approval and thus is not in effect during the exposure process.

The following are definitions of the various types of professional standards:

1. *Guide*

The Guides to Professional Conduct are a generic code of professional ethics relating to the conduct of the actuary and include demeanor and relationships with other actuaries and the public at large. The Guides outline the ethical responsibilities that adhere to all members of the Academy.

An allegation of a violation of a Guide by a member is a serious charge that should be referred to the Committee on Discipline. The entire range of disciplinary sanctions as set out in Article VIII of the Bylaws is available for an infraction of the Guides.

2. *Opinion*

The Interpretative Opinions as to Professional Conduct also represent a code of professional ethics.

*The Procedures for the Development of Standards of Professional Conduct, Qualification Standards, and Standards of Practice were adopted by the Board of Directors on October 14, 1987 and revised in 1990 to reflect the creation of the Actuarial Standards Board. These procedures replace prior procedures adopted by the Board of Directors in 1981 and amended in 1985.

However, an Opinion is an expansion of a particular Guide. Where Guides are generic in nature, Opinions are specific to provide more detailed considerations as to ethical conduct.

An Opinion has the same disciplinary standing as a Guide.

3. *Standard of Practice**

Actuarial Standards of Practice indicate how fundamental concepts and principles should be applied in a variety of circumstances. Standards of Practice include statements on technique, applications, procedures, and methods that have been generally accepted by the profession. The standards take into account problems arising from limited information, time constraints, and other practical difficulties, as well as conflicts with regulatory or other restrictions.

An actuary who is contemplating the use of principles or practices that differ materially from a Standard of Practice should consider the possible disciplinary effect of such action by referring to Opinion 4.

4. *Compliance Guideline*

An Actuarial Compliance Guideline addresses situations where actuarial work is done in response to controlling regulatory bodies or other professional organizations that have established rules or requirements that are not necessarily in accordance with generally accepted actuarial principles and practices, or that may prevent the actuary from applying the full range of professional judgment.

An actuary who is contemplating the use of principles or practices that differ materially from a Compliance Guideline should consider the possible disciplinary effect of such action by referring to Opinion 4.

PART II: PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT AND QUALIFICATION STANDARDS

Substantial compliance with these procedures is required for a standard of professional conduct or a qualification standard to become effective and applicable to the activities of members of the Academy.

These procedures do not apply when the Board of Directors, by a two-thirds vote for good cause, finds that expo-

sure draft procedures are impractical because of compelling circumstances. In such event, the Board may direct that a standard of professional conduct or a qualification standard be promulgated and made effective on an interim basis. Such interim pronouncement will also be issued as an exposure draft as soon as practical, but in any event no later than 60 days after the effective date of the promulgation. After completion of a regular exposure process, the new pronouncement will be substituted in total for the interim pronouncement.

The procedures for handling exposure drafts of standards of professional conduct and qualification standards that are specified below will also be utilized in those instances in which it is decided to expose a pronouncement other than a professional standard. Examples of such "other pronouncements" are the Risk Classification Statement of Principles (exposed in 1979 adopted in 1980) and the revised Statement of Purpose of the Academy (exposed and adopted in 1981). Exposure of such "other pronouncements" is at the option of the Board of Directors.

A. *Procedures*

1. *Development*—The committee developing the proposed standard pronouncement is free to utilize the input of non-committee members, as well as committee members, in preparing the proposed standard. The committee is encouraged to seek out a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public hearing to solicit ideas in the initial developmental stages of a proposed standard. To be considered for exposure, the draft must be accompanied by a written report from counsel advising the Board of Directors of the draft's compliance with any applicable law or regulation and other applicable legal issues.
2. *Approval to Expose*—The proposed standard will be presented to the Board with a request that the Board approve exposure of the document. The Board can choose to approve the committee draft for exposure with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard. Under unusual circumstances, the Executive Committee or the President may act in place of the Board to authorize exposure.
3. *Format*—The exposure draft should contain the following information:
 - a. Title page
 - b. Date
 - c. Status and history of the draft to date
 - d. Draft being exposed
 - e. Other supporting material, if any

*The Actuarial Standards Board (ASB) succeeded the Interim Actuarial Standards Board in 1988. The ASB has determined that Actuarial Standards of Practice shall be the name applied to all standards of practice. The terms Recommendations and Interpretations will be replaced accordingly, however, in the transitional period, Recommendations and Interpretations as published remain in force as Actuarial Standards of Practice.

- f. Address to send comments
- g. Deadline for submitting comments
- h. Names of committee members (no organizational affiliations shown)

4. *Production*

- a. The Washington office will handle production of the exposure draft.
- b. The committee chairperson is encouraged to provide the Washington office with photo-ready copy in order to expedite processing time.
- c. This phrase "exposure draft" will appear on each page, so that copied extracts will not be misinterpreted as final standards.
- d. The exposure draft will be produced in booklet form. Color coding will be used as appropriate.

5. *Deadline*—The deadline for comments is set by staff unless the Board specifies a date and is normally 60 days after the expected distribution date. A longer time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the President. An absolute minimum of 30 days must be permitted under all circumstances.

6. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent, in order to minimize mailing costs.

7. *Non-Members*—The committee chairperson, after consulting with appropriate officers and staff of the Academy, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the Board. Copies of the exposure draft will be made available to anyone else upon request.

8. *Processing*

- a. All comments are to be sent to the Washington office of the Academy. Each response is assigned a sequential number upon receipt.
- b. A permanent file of all comments is maintained in the Washington office.
- c. Responses are distributed to the committee in batches by the Washington office.
- d. The committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are for-

warded to the Washington office for inclusion in the above procedure.

- e. Oral comments received by the Washington office or the committee chairperson will not be processed unless they are subsequently committed to writing.

9. *Communications with Respondents*

- a. Each individual submitting a response receives an acknowledgment of receipt from the Washington office.
- b. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.
- c. Generalized committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section 10 following.

10. *Status Reports*—Status reports on the deliberation of a committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the President.

- a. Such reports should be for the entire membership and not just those initially responding. The preferred vehicle for such status reports is *The Actuarial Update*.
- b. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission.
- c. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

11. *Committee Deliberations*

- a. Views of non-members as well as members will be considered.
- b. All comments received will be given appropriate consideration.
- c. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.
- d. A review of counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law.

12. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft. Non-members of the committee may speak only if the prior approval of the chairperson is obtained.
13. *Public Hearings*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. See Section B following for further comments.
14. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.
15. *Final Approval*—The final standard will be presented to the Board for its approval. The Board can choose to approve the committee draft for promulgation with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard.
16. *Promulgation*
 - a. The Washington office will distribute the final standard.
 - b. The format of the final standard is as follows:
 - Title page
 - Date
 - Final standard
 - Other supporting material, if any
 - Names of committee members (no organizational affiliations shown)
 - c. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final standard. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale is provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.
 - d. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following Board approval unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent in order to minimize mailing costs.

- e. Final standards will be incorporated into the *Yearbook*. "Other pronouncements" will be incorporated into the *Yearbook*, at the direction of the Board.

17. *Minority Opinions*

- a. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested.
- b. It is permissible for a committee to expose alternative wording for comment, i.e., two or more versions of certain sections of the draft, in order to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.
- c. If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.
- d. Proposed changes in the standards of professional conduct or qualification standards require at least a majority vote of the committee and the Board to expose. Adoption requires a two-thirds vote of the committee and the Board.

B. *Public Hearings*

1. *Decision*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. Factors to be considered in deciding whether a public hearing should be held include:
 - a. The complexity of the exposure draft.
 - b. Its (anticipated) controversial nature.
 - c. The professional significance of the draft.
 - d. Other relevant considerations.
2. *Arrangements*—Arrangements for the public hearing will be made by the Washington office. Expenses directly related to the hearing will be borne by the Academy, including the cost of a hearing room, tape-recording service, transcription service, audiovisual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense.
3. *Location*—If convenient, attachment to an otherwise scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred.
4. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update*.

or otherwise, at least 30 days prior to the hearing. Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

5. *Moderator*—The committee chairperson will normally moderate, although the committee chairperson may request that another moderator be chosen, e.g., a Vice President, the President, or the Executive Director.
6. *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.
7. *Agenda*—A list of speakers and a brief agenda shall be available one hour prior to the hearing. Copies will be available at the hearing.
8. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.
9. *Questions and Answers*—Time should be allowed for questions and answers, if possible.
10. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to non-members as well as members for both formal presentations and for questions and comments. Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements will be heard only after all regularly scheduled speakers and only if time permits.
11. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis.

C. Documentation

1. All written responses, tapes and transcripts, and other relevant materials connected with the development of a standard are available for inspection or listening in the Washington office during normal working hours.
2. Copies of the above will be distributed to the committee and certain other Academy officials (e.g., President, other officers) without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

PART III. PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PRACTICE

The following procedures for the development of actuarial standards of practice were adopted by the Actuarial Standards Board in January 1989.

A. Appointment Procedures for Operating Committees

1. Standards setting areas have been identified in six broad categories: casualty, health, life, pension, retiree health care, and specialty (the last category includes topics which do not fall clearly into one of the other areas or may include topics which contain elements of more than one area). Each of these standards areas has an "operating committee" that is responsible for the drafting and preparation of standards of practice for consideration by the ASB. These are:
 - Casualty Committee of the ASB
 - Health Committee of the ASB
 - Life Committee of the ASB
 - Pension Committee of the ASB
 - Retiree Health Care Committee of the ASB
 - Specialty Committee of the ASB
2. The makeup of the operating committees is intended to be generally representative of the various interests and subspecialties in the profession for the particular practice area. The number and membership of such committees shall be determined by the ASB. The ASB may establish additional committees, subcommittees, or task forces as it deems appropriate to carry out administrative or advisory functions in support of its operations.
3. Operating committee chairpersons shall be recommended by the ASB chairperson and approved by the ASB members. Members of the operating committees shall be appointed by each operating committee chairperson with the consent of the ASB. Appointments are for a one-year period.
4. Each committee chair will submit a proposed committee roster by September 1 to be reviewed for acceptance at a subsequent ASB meeting.
5. The number of members on each operating committee, subcommittee, or task force shall be determined by the ASB, although this authority may be delegated to the chairpersons of the operating committees.
6. The ASB has the authority to determine the tenure of chairpersons and members of the operating committees, subcommittees, or task forces.
7. Persons who are not members of the Academy may be appointed to operating committees with the approval of the ASB.

B. Attendance and Participation at ASB Meetings

1. The ASB shall meet at least four times annually. Additional meetings of the ASB shall be called whenever the chairperson or at least four members of the ASB so request.
2. Any matter before the ASB shall be deemed approved only when at least six (6) members of the ASB vote in the affirmative at a meeting of the ASB. Votes may also be conducted by mail and/or by telephone poll (subsequently documented). In that case a decision can only be rendered when:
 - (a) All members have been contacted by phone or mail; and
 - (b) There are at least seven (7) affirmative votes

All members of the ASB will have equal authority and responsibility to pass judgement upon all matters under consideration by the ASB, regardless of the area of actuarial practice in which the individual member may specialize.

3. In order for areas of standards of practice to be identified, an ongoing identification and prioritization of topics where standards need to be articulated is required. Each operating committee chair or representative should attend the first ASB meeting of the year to present the objectives and strategic plans of the committee for the coming year. Operating committees are responsible for preparing such lists for ASB review.
4. Each operating committee chair or representative should attend at least three meetings of the ASB for every standard developed: the first meeting for a preliminary discussion of and education on the proposed standard, a second meeting before a draft is being considered by exposure, and a third meeting when the proposed standard is submitted for adoption by the ASB.
5. The following policy relates to attendance of non-ASB members at its meetings:
 - a. All meetings of the ASB are open, and members of the profession and the public at large are invited to attend and observe the proceedings of the ASB. Seats will be made available in the meeting room for observers.
 - b. The ASB may also meet in executive session from time to time.
 - c. In order to provide members of the profession and the public at large with an opportunity to attend meetings of the ASB, notice of the time, place, and potential agenda items will be published in *The Actuarial Update*.
 - d. Participation at meetings of the ASB is limited to members of the ASB and other individuals invited

to participate by the chairperson. Individuals invited to speak could be representatives of operating committees, individual actuaries, representatives of other interested organizations, or members of the public at large.

- e. Any individual may request an opportunity to address the ASB. Such requests must be in writing, addressed to the chairperson of the ASB, and must be received at least ten days prior to the meeting. The request must indicate the subject matter of the proposed presentation, and the reasons why the request is being made. In addition, if the discussion concerns a pending standard, the individual must first submit his/her views to the relevant operating committee. The decision to grant an opportunity to address the ASB rests with the chairperson, who will base his/her decision on the relevance of the request to the ASB's pending agenda and time constraints.

C. Process for Standards Development

1. The ASB directs the operating committees, subcommittees, and task forces in the development of standards and sets priorities for all work undertaken by them.
2. A proposed standard of practice is to be developed generally under the authority of an appropriate operating committee, but on occasion, another committee or task force may be appointed to assume responsibility for a particular project.
3. The committee developing a proposed standard may utilize the input of non-committee members, as well as committee members. The committee is encouraged to seek a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public meeting to solicit ideas in the initial developmental stages of a proposed standard.
4. When the committee developing a proposed standard has completed initial consideration of the standard, it will present the standard to the ASB with a request that the ASB approve exposure of the document. All standards which are to be considered for eventual adoption must undergo the exposure process as described in this section.
5. To present a proposed standard to the ASB for exposure, at least a majority of the entire membership of the operating committee must vote in the affirmative. However, in special or unusual circumstances, by a majority vote of the ASB, drafts of standards under development at any stage of the process will be forwarded to the ASB for review and possible action even though the draft failed to receive favorable consideration in the operating committee.

6. To be considered for exposure, a draft must be accompanied by a written report from Counsel advising the ASB of the draft's compliance with any applicable law or regulation.
7. The ASB will normally either expose the proposed standard or return it to the operating committee with appropriate comment or direction, including direction to terminate work on the project. The ASB reserves the right to make changes in the wording of a proposal by a committee. It reserves the right to do so if in the judgment of the ASB special or unusual circumstances warrant such action.
8. Minority opinions in exposure drafts are permitted to the extent determined appropriate by the ASB. However, if minority opinions are expressed, they should be accompanied with a clear explanation of the nature of the dissent.

D. *Format for Exposure Drafts*

1. The ASB has adopted a specific format for use by the operating committees in submitting proposed exposure drafts and final drafts for approval. Each committee should submit proposed and final documents in the adopted format.
2. The operating committees should provide background reference materials to ASB members prior to the review of any proposed exposure draft. These references should include:
 - a. Description of the project
 - b. Brief glossary of terms related to the particular discipline
 - c. General background and/or historical information
 - d. Identification of critical or controversial issues
3. The proposed exposure draft should be submitted to the ASB with the following information:
 - a. Table of contents
 - b. Transmittal memorandum which includes:
 - (1) Name of the proposed standard
 - (2) Date when submitted to ASB
 - (3) Deadline for submitting comments
 - (4) Forwarding address for comments
 - (5) Brief discussion of status and history
 - (6) Names of committee members (with no organizational affiliations shown)
 - c. Proposed standard of practice
 - d. Other supporting materials, if any

4. Since each committee has a target date for the publication of an exposure draft, certain timing constraints of the ASB need to be considered. To allow adequate time for review, the committees should have draft materials ready for distribution as early as possible prior to the ASB meetings.
5. Exposure drafts are not available for distribution until approved for exposure by the ASB. After an exposure, a redraft of the document can be released on request after it has been distributed to the ASB.

E. *Standards Adoption Procedures*

1. At least two-thirds of the entire membership of the operating committee must vote in the affirmative for an operating committee to present a proposed standard to the ASB for adoption.
2. Following completion of the exposure process, the operating committee will present a final proposed standard to the ASB. This proposed standard must be accompanied by a written report from Counsel advising the ASB of the draft's compliance with applicable law or regulation.
3. The ASB reserves the right to approve the proposed standard for adoption or return it to the operating committee with appropriate comment or direction. The ASB reserves the right to make substantive changes in a proposal by a committee. It reserves the right to do so if in the judgment of the ASB special or unusual circumstances warrant such action.
4. A proposed final standard may not be released until approved by the ASB.

F. *Exposure Process*

1. *Production*
 - a. The Washington office of the Academy will handle production of the exposure draft.
 - b. Staff will prepare the photo-ready copy for publication.
2. *Deadline*—The deadline for comments is set by staff unless the ASB specifies a date and is normally 60 days after the expected distribution date. A longer time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the chairperson of the ASB, or a vice-chairperson. A minimum of 30 days must be permitted under all circumstances.
3. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless extreme time urgency necessitates a special mailing. A special mailing requires the approval of the chairperson of the ASB, or a vice-chairperson.

4. *Non-Members*—The operating committee chairperson, after consulting with ASB and staff, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the ASB. Copies of the exposure draft will be made available to anyone else upon request.

5. *Processing*

- a. All comments are to be sent to the Washington office of the Academy where a permanent file of all comments is maintained. Responses are distributed to the operating committee in batches by the Washington office. Each comment letter is assigned a sequential number upon receipt.
- b. The operating committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are forwarded to the Washington office of the Academy for inclusion in the above procedure.
- c. Oral comments received by the Washington office of the Academy or the committee chairperson will not be processed until they are received in writing.

6. *Communication with Respondents*

- a. Each individual submitting a response receives an acknowledgment of receipt from the Washington office of the Academy.
- b. Comment letters will be available for inspection by Academy members and other interested parties, unless the writer requests confidentiality.
- c. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the operating committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.
- d. Generalized operating committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section G following.

7. *Status Reports*

- a. Status reports on the deliberations of an operating committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the chairperson of the ASB.
- b. Such reports should be for the entire membership and not just those initially responding. The

preferred vehicle for such status reports is *The Actuarial Update*.

- c. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission.
- d. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

8. *Committee Deliberations*

- a. Views of non-members as well as members will be considered.
- b. All comments received will be given appropriate consideration.
- c. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.
- d. A review by counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law or regulation.

9. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft. Non-members of the committee may speak only if the prior approval of the chairperson is obtained.

10. *Public Hearings*—Public hearings are not generally required, but may be authorized by the chairperson of the ASB. Factors to be considered in deciding whether a public hearing should be held include:

- a. The complexity of the exposure draft
- b. Its (anticipated) controversial nature
- c. The professional significance of the draft
- d. Other relevant considerations

11. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.

G. *Distribution of Final Standard of Practice*

1. The Washington office of the Academy will distribute the final standard.
2. Staff will prepare the photo-ready copy for publication.
3. The final standard should contain:
 - a. Table of contents

- b. Transmittal memorandum
 - c. Final standard of practice
 - d. Other supporting material, if any
 - e. Names of committee members (with no organizational affiliations shown)
4. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final pronouncement. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale should be provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.
 5. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following ASB approval unless urgency necessitates a special mailing. A special mailing requires the approval of the chairperson of the ASB and should be used only when urgent, in order to minimize mailing costs.

H. *Minority Opinions*

1. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested.
2. A committee may expose alternative wording to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.
3. If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.

I. *Public Hearings*

1. *Arrangements*—Arrangements for the public hearing will be made by the Washington office of the Academy. Expenses directly related to the hearing will be borne by the ASB, including the cost of a hearing room, tape recording service, transcription service, audio-visual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense.
2. *Location*—If convenient, attachment to a scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred.
3. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update* or otherwise, at least 30 days prior to the hearing.

Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

4. *Moderator*—The moderator will be selected by the chairperson of the ASB, or a vice-chairperson.
5. *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.
6. *Agenda*—A list of speakers and a brief agenda should be available one hour prior to the hearing. Copies will be available at the hearing.
7. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.
8. *Questions and Answers*—Time should be allowed for questions and answers, if possible.
9. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to non-members as well as members for both formal presentations and for questions and comments. Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements will be heard only after all regularly scheduled speakers and only if time permits.
10. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis.

J. *Documentation*

1. All written responses, tapes and transcripts of public hearings and other relevant materials connected with the development of a standard are available on request.
2. Copies of the above will be distributed to the committee and the ASB or the ASB chairperson without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

NOTE: Standards of Practice (including Recommendations and Interpretations) are not contained in the *Yearbook*, but are compiled in binders available to Academy members and other interested parties.

GUIDES TO PROFESSIONAL CONDUCT

PREAMBLE

Professional conduct involves the actuary's own sense of integrity and professional relationship with those to whom the actuary renders services, with an employer, with other members of the profession and with the world at large. In all these relationships, every member of the profession is concerned not only with the member's own professional conduct but, as the good name of the profession is the concern of all its members, with the professional conduct of all actuaries.

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 interpretation in relation to the variety of circumstances that occur in practice.

The Committee on Guides to Professional Conduct answers inquiries about professional conduct, including both general inquiries and those relating to particular situations. Complaints and questions involving named members should not be directed to this Committee but rather to the Chairperson of the Committee on Discipline. Questions involving the proper application of standards of practice in a particular situation should be referred to the Chairperson of the appropriate Operating Committee of the Actuarial Standards Board for guidance.

GUIDES

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 giving actuarial advice and will give such advice only when 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 such service or association may be used in a manner that is contrary to the public interest or the interest of the profession or in a manner to evade the law.

2. *Relationship and Responsibility of the Actuary to Clients and Employers.*

- (a) The member will assure that it is clear to those concerned who is the member's client or employer and in what capacity the member is serving.

- (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 professional work.

- (c) The member will recognize the ethical responsibilities owed to any person or organization whose actions may be influenced by actuarial opinions or findings. When it is not feasible to render opinions or findings directly to such person or organization, the member will leave no doubt that the member is the source of the opinions or findings and will clearly indicate personal availability to provide supplemental advice and explanation. If such opinions or findings are submitted to another actuary for review, either the member or the other actuary will be available for supplemental advice and explanation.

- (d) The member will not perform an actuarial service in any situation in which there is or may be a conflict of interest, whether one or more clients or employers are involved, if the conflict makes or is likely to make it difficult to act independently. In any situation in which there is either the appearance, or the potential, of a conflict of interest the member will not act unless there has been a full disclosure of the situation to the parties involved and the parties have expressly agreed to the member's performance of the service.

- (e) The member will make full and timely disclosure to a client as to all direct and indirect compensation that the member or the member's firm may receive from all sources in relation to any assignment the member or firm undertakes for the client.

3. *Relations with Other Actuaries.*

The member will conduct all professional activities on a high plane. The member will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. While recognizing that there is substantial room for honest differences of opinion on many matters, the member will not condone what the member believes may be another actuary's serious professional fault.

4. *Actuarial Calculations and Communications.*

- (a) The member will customarily include in any report or other actuarial communication quoting actuarial values a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.
- (b) The member will exercise due diligence to ensure: that any calculations or recommendations made or opinions rendered by, or under the direction of, the member are based on sufficient and reliable data, to the extent such data are reasonably available; that any assumptions made are adequate and appropriate; and that the

methods employed are consistent with the sound actuarial principles and practices established by precedents or common usage within the profession and within the applicable jurisdictions. If, nevertheless, a member is requested or chooses to prepare a study which in the member's opinion deviates from this practice, any resulting report or other actuarial communication will include an appropriate and explicit qualification.

- (c) The member will have due regard to the requirements of laws and regulations, recognizing their intent with respect to designated publics.

5. *Advertising.*

The member will not engage either directly or indirectly in any advertising or other activity which can reasonably be regarded as being likely to attract professional work in a

deceptive manner, or where the content is false, fraudulent, misleading or unprofessional.

6 *Titles and Designations.*

The member will not use a title or designation dependent upon elective or appointive position within the Academy in such a manner as might convey the appearance that the member is acting in such capacity on behalf of the Academy, unless actually acting in such capacity.

NOTE: Guides to Professional Conduct are continually under review by the Committee on Guides to Professional Conduct. Promulgation of the Guides is through authority of the Board of Directors. The Guides in their present format were adopted in 1969 and revised in 1973, 1976, and 1981.

INTERPRETATIVE OPINIONS AS TO PROFESSIONAL CONDUCT

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Opinions as to Professional Conduct are expansions of the Guides in particular areas. They are developed by the Committee on Guides to Professional Conduct and are published in accordance with procedures prescribed by the Board of Directors.

INTERPRETATIVE OPINION 1: RELATIONS
WITH OTHER ACTUARIES

(Adopted 1969; Revised 1976, 1979, 1984)

INTRODUCTION

"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."—Francis Bacon

Much of a professional's knowledge comes from what has been contributed to the profession by others before. This does not cease with the past, however. There must be continual interchange of information 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.

Thus, there is the necessity, as well as the desirability, of 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.

A characteristic of, and a satisfaction to, the professional is to have the respect and good opinion of fellow practitioners. Mutual confidence is built on adherence to ethical conduct and professional courtesy.

Competence and concern for clients require that a professional be ready to refer work to specialists or consult with them, where appropriate.

OPINION

(a) *Professionalism.*

An actuary, as a professional, will show courtesy toward other actuaries and their clients.

(b) *Disagreements and Differences of Opinion.*

Because of the nature of actuarial work, differences of opinions among actuaries may arise, particularly in choices of assumptions and methods. Guides 1(a) and 3 are applicable. It is expected that discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another, will be conducted objectively and with courtesy.

An actuary, in the course of employment or an engagement, may encounter a situation such that the best interest of the employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which lend support to the alternative opinion. Guide 3 and this Opinion should not be construed as preventing the actuary from expressing such alternative to the employer or client.

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

(c) *Responsibility of Actuary if Illegal or Unprofessional Acts by Another Actuary are Suspected*

An actuary may have reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of professional activity. In such cases the actuary should confer with the Committee on Discipline, and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. In such a case, the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should consider seeking legal

counsel; action may bring the possibility of a defamation suit; inaction may bring civil charges

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. An actuary who condones another actuary's misconduct is also guilty of misconduct. Ethical conduct is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience.

The Committee on Guides to Professional Conduct stands ready to confer with any actuary who needs guidance regarding a problem of professional ethics whether the problem concerns a member or another actuary who is not a member.

(d) *Change of Actuary or Appointment of Additional Actuary*

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

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

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

In such consultation, the relevant items for discussion include: (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between the principal and the other actuary as to matters of actuarial concern; and (4) whether there are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on the principal's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before deciding whether to act.

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

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

INTERPRETATIVE OPINION 2: USE OF TITLES AND DESIGNATIONS

(Adopted 1970; Revised 1984)

INTRODUCTION

Guide 6 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.

OPINION

(a) *Appropriate Signatures*

The designation "M.A.A.A." may be signed or may be written as "Member of the American Academy of Actuaries." As an example of the use of titles by a member, consider an employee who has the title of "Assistant Actuary" conferred by an employer and is also a Member of the Academy. The member would sign as follows:

J. H. Jones, M.A.A.A.
Assistant Actuary
or
J. H. Jones, Member of the
American Academy of Actuaries
Assistant Actuary

The use of a designation is optional.

(b) *Academy Business*

A member of the Board of Directors may use the 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. This principle applies to all elective or appointive positions in the Academy. Regardless of offices held, either elected or appointed, the member may never speak for the Academy or for one of its committees unless authorized to do so by the Board of Directors.

(c) *Non-Academy Activities*

A member may not include on a letterhead any references to offices and committee membership held in the Academy, except when used for Academy business.

(d) *References.*

It would not be a violation of Guide 6 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 announcing a member's promotion or change in employment or on any similar occasion. The ultimate test is whether the reader could be led to conclude that the member is speaking for the Academy or one of its component parts.

INTERPRETATIVE OPINION 3: PROFESSIONAL COMMUNICATIONS OF ACTUARIES

(Adopted 1970; Revised 1981)

INTRODUCTION

This Opinion applies to all written communications by actuaries on actuarial subjects and, unless clearly inapplicable, to oral communications as well. However, advertising, which is the subject of Opinion 6, is not included.

OPINION

(a) *Communications.*

(1) *Important Kinds of Communication.* Several kinds of actuarial communication are of such importance as to warrant specific mention:

- (i) *Statement of Actuarial Opinion.* A statement of actuarial opinion is a formal statement of the actuary's professional opinion on a defined subject. It outlines the scope of the work but normally does not include descriptive details. The actuary takes responsibility for the opinion expressed, and must stand ready to answer for it.
- (ii) *Actuarial Report.* An actuarial report is a document, or other presentation, prepared as a formal means of conveying the actuary's professional conclusions and recommendations, to record and communicate the methods and procedures, and to ensure that the parties addressed are aware of the significance of the actuary's opinion or findings. An actuarial report customarily should describe or identify the data, assumptions and methods used with sufficient clarity that another actuary practicing in the same field could make an objective appraisal of the reasonableness and validity of the report.
- (iii) *Statement of Actuarial Review.* A statement of actuarial review is a formally communicated ap-

praisal of actuarial work done by another person. The actuary who signs a statement of actuarial review for public use or reliance must be free of any material financial or organizational relationship with any person whose work is being appraised or with that person's client, employer, or other affiliate. A statement of actuarial review which is not to be communicated to third parties by the client or the employer, and which within its own text is identified as such, is not a "statement of actuarial review for public use or reliance," and financial or organizational independence is not required.

(iv) *Required Actuarial Document.* A required actuarial document is an actuarial communication of which the formal content is prescribed by law or regulation. A required actuarial document should meet the guidelines for an actuarial communication as well as those standards required by law or regulation.

(2) *Form and Content.* The form and content of any actuarial communication should meet the needs of the particular circumstances, taking into account the knowledge and understanding of the users and the actuary's relationship to the users.

(3) *Non-Independence.* Any actuarial communication made by an actuary who is not financially and organizationally independent concerning any matter related to the subject of the communication should disclose any pertinent relationship which is not apparent.

(4) *Reliance on Another.* An actuary who makes an actuarial communication assumes responsibility for it except to the extent the actuary disclaims responsibility by stating reliance on another person. Reliance on another person means making use of that person's work without assuming responsibility therefor. A communication making use of any such reliance should define the extent of reliance.

(5) *Responsibility for Written Actuarial Communication.* Any written actuarial communication must be signed with the name of the actuary who is responsible for it. The name of an organization with which the actuary is affiliated may be incorporated into the signature, but the actuary's responsibilities and those of the organization are not affected by the form of the signature.

(b) *Users*

(1) *Direct Users.* A client or employer is the direct user of the actuary's service, distinguished from an indirect user in that the direct user has the opportunity to select the actuary and is in a position to communicate directly with the actuary about qualifications, work, and recommendations.

(2) *Indirect Users.* Information prepared by an actuary may be used by another person in a way which may influence the actions of a third party. If such infor-

nation is to be conveyed to any such indirect users by someone other than the actuary, the actuary should recognize the risk of misquotation, misinterpretation or other misuse of its actuarial aspects. The actuary should take all reasonable steps to ensure that the actuarial material is presented fairly, that the presentation as a whole is clear in its actuarial aspects and that the actuary is identified as the source of the actuarial aspects and as the individual who is available to answer questions.

- (3) *General Responsibility to Users* An actuary has a responsibility to direct users, to whom the actuarial communications are generally directed. An actuary's obligation to observe standards of professional conduct is the same for indirect users as for direct users and whether acting as a consultant or as an employee.
- (4) *Protecting the Interests of Indirect Users.* The actuary does not normally have an obligation to communicate with any person other than the client or employer. If aware of any significant conflict between the interests of indirect users and the interests of the client or employer, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

(c) *Miscellaneous.*

- (1) *Conflict With Professional Judgment* If the service requested by a client or employer produces a result which conflicts materially with the actuary's professional judgment, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.
- (2) *Advocacy* When an actuary acts, or may seem to be acting, as advocate for a client or employer, the nature of that relationship should be disclosed to directly interested parties. The actuary should support the position of the client or employer only to the extent the actuary is satisfied that that position is professionally supportable, recognizing that honest differences of opinion may exist. The actuary's professional judgment should not be subordinated to the judgment of others.
- (3) *Responsibility Not Dependent on Fee.* The waiving of a fee for professional services, either partially or totally, does not relieve the actuary of the need to observe professional standards.
- (4) *Documentation.* Records and other appropriate documentation of the actuary's work should be maintained by the actuary and retained for a reasonable period of time. Documentation should be sufficiently complete so that another actuary practicing in the same field could follow the work.
- (5) *Availability of Documentation* Documentation should be available to the actuary's client or employer, and it should be made available to other persons when the

client or employer so requests, assuming appropriate compensation and provided such availability is not otherwise improper. In the absence of specific agreement between an actuary and the client or employer, ownership of documentation is normally established by law

- (6) *Obligation Imposed by Law* Laws and regulations may establish restraints and obligations on the part of the actuary toward designated publics. The requirements of laws and regulations are binding, but when such requirements are in conflict with professional standards, they should be recognized as flowing directly from the laws and regulations and not from professional considerations.

INTERPRETATIVE OPINION 4: ACTUARIAL PRINCIPLES AND PRACTICES

(Adopted 1982)*

INTRODUCTION

This Opinion interprets Guide 4(b)

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment and perspective in relation to the circumstances applicable to the particular situation and the purpose for which the results are intended. Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for different purposes. It therefore would be inappropriate to prescribe inflexible guides for the performance of the actuary's work.

On the other hand, there is merit in adopting statements of principles relating to the appropriate application of actuarial science in its various aspects. The making and the observing of such statements tends to minimize both the possibility of misunderstanding or misinterpretation by those who rely on the actuary's work and the likelihood of need for disciplinary action under the Academy's Bylaws.

This Opinion addresses the question of soundness of principles and practices used by the actuary as distinct from "actuarial soundness" of a specific financing arrangement. "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, general opinions as to "actuarial soundness" should be avoided, wherever possible, and 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.

OPINION

- (a) *Generally Accepted Actuarial Principles and Practices.*

Guide 4(b) requires the actuary to "exercise due dili-

*Revised in 1990 to reflect the creation of the Actuarial Standards Board

gence to ensure . . . that the methods employed are consistent with the sound actuarial principles and practices established by precedents or common usage within the profession . . ." Such "sound actuarial principles and practices" constitute Generally Accepted Actuarial Principles and Practices.

(b) *Sources of Generally Accepted Actuarial Principles and Practices.*

Sources of Generally Accepted Actuarial Principles and Practices emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes, but is not limited to, the Actuarial Standards of Practice and Actuarial Compliance Guidelines adopted by the Actuarial Standards Board, the Recommendations and Interpretations published under the auspices of the American Academy of Actuaries;* the professional journals of recognized professional actuarial organizations (including the Statements of Principles promulgated by the Society of Actuaries and the Casualty Actuarial Society), recognized actuarial textbooks and study materials; and applicable provisions of law and regulations; and may include standard textbooks or other professional publications in related fields such as mathematics, statistics, accounting, economics and law.

(c) *Standards of Practice and Compliance Guidelines*

An actuary working in a specialized field should take into consideration any published Standard of Practice or Compliance Guideline of the Actuarial Standards Board.

An actuary who uses principles or practices which differ materially from any published Standard of Practice or Compliance Guideline must be prepared to support the particular use of such principles or practices and should include in an actuarial communication appropriate and explicit information with respect to such principles and practices.

An actuary may wish to take into consideration an exposure draft or other version of a proposed Standard of Practice or Compliance Guideline. Any such proposed Standard of Practice or Compliance Guideline is subject to withdrawal or to revision prior to adoption. If an actuary uses any such proposal it should be identified clearly as such, and measures should be taken to assure that the user appreciates the possible consequences of using a proposal that is subject to withdrawal or revision.

When dealing with a specific situation not covered by a published Standard of Practice or Compliance Guideline, the actuary should be aware of relevant precedent and generally available literature in deciding what constitutes Generally Accepted Actuarial Principles and Practices.

(d) *Professional Judgment Prevails*

In all cases the professional judgment of the actuary should prevail

INTERPRETATIVE OPINION 5:
QUALIFICATIONS TO GIVE ADVICE IN A
SPECIFIC SITUATION

(Adopted 1973; Revised 1975, 1978, 1983)

INTRODUCTION

This Opinion interprets Guide 1(h). The actuary should keep in mind that actuarial advice is given in any professional communication to which Opinion 3 applies.

Because of the actuary's rigorous training in actuarial mathematics, insurance, employee benefits, and related subjects, the public may believe that every actuary is well qualified to advise on all actuarial matters. Most actuaries, however, are expert in only part of the broad spectrum of actuarial practice. A special responsibility rests on every actuary to undertake only those assignments for which the actuary is currently qualified; otherwise, the client will be ill-served and so will the profession and the public.

OPINION

(a) *General Requirements.*

Whether or not the actuary is qualified by training and experience to give advice on a particular assignment is a decision which the actuary must make. In making that decision, the actuary's responsibilities to the client, the actuarial profession and the public must be considered. The actuary should also be guided by the published material relating to Qualification Standards adopted by the Academy and any other standards specified by law with respect to any aspect of that assignment. The actuary must be prepared to accept the judgment of peers on the validity of the decision.

(b) *Criteria.*

Absent more stringent requirements, an actuary will be considered qualified to give advice in a specific situation if general experience involving the application of actuarial studies and training equips the actuary:

- (1) to understand such situation, and
- (2) to produce (with such professional consultation as may be necessary) solutions, opinions, or recommendations whose likely consequences that actuary should be able to ascertain.

Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

(c) *Limited Qualifications*

There may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where the actuary has had limited training or experience.

*Beginning in July 1988, the Actuarial Standards Board is the authority establishing standards of practice. Henceforth, Recommendations and Interpretations will be titled Actuarial Standards of Practice. The term Recommendations and Interpretations will however, continue to appear in standards literature. See also footnote on Page 375.

An assignment for which the actuary's qualifications are limited in this manner should be accepted only after disclosure of the limitations to the client. In any such case the actuary should undertake, in the course of the assignment, research and professional consultation sufficient to overcome these limitations.

INTERPRETATIVE OPINION 6: ADVERTISING

(Adopted 1984)

INTRODUCTION

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

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

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

OPINION

(a) *Unacceptable Forms of Advertising.*

An actuary would be acting in conflict with the Guides to Professional Conduct if advertising used knowingly by or on behalf of the actuary contains any statement or claims which are in any respect false, fraudulent, misleading, or deceptive. Examples of unacceptable advertising include, but are not limited to, the following:

- (1) Advertising that falsely states or suggests that the services offered by another actuary are inferior to, or more expensive than, comparable services offered by the advertiser;
- (2) Advertising that contains statements of subjective opinion unless clearly identifiable as such;
- (3) Advertising that creates an expectation of favorable results that an actuary with relevant experience would know to be unjustified;

- (4) Advertising that implies the ability to bring improper influence to bear on any legislative, judicial or regulatory body;
- (5) Advertising that offers a program, plan or other service that requires continued or future supervision by an actuary for its proper application but which fails to state the need for such continued or future supervision.
- (6) Advertising that deliberately underestimates the fees the actuary intends to charge for a specific assignment;
- (7) Advertising that describes or suggests the basis of charges without disclosing any additional factors which may result in greater charges or other cost to the client; or
- (8) Advertising that offers actuarial services at reduced rates without disclosing that the cost of these services is included in whole or in part in the cost of other services or products provided to the client either by the actuary or by another person or organization with whom the actuary has any direct or indirect financial affiliation.

(b) *Acceptable Forms of Advertising.*

It would not be in conflict with the Guides to Professional Conduct to use advertising, subject to the foregoing, which:

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

(c) *Actuary May Have Indirect Responsibility.*

Advertising which relates to professional actuarial services, which emanates from a client, employer or other affiliate of the actuary and which may result in personal advantage to the actuary will be presumed to have been used on behalf of, and with the knowledge and consent of, the actuary, who therefore shares the responsibility for such advertising.

QUALIFICATION STANDARDS*

QUALIFICATION STANDARDS FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

Purpose of Qualification Standards

Membership in the American Academy of Actuaries provides a basis for assuring that a member's work in the United States meets certain standards of quality and appropriateness. Members of the Academy must meet standards of ethical conduct and consider appropriate standards of practice.

Since the Academy has a broad base of membership with varying levels of education and experience, membership in the Academy does not automatically qualify a member to execute a specific work product or provide a specific Public Statement of Actuarial Opinion. In recognition of this, the Academy promulgates Qualification Standards to define a basis for performance of various professional actuarial functions. Qualification Standards do not test for or measure competence; they establish the basis on which it can be assumed that competence exists.

The Academy's Guides to Professional Conduct define statements of Actuarial Opinion as provided by Academy members. For *Public Statements of Actuarial Opinion*, compliance with Academy Qualification Standards is required. Public Statements of Actuarial Opinion are opinions called for by law or regulation, or a Standard of Practice promulgated by the Actuarial Standards Board. In these instances, the user of the Actuarial Opinion is relying upon the Academy to assure that the actuary providing the opinion is qualified to perform the task at hand.

The Academy's Guides require compliance with Qualification Standards, subject to the Academy's discipline process.

Development Process for Qualification Standards

Development of Qualification Standards has two phases. First, the Committee on Qualifications analyzes the responsibility of an actuary for a specific actuarial function. The intent is to identify the actuary's duties.

The second phase is the determination of education and experience levels that enable the actuary to perform the function. The purpose of the determination of these education and experience levels is to give the public a basis for reliance on the work product of the member.

As a result of the second phase, the committee may conclude that the Academy's General Qualification Standard for Public Statements of Actuarial Opinion satisfies the education and experience requirement for presumed qualification. In this case, no further activity is necessary. If additional levels of standards are called for, they are proposed by the committee as Specific Qualification Standards

*These standards were revised on an interim basis in August 1990 by the Academy's Executive Committee. Additional changes are expected in early 1991.

Supplementing the General Qualification Standard for Public Statements of Actuarial Opinion.

Qualification Standards are subject to the established Academy exposure and promulgation procedures.

In considering whether qualification compliance is satisfied, members must examine their personal education and experience. Members who are uncertain about the appropriateness of their education or experience are invited to consult with the Committee on Qualifications.

GENERAL QUALIFICATION STANDARD FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

(Revised August 1990)

Basic Education

Before making a Public Statement of Actuarial Opinion based on performance of a specific actuarial function, the member must have comprehensive and current knowledge of the subjects specifically involved in satisfactorily applying generally accepted actuarial standards of practice to the assignment. A member's knowledge of a subject is comprehensive and current when it enables the member to determine which principles embodied in the subject are applicable to the assignment, and to apply them successfully.

Examination syllabuses of the Casualty Actuarial Society, the Society of Actuaries, and the Joint Board for the Enrollment of Actuaries define topics that a member may be required to know.

The basic education requirements of this Qualification Standard are satisfied by successful completion of examinations, sponsored by one of the identified organizations, on the following topics in the assignment's subject area:

- At a minimum:
- General actuarial mathematics.
- Applicable economic, regulatory and legal environments.
- Identification, evaluation and management of risk.

Additionally, for specific types of assignments, other examination topics are promulgated by the Academy Board of Directors as "Specific Qualification Standards Supplementing the General Qualification Standard for Public Statements of Actuarial Opinion."

A member preferably demonstrates satisfaction of the basic education requirements of the qualification standards by successful completion of the applicable actuarial examinations.

Alternative Education Provision

The member may also satisfy the basic education requirement of an assignment's subject area by acquiring compre-

hensive knowledge of the applicable syllabus topics through responsible work and study. In advance of making a public statement of actuarial opinion, the member must have obtained a written statement from another member qualified in the assignment's subject area regarding the member's knowledge of the subject matter for the function and be prepared to furnish such a statement on request.

The member must update and maintain knowledge and understanding of applicable principles of actuarial science and Actuarial Standards of Practice and their application through continuing education, individual study and practice. Details of the requirement regarding continuing education are discussed below.

Experience

In order to have the skills and judgments needed to make a Public Statement of Actuarial Opinion, the member should have relevant, recent experience involving significant responsibility in actuarial practice in, or related to, the subject area.

At least three years of experience must have been under review by a qualified member, during which the member should have learned how to apply the proper techniques

of validating data and results of analyses, and should have achieved the breadth of view to properly determine whether all material relevant consideration have been addressed.

The Academy Board may promulgate minimum years of relevant recent experience for specific actuarial functions as Specific Qualifications Standards Supplementing the General Qualification Standard for Public Statements of Actuarial Opinion.

Acknowledgement of Qualification

The member's Public Statement of Actuarial Opinion should always include an acknowledgement of qualification such as the following:

I (name), am (position) for (entity). I am a member of the American Academy of Actuaries and meet its Qualification Standards for (type of assignment).

Changes in Practice and New Applications

If a member changes the subject area of practice (e.g., from an area covered by one Specific Qualification Standard to another), the member must satisfy the basic educational

SPECIFIC QUALIFICATION STANDARDS SUPPLEMENTING THE GENERAL QUALIFICATION STANDARD FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

	SPECIFIC ACTUARIAL FUNCTION/DATE	APPLICABLE STANDARDS OF PRACTICE	SPECIFIC SUPPLEMENTAL EXAMINATION TOPICS	SPECIFIC ALTERNATIVE EDUCATION PROVISION	MINIMUM YRS OF RECENT RELEVANT EXPERIENCE	CONTINUING EDUCATION REQUIREMENTS
I.	Statement of Opinion, NAIC Life and A&H Annual Statement Date: 1981	Recommend- ation 7	1 Society of Actuaries Examinations Covering Policy forms and coverages 2. Dividends & reinsurance. 3. Investment and valuation of assets, and relationship between cash flows from assets and related liabilities 4. Valuation of liabilities 5 Valuation and non-forfeiture laws	General qualification standard applies. Review of alternative education qualification by a qualified member required, in writing in advance of the opinion	Three years.	12 hours
II	Statement of Opinion, NAIC Fire & Casualty Annual Statement Date: 1981	Recommend- ation 8	1 Society of Actuaries Examinations Covering Policy forms and coverages, underwriting and S marketing. 2. Principles of rate making 3 Insurance accounting and expense analysis 4 Premium, loss and expense reserves	General qualification standard applies. Review of alternative education qualification by a qualified member required in writing in advance of the opinion	Three years.	12 hours
III	Statement of opinion, NAIC Hospital, Medical and Dental Service or Indemnity Corporation, Annual Statement, or HMO Date: 1984	Recommend- ation 10.	1 Health Actuarial Examinations (CAS or SOA) Covering. Principles of insurance and underwriting. 2. Principles of rate making 3 Insurance accounting and expense analysis. 4 Premium loss, expense and contingency reserve 5 Social insurance	Successful completion of special health service corporation actuarial examinations offered 1982-3	Three years, preferably in health service corporation	12 hours

component of the qualification standard by meeting the requirements discussed above under "Basic Education" or "Alternative Education Provision" as well as the applicable experience requirement.

In the following areas, the member will satisfy the qualification standards with continuing education and the demonstration of successful application of similar knowledge in applicable or analogous actuarial functions:

- (1) a change of practice emphasis within a practice area (e.g., from loss reserve valuation to rate filings)
- (2) new areas of actuarial practice (e.g., investment analysis or CCRCs).
- (3) a change in the applications of actuarial science documented in revisions to published principles of actuarial science, Actuarial Standards of Practice, and supporting literature. For example, the development of cash flow testing for use by the valuation actuary constitutes a new application of actuarial science.

Substantiating Compliance

Whenever a member provides a Public Statement of Actuarial Opinion, the member must be prepared to provide evidence of compliance with the Academy's Qualification Standard requirements.

CONTINUING EDUCATION REQUIREMENTS

Background

The Task Force on Continuing Education Recognition was formed in 1986 to develop a program of continuing education recognition for the Academy. This new approach was exposed to the membership in a report dated November, 1988, and adopted by the Academy Board of Directors in June, 1989.

The revised proposal requires continuing education for those members who are subject to the Academy's qualification standards. Each of the current qualification standards states "... the actuary should update and maintain knowledge by continued study and practice." The Academy's continuing education program establishes a minimum amount of "continued study" which fulfills this already-existing requirement, and requires that the continued study be relevant to the educational requirements of the area of qualification. The amount of continuing education which is required is necessary to maintain qualification in a particular area of practice; it will not always be sufficient, particularly in areas where change is occurring rapidly.

Reasons for and Objectives of the Recommended Program of Continuing Education

Most actuaries obtain the necessary continuing education as a normal part of their activities. In the ideal, that should be all that is required, and no formal programs with rules

and credit hours should be needed. In practice, however, any professional organization operating in public arenas which does not have a formal program lacks credibility with its audiences. Hence the need for an Academy program:

- to promote and enhance public confidence in the actuarial profession;
- to enhance the status of the Academy as a professional organization.

The recommended program has been designed to be:

- evolutionary, in that as new qualification standards are implemented by the Academy, continuing education requirements for the new area of qualification will automatically be imposed;
- stringent enough to be meaningful to members and to the Academy's publics, but designed to be attainable by those members subject to the requirements;
- as consistent as possible with other actuarial continuing education programs, in order to minimize duplication of effort and redundancy;
- easy to administer.

The Academy Program

The program requires a specific number of credit hours of continuing education to be undertaken by all members practicing in areas subject to the Academy's qualification standards. A member newly entering or returning to practice in an area covered by qualification standards is expected to be up-to-date in that area by virtue of having satisfied the education and experience requirements of the qualification standard itself. Therefore no specific continuing education requirements apply prior to entry or reentry.

Guidelines for minimum acceptable continuing education activities are published in this *Yearbook*, accompanying the section on qualification standards. (Members are always expected to obtain additional education beyond that specified in the guidelines whenever it is necessary to obtain sufficient knowledge to properly perform an assignment.)

For convenience, the program will be conducted on a calendar year basis, commencing on January 1, 1990.

The guidelines are:

- 1 Acceptable continuing education activities must be relevant to the educational requirements of the area of qualification.
- 2 Continuing education activities will be of two types—Organized Activities, and Other Activities.
 - Organized Activities* include attendance at meetings, seminars or other programs with actuarial content. (Examples: sessions at the Enrolled Actuaries Meeting, Casualty Actuarial Society or Society of Actuaries meetings or seminars, sessions at the American Society of Pension Actuaries conferences, tax or accounting seminars, actuarial club meetings, privately sponsored actuarial seminars,

employer-sponsored in-house training programs, etc., where the content is relevant to the educational requirements of the area of qualification.)

- Other Activities* include education obtained through independent study, or as a result of listening to cassettes of seminars or meeting sessions, if some written documentation of the content of such study is prepared. They also include participating on committees dealing with actuarial subjects, studying for examinations, writing a paper, preparing a presentation, etc., where the content of such activities is relevant to the educational requirements of the area of qualification.
3. A credit hour is defined as a 50-minute session for Organized Activities, and 60 minutes for Other Activities. Fractions of an hour are permitted.
 4. An average of 12 credit hours per year of activities obtained over a two-year period is necessary to satisfy the continuing education requirement. (Example: if 12 credit hours are obtained in 1990, the requirement is satisfied at the end of 1990; if 8 are obtained in 1990 and 16 in 1991, the requirement is satisfied at the end of 1991; if 8 are obtained in 1990 and 6 in 1991, the requirement is not satisfied, and the member ceases to be qualified at the end of 1991.)
 5. Only half of the required number of credit hours may be obtained through Other Activities. The remainder must be obtained from Organized Activities.

6. A maximum of 12 credit hours of Organized Activities and 6 credit hours for Other Activities may be carried forward from one calendar year into the next. (Example: if 16 credit hours for Organized Activities are obtained in 1990, the requirement is satisfied at the end of 1990, and 4 credit hours for Organized Activities may be carried forward into the 1991-1992 two-year period.)
7. Record keeping is required to serve as evidence that the continuing education requirements have been fulfilled. These may take the form of attendance records maintained by sponsors of Organized Activities, or documentation in the form of notes describing the content of continuing education obtained through other activities such as listening to cassettes or independent study. A model form follows for record-keeping purposes, but there will be no requirement that the particular form be used.

It is not possible to develop guidelines to cover every conceivable situation which is likely to arise. Members who have questions relating to the application of these guidelines to particular situations should contact the Committee on Qualifications.

(Model Form)

RECORD OF CONTINUING EDUCATION
for calendar year _____

Applicable Qualification Standard	Organized Activities				Other Activities		
	date	sponsor	subject	credit hours	date	description	credit hours
A.	A.1.						
	A.2.						
	A.3.						
	A.4.						
		Total Credit Hours* _____					
B.	B.1.						
	B.2.						
	B.3.						

*Total credit hours claims for organized and other activities relevant to the applicable qualification standard.

DISCIPLINE PROCEDURES

INTRODUCTION

This material constitutes the policy of the American Academy of Actuaries regarding the handling of disciplinary matters under the Academy's Bylaws (especially Article VIII thereof). In a sense, the Bylaws can be thought of as enabling legislation, and these procedures as operating regulations issued thereunder.

In any complex society, and especially in a society that is as litigious as 20th century America, attention to procedure is essential. The Academy has attempted to adopt an ideal of due process, both as a means to achieve correct results from its disciplinary procedures and to protect the honor and reputation of those who are accused. Needless to say, the Academy's procedures cannot be viewed in a vacuum, but must be considered within the context of the U.S. Constitution, our heritage of common law, and appropriate principles of administrative procedure which have been articulated by the courts of this country.

The purpose of the procedures, therefore, is to provide a clear and detailed explanation of how the Academy's disciplinary process operates.

The material below proceeds in systematic fashion through the major elements of the disciplinary procedure of the Academy, which include: (1) the complaint, (2) the investigation, (3) the hearing, (4) the decision, (5) Board action, and (6) the appeal.

A brief explanation of the authority for handling disciplinary matters within the Academy precedes discussion of these specific matters.

AUTHORITY AND ORGANIZATION

The authority for the Academy to discipline its members arises from the inherent authority of any voluntary organization to exercise control over the qualifications for membership. In addition, the authority to take disciplinary action against members is specifically provided for in the Academy Bylaws.

In order to deal effectively with questions of potential disciplinary activity, the Bylaws provide for a Committee on Discipline. As will be discussed below in more detail, the committee has the specific authority to deal with "all questions which may arise as to the conduct of a member of the Academy" as such questions relate to the member's relationship to the Academy, its other members, professional practice, or the actuarial profession.

As is indicated in the Bylaws, the Committee on Discipline is a standing committee, composed of not fewer than fifteen members. In selecting members for the committee, efforts are made to have representation of each field of actuarial practice by individuals possessing extensive actuarial experience in that area. Geographical diversity of membership is also a goal in

constituting the membership of the committee. Individuals selected for membership on the committee should have demonstrated a commitment to the profession as a whole, as well as having a reputation for the highest level of ethical conduct and professionalism.

The Bylaws specifically provide the committee with "the power to consider and take action" with respect to:

- any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy;
- questions as to the conduct of the member in the member's relation to the Academy;
- questions as to the conduct of the member in the member's relationship to other members;
- questions as to the conduct of the member in the member's professional practice; and,
- questions as to the member's conduct as it affects the interests of the actuarial profession.

In order to effectuate these powers, the committee may receive and act upon written complaints that are filed by any party (whether member or not), or may, on its own initiative, investigate and take action on any matter within its jurisdiction.

STAGE I. FILING A COMPLAINT

A. The Academy's Jurisdiction

It should be noted at the outset that the disciplinary process applies *only* to members of the Academy, because the Academy lacks any authority to discipline actuaries who are not members of the Academy. However, since the majority of actuaries in the United States maintain membership in the Academy, most actuaries in practice within the United States fall under the jurisdiction of the Committee on Discipline for allegations of unethical conduct or unprofessional work product.

B. The Sources of Complaints

The Academy's disciplinary process is usually initiated with the filing of a written complaint against an Academy member. Such complaints are filed with the Academy's General Counsel or Chairperson of the Committee on Discipline by members of the Academy, non-member actuaries, governmental officials, or any other person or party. In addition, the Committee on Discipline itself has the authority to initiate consideration of any possible violation of ethical or professional practice standards and has done so when information (from whatever source derived) comes to the attention of the committee, which raises a question as to a member's conduct.

Complaints may be filed anonymously, and a complete investigation, hearing, and appeal may take place arising

out of such anonymous complaint, provided that the initial investigation undertaken by the committee establishes sufficient grounds to raise a concern that a violation of the Academy's standards of practice or ethical considerations has occurred.

C. Confidentiality

A key hallmark of the complaint process is confidentiality. To the extent that a complainant wishes to retain confidentiality, that can be assured either by filing the complaint anonymously, or by specifically requesting the Committee on Discipline to keep one's identity confidential. It should be noted, however, that such confidentiality can interfere with the ability of the committee to investigate appropriately and decide a given matter, to the extent that the confidentiality prevents complete disclosure or the gathering of appropriate related information.

D. What One May Complain About

Complaints should be good faith allegations of matters which, if true, would constitute a violation of Academy Guides to Professional Conduct or Interpretative Opinions.

Reference has been made above to unethical conduct and unprofessional work product. Indeed, these are the two bases upon which the disciplinary process operates within the Academy. Unethical conduct can be evidenced by conviction of a criminal offense evidencing fraud, dishonesty, or breach of trust, or by the knowing filing of false or altered documents. In short, a violation of generally accepted ethical precepts for professional conduct (as embodied in the Academy's Guides to Professional Conduct and supporting Interpretative Opinions) forms one basis for disciplinary action.

The Academy's disciplinary process recognizes that there is a direct and clear relationship between ethical requirements and standards of professional practice. Guide 4(b) of the Guides to Professional Conduct states in part that the member will exercise due diligence to ensure that the methods employed are consistent with sound actuarial principles and practices established by precedent or common usage within the profession. Interpretative Opinion 4, Actuarial Principles and Practices, makes clear that the "sound actuarial principles and practices" referred to in Guide 4(b) constitute Generally Accepted Actuarial Principles and Practices.

The sources of these Generally Accepted Actuarial Principles and Practices include, but are not limited to, the Recommendations and Interpretations published under the auspices of the Academy. Hence, a violation of an Academy Recommendation or Interpretation could constitute a violation of the Academy Guides as well and could be an actionable item for review by the Committee on Discipline.

E. Complaint Format and Filing

Although no particular form is required for a complaint to be acted upon, the more explicit and detailed the allegation, the quicker and more easily the investigation into the

merits of the allegation can be undertaken and completed. If initiated by an actuary, the complaint should specify the particular standards of conduct or professional practice that allegedly have been violated. If applicable and available, copies of the work which has been questioned should be included with the complaint.

Complaints should be filed with the chairperson of the Committee on Discipline, either at his yearbook address or in care of the Academy office in Washington, D.C.

It is important to note that the filing of a complaint does not, of itself, connote any guilt whatsoever. Once a complaint has been received, further consideration and investigation and processing become the responsibility of the Committee on Discipline.

F. Initial Complaint Processing

All complaints received by the Academy are forwarded to the chairperson of the Committee on Discipline. In consultation with the General Counsel, the chairperson determines whether the allegations contained in the complaint are sufficient to initiate a preliminary investigation. In general, the test used by the chairperson is whether, if the allegations contained in the complaint were found to be true, a violation of Academy Guides and Interpretative Opinions would have occurred. If the answer to this inquiry is "yes," an investigative committee will be appointed. If the answer is "no," the complaint is dismissed, and the complainant is so notified. The complainant will be free to resubmit his complaint for additional consideration if so desired, following necessary amendment.

It is part of the function of the chairperson to screen out frivolous complaints, or allegations of activities that are not related to ethical considerations or standards of practice violations. Particular care must be taken by the chairperson to make sure that the disciplinary procedure is not being used as a means of influencing commercial or business activity.

Through experience, several classes of complaints are observed to have been filed with frequency. Because of time constraints and resource limitations, matters that mandate an immediate resolution if they are to be considered at all may be handled informally by the chairperson. In addition, the committee has established several categories of issues which, for matters of policy, it will not handle directly. These include.

1. Allegations of violation of the Academy Bylaws or published procedures directed against officers, staff, members of the Board, or committee members, when the actions complained of took place within the exercise of official Academy duties by the alleged malfeasor. Such allegations are referred to the Executive Committee for consideration.
2. Allegations made against a class of individuals too numerous to be individually identified by the public at large or by members of the profession.

3. Allegations made resulting from actions or speech that are constitutionally protected, particularly when such allegations are based on the public expression of political positions to legislative or regulatory bodies. (Allegations of libel or slander are, however, subject to disciplinary action by the committee.)
4. Allegations in which a firm or corporate entity is identified as a malfeasor, it being understood that the disciplinary procedure applies only to individual members of the Academy and not to their employers
5. Allegations relating to unfair competition, predatory business practices, or similar activities unless specifically involving an alleged violation of the Guides to Professional Conduct or the Interpretative Opinions by a member of the Academy.
6. Allegations made regarding the work product of a member, where no professionally articulated standards of practice exist, and where the actuarial literature is unclear or otherwise not dispositive. Where reasonable reviewers could differ on the methodology of work undertaken, and where there is no claim that the practitioners engaged in any improper conduct, the committee may find it impossible to render a final determination.

Finally, several classes of complaints will, in all cases, be referred to an investigative committee for investigation. These include:

1. Allegations of a member's conviction of a felony, conviction for which took place on or after April 22, 1985 (See Section III E.)
2. Allegations of improper work product that played a role in the insolvency of an insurer.
3. Allegations that a member has been disciplined by another actuarial body or licensing authority.

Between the extremes of the two lists above lie the majority of matters submitted for consideration, which must be reviewed on a case-by-case basis

Once a complaint has been accepted for further processing by the chairperson, the complainant will be informed that the complaint has been received and accepted for further processing and investigation. In addition, the chairperson will also notify the individual who has been complained of that a complaint has been filed, and that an investigative committee will be appointed. The cooperation of the individual under question will be requested, although such cooperation is not required. The individual will also be apprised of all procedures to be utilized by the committee during its processing of the complaint, as well as all rights to contest and appeal the complaint as provided for in the Bylaws of the Academy

STAGE II: THE INVESTIGATION

A. The Appointment of an Investigating Committee

Once the chairperson of the Committee on Discipline determines that an allegation has been uncovered which, if true, would constitute a violation of applicable Academy standards of practice or ethical conduct, the chairperson will appoint, with the approval of the Academy's President, an investigating committee.

The investigating committee will include at least one member of the Committee on Discipline, and may include such additional members as deemed appropriate. Its function is to establish a sufficient written record so that the Committee on Discipline as a whole will be able to determine whether formal, specific charges should be prepared against an alleged offender.

Typically, the chairperson will appoint an individual who has knowledge in the matters being considered, both from a technical standpoint as well as from the broader ethical perspective. Additional investigating committee members (if any) will be selected on the basis of their knowledge, availability, and impartiality. In no instance will the investigating committee include members who are personally acquainted with the individual under investigation, unless that individual waives such right to impartiality (in writing) under a letter reviewed and approved by the General Counsel.

B. The Actions of the Investigating Committee

The task of the investigating committee is two-fold. It is, first, to examine the factual underpinnings of the complaint made and to unearth all relevant exculpatory and inculpatory information. Second, the investigating committee must prepare a comprehensive written report, including a recommendation as to whether formal charges should be proposed against the member, and present that report to the full committee for its consideration.

In carrying out its function, the investigating committee must be aware of the fact that many complaints arise out of mere misunderstandings, and that one function of the investigating committee is to resolve disputes through constructive advice. When complaints are so resolved, the investigating committee notifies the chairperson of the Committee on Discipline that the complaint has been withdrawn, and that the issue is at an end.

The investigating committee's major function is to test the credibility and accuracy of the allegations that support the complaint. In so doing, the investigating committee should contact the complainant and discuss the basis for the complaint. Other parties familiar with the matter should also be contacted. All relevant evidence is gathered; particular care should be taken to make sure that exculpatory evidence (that which would exonerate the member under investigation) is searched for, as well as any incriminating information. If necessary, the investigating committee has the authority derived from the Bylaws to contact any knowledgeable member as to the professional standards involved. It is anticipated that such contact will include, as appropriate, chairpersons of appropriate Academy committees, or members thereof, who have special expertise in the professional issue under consideration.

As part of the first step, the investigating committee is free to interview (in person, by mail, or by telephone) any and all parties involved in the dispute. Typically, the complainant (if known) will first be interviewed and asked to produce any documentary evidence to support or refute the claim. Other interested parties will also be interviewed as appropriate. Finally, the target of the investigation is usually offered an opportunity to provide any statements, documents, or additional persons for further investigation as the member may desire. It should be noted that the member under investigation is under no compulsion to cooperate with the investigating committee, although such cooperation may often help to clarify the charge or persuade the investigating committee that the charge should not be further pursued.

In its tasks, the investigating committee works closely with the General Counsel to assure that appropriate evidence is considered, that Academy procedures are followed, and that due process requirements are observed.

Following the completion of its research, the investigating committee prepares a report for consideration by the committee as a whole. This report includes all relevant evidence that has been uncovered concerning the charges. In addition, the investigating committee must make a specific recommendation to the committee as a whole as to whether the information unearthed is sufficient to serve as a basis for formal charges against the member, or whether the matter should be dropped.

In preparing this report, the investigating committee will often seek the advice of the General Counsel on issues of legal significance, such as adherence to Academy procedures or requirements of due process of law.

C. Consideration by the Full Committee

The investigating committee's report and recommendation is reviewed by the committee as a whole. Such review may be by mail or at a meeting of the committee. If, following consideration of the report, a majority of the Committee on Discipline decides that the matter is of sufficient importance, written charges are prepared by the General Counsel and forwarded, after review by the chairperson, to the member against whom the charges are made.

The written statement of charges must be predicated on the facts disclosed by the investigating committee. It must state clearly the nature of the charge against the member, including the specific Guides to Professional Conduct and Interpretative Opinions that are alleged to have been violated. Accompanying the statement of charges is a Notice of Hearing, which sets forth the time and place where the committee (or a disciplinary board) will meet for consideration of the charges, together with a review of all procedural rights applicable to the defendant.

The notice of hearing must be served (in person or by certified mail) not less than 45 days prior to the disciplinary hearing.

D. Letter of Concern

At times, an investigation may reveal that the activities complained about do not constitute a sufficiently clear violation of Academy Guides to Professional Conduct or Interpretative Opinions to warrant full-scale disciplinary action. If, following the investigation, the investigating committee believes that no violation was established, but that the conduct raises a question which needs addressing, the investigating committee can recommend to the Committee on Discipline that the matter be dropped, but that a "letter of concern" be issued to the member to advise the member that his or her actions, while not a violation, nevertheless ought to be recognized as a matter of concern.

A letter of concern is not a disciplinary action. Its purpose is to advise the member that no disciplinary action has been recommended, but that in the course of investigation, certain facts became apparent of which the member should be aware. A letter of concern thus serves to advise the member that his or her conduct, if continued or expanded upon, could constitute a violation of appropriate Guides or Interpretative Opinions.

A letter of concern is also appropriate under circumstances in which, for some reason, further processing of the complaint would not be in accord with the requirements of elemental fairness. For example, if the committee learns that misconduct has in fact taken place, but that an extended period of time has transpired since the erroneous activity, and no repetition is believed to have recurred, a letter of concern to the member may be appropriate. Similarly, if it appears that the due process rights of a member have been violated by the committee in its processing of the complaint, a letter of concern may be an appropriate method to end the matter.

STAGE III: THE DISCIPLINARY HEARING

A. The Use of Disciplinary Boards

The Academy Bylaws provide that the disciplinary hearing may be conducted before the Committee on Discipline as a whole, or before a disciplinary board (hearings panel) appointed by the chairperson with the consent of the Academy President. Experience has demonstrated that the use of disciplinary boards can be more effective, and that method is most frequently utilized. Membership on disciplinary boards must include at least one member of the Committee on Discipline. Typically, the disciplinary board is composed of three individuals who are knowledgeable in the general subject matter that has been indicated as a basis for potential discipline in the statement of charges. In order for a disciplinary board to be appointed, the committee as a whole must approve.

B. The Hearing

The purpose of the disciplinary hearing is to provide the respondent with the right to present evidence and argument on his or her behalf. The burden of proof rests with

the Academy in all cases, and a decision to impose any disciplinary sanction must be supported by a preponderance of the evidence. That is, it must be more likely than not that the facts and circumstances alleged occurred and that the facts and circumstances, as alleged, constitute a rational basis for the finding of a violation of the Guides to Professional Conduct and Interpretative Opinions.

In any disciplinary hearing, a member against whom charges have been served has the right to appear personally and to be represented by counsel (at the member's expense). Typically, the site of the hearing will be at a location that is reasonably accessible to the member. The member also has the right to examine all evidence relied upon by the panel, to examine and cross-examine any witnesses who have been called, and to present evidence and witnesses on his or her behalf.

It is noted that the Academy lacks any subpoena authority and hence cannot require the attendance at the hearing of any individual. Witnesses who may be called will be requested to vouch for the truthfulness of their statements on their word of honor, but are not required to take a formal oath. A written transcript of the proceedings is to be prepared and reviewed for accuracy by the General Counsel.

The order of the hearing is as follows:

1. *Introductory statement.* On behalf of the Academy, the General Counsel offers an introductory statement, identifying the purpose of the hearing, the participants, all written documentation which is part of the record to date, the procedures to be utilized at the hearing, the rights provided to the respondent, and the charges to be discussed at the hearing.
2. *Introductory statement by the member.* The respondent is then provided an opportunity to make an opening statement, which may include the general nature of the defense to the charges.
3. *Introduction of evidence and witnesses' statements.* Any evidence to be introduced (in addition to that already contained in the written record), as well as the statements of any witness, are offered by the General Counsel. Following any oral testimony, the respondent has the right to cross-examine the witness. Redirect and recross examination is then available, as warranted.

Following the conclusion of the presentation of evidence and witnesses by the General Counsel, the respondent may then introduce any evidence or witnesses the member deems appropriate, subject to relevancy as determined by the panel. Direct examination by the member is followed by cross-examination, and redirect and recross-examination may then ensue.

4. *Closing statements.* After the close of the case presented by the member, the General Counsel will offer a closing statement. This is then followed by a closing summation from the respondent.

The foregoing procedure is available to any respondent who desires to utilize these formal requirements. However, in most cases the respondent agrees to a less formal procedure, under which an opening statement is made by the General Counsel as above, followed by the respondent's opening statement. Thereafter, should there be no additional witnesses or documents to be introduced by the Academy, the respondent may be asked questions by the panel members regarding matters contained in the written record or in the respondent's opening statement. Thereafter, the respondent may introduce any evidence or witnesses as deemed relevant by the panel. In the absence of such evidence or witnesses, the hearing will proceed to closing statements.

C. New Charges Revealed

If, during the course of a disciplinary hearing, evidence is presented upon which another or a related charge might be based, it is not required that new charges be drafted and presented to the respondent. The panel may, after reasonable notice and an opportunity for the respondent to answer and be heard, include these newly-revealed charges in its decision-making process of that hearing. For purposes of this section, "reasonable notice" can include an announcement during the hearing of the existence of another charge. If the respondent requests, he or she may respond orally or in writing (subsequent to the conclusion of the hearing) to this new charge. The record will remain open for additional comments by the respondent for two weeks following the conclusion of the hearing.

D. Rules of Evidence and Evidentiary Rulings

The rules of evidence commonly used in courts in the United States do not apply to these proceedings. Rather, the inquiry is aimed at the introduction of any relevant material, from whatever source derived. Issues of relevancy will be determined by the hearings panel.

It should be understood that the procedures and rules of evidence are intended to meet the essential requirements of due process. That is, the member has the right to understand specifically the charges that have been raised, to examine any evidence or witness introduced in support of the charges, and to offer exculpatory evidence, through written materials, personal statement, or witnesses.

E. Felony Convictions

Academy Bylaws provide for special consideration of members who have been convicted of felonies by courts of competent jurisdiction. If the Committee on Discipline learns that a member has been convicted of a felony, it first gathers appropriate documents to establish the fact of the conviction. Thereafter, the committee notifies the member that the member will be expelled from membership, effective 45 days from the member's receipt of that notice, unless the member requests a hearing before the committee to contest the expulsion. If such a request is received during the 45-day period, the member is entitled to the same due process rights applicable to any other disciplinary action undertaken by the committee. In the absence of

a response, the committee notifies the Board of Directors that no response has been received and that the member is therefore expelled automatically by action of the Academy Bylaws.

At the conclusion of a hearing concerning a felony conviction, the committee may reduce or waive the penalty of expulsion. Factors to be taken into consideration by the committee include:

- (1) whether or not the felony conviction was job-related,
- (2) the nature of the sentence imposed by the court, and
- (3) whether there has been evidence of rehabilitation by the member.

It is also noted that these special procedures apply only to convictions that have been entered since April 22, 1985, the effective date of a Bylaw amendment that added these special procedures to the Academy Bylaws. Convictions entered prior to that date may be processed under ordinary procedures.

F. Post-Hearing Briefs

At the option of the hearing panel, both sides may submit briefs during the two-week period immediately following the close of the hearing. Such briefs may raise any arguments based on the written record (including the transcript of the hearing), but may not include evidence that has not been introduced. If new evidence is available which may bear on the panel's recommendation, the member may request a reconvening of the hearings panel. Such requests shall be considered carefully by the hearings panel, and any doubts shall be resolved in favor of the member's request.

STAGE IV: THE DECISION

A. Panel Recommendation

As indicated above, normal procedure for the processing of disciplinary actions before the Academy's Committee on Discipline includes the use of a disciplinary board (hearings panel) designed to compile the full record and to make a recommendation to the committee as a whole.

Following the close of the hearing record, the disciplinary board will prepare a written recommendation to the full Committee on Discipline. The written recommendation will specifically state the charges that should be sustained and charges that should be rejected. A clear and concise rationale for the recommendations shall also be included. Appended to the recommendation are copies of all documents contained in the written record, together with a copy of the transcript of the hearing. The recommendation and supporting documentation are then distributed to each member of the committee, together with a request for decision. Such decisions can be either at a meeting of the committee or through mail ballot. The ballot will include a recommendation for an appropriate disciplinary sanction

B. Committee Action

In all cases, the committee is required to determine whether or not misconduct has occurred. If less than two-thirds of the entire committee fails to find that misconduct has occurred, the charges are dismissed.

If misconduct has been found by two-thirds or more of the entire committee, the committee may, on its own authority, privately and confidentially warn or admonish the member. Alternatively, if the committee believes that a more appropriate sanction would be to publicly reprimand, suspend, or expel the member, such proposed sanctions are automatically referred to the Board of Directors for action. Along with such a recommendation will be a proposal for notification of the action to outside audiences.

C. Available Penalties

The Bylaws provide for five different penalties which can be imposed: warning, admonishment, public reprimand, suspension, and expulsion. These terms have the following meanings:

Warning. The member acted unprofessionally, but did not realize that the action was unprofessional. Further, it was not likely that at the time of the action the member would have known that the error was indeed unprofessional.

Admonishment. The member acted unprofessionally, but did not realize that the action was unprofessional. However, a reasonable person should have recognized that the action was indeed unprofessional.

Public Reprimand. The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Such an action merits public recognition of the error.

Suspension. The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was of such a magnitude that the individual is to be suspended from membership for a specified period of time.

Expulsion. The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was so serious that the individual is no longer deemed fit to be a member of the Academy.

STAGE V: BOARD ACTION

The Board of Directors is required to act in disciplinary matters in the following sets of circumstances:

- (1) to hear an appeal from a member against whom a sanction of a private and confidential warning or admonishment has been imposed by the Committee on Discipline;
- (2) to review a recommendation by the Committee on Discipline to impose a sanction of public reprimand, suspension, or expulsion from membership; or

- (3) to review a proposed settlement agreement between the Academy and the member, under which the member agrees to accept a sanction of public reprimand, suspension, or expulsion from membership.

These functions are discussed in detail below.

A. Appeal of Private Sanctions

A member against whom a private sanction (private and confidential warning or admonishment) has been imposed by the Committee on Discipline has the right to appeal the imposition of such a penalty to the Board of Directors. Any such appeal must be made within 45 days of the date upon which the decision of the Committee on Discipline was received by the member. No specific format for such an appeal is required.

At such an appeal, the member has the right to appear personally and/or by counsel (at the member's expense) to explain why the sanction imposed should not be sustained. If the member so chooses, he or she may submit the appeal in writing. Such an appeal should be submitted to the Academy office at least two weeks prior to the Board meeting for distribution to the Board. Appeals will be considered by the Board of Directors at its next regularly scheduled meeting. In cases where an appeal is undertaken, the Board will be provided with copies of all documents in the written record, including copies of the transcript of the hearing.

Following consideration of the appeal, the Board will vote on whether the sanction imposed by the Committee on Discipline is to be sustained. Board action to reverse the imposition of a private sanction by the Committee on Discipline requires an affirmative vote of majority of the whole Board. By an affirmative vote of the majority of the whole Board, a lesser penalty may be imposed; however, a more severe penalty may not be imposed in any case.

B. Review of Public Sanction Recommendations

When the Committee on Discipline determines that a public sanction (public reprimand, suspension, or expulsion from membership) is appropriate, that determination will be forwarded to the Board of Directors in the nature of a recommendation that the Board take the action suggested by the Committee on Discipline.

A recommendation will be reviewed by the Board of Directors at the next regularly scheduled meeting of the Board. Again, prior to such meeting, the Board members will receive copies of all written documents in the record, together with a copy of the recommendation by the Committee on Discipline. At the meeting, the member has the right to appear personally and/or by counsel (at the member's expense). There, the member may explain why the committee's recommendation should not be effectuated. As above, the member may submit his or her appeal in writing.

Following consideration of the appeal, the Board will vote on whether or not to approve the recommendation of the Committee on Discipline. Board action to impose a public

sanction of public reprimand, suspension, or expulsion from membership in the Academy requires an affirmative vote of a majority of the whole Board. By vote of a majority of the whole Board, the Board may impose a lesser penalty than that recommended by the Committee on Discipline. In the event that the Board does not sustain the recommendation of the Committee on Discipline, the Board must decide whether to: (a) adopt a less severe penalty, or (b) dismiss the matter entirely. If a majority of the whole Board is unable to agree on a course of action, the matter will be dismissed entirely. A copy of the Board decision will be communicated promptly to the member, along with an explanation of appeal rights.

C. Review of Settlement Agreements

In order to forestall long appellate procedures, and to serve the interests of justice in these matters, the settlement of outstanding charges against a member is encouraged. The negotiation of such settlements is the responsibility of the chairperson of the Committee on Discipline, although the chairperson may delegate this function to a member of the committee or to the General Counsel. In any event, the General Counsel must review any proposed settlement agreement prior to its submission to the committee for approval.

Any settlement agreement tentatively arrived at by the chairperson and the member must be submitted to the Committee on Discipline for approval. A majority vote of the committee is required to adopt the tentative settlement agreement. If the settlement includes a sanction of a private and confidential warning or admonishment, the matter is then closed. However, if the proposed settlement includes a sanction of public reprimand, suspension, or expulsion from membership, it must be submitted to the Board of Directors for approval. Approval of a settlement agreement requires the affirmative vote of a majority of the whole Board. In the event that the Board rejects a settlement, the matter proceeds with a determination by the committee whether to proceed to a formal hearing, resolve the matter informally, or cease consideration of the matter entirely.

STAGE VI: APPEALS TO THE MEMBERSHIP

Following a decision by the Board of Directors, the member has the right to appeal the Board's action to the membership of the Academy. Such appeals are limited, however, to the imposition of public sanctions (public reprimand, suspension, or expulsion from membership).

If the member wishes to undertake such an appeal, notice of appeal must be filed with the President of the Academy or with the Academy's Washington office within 30 days from the date upon which the Board's decision was rendered. Such a notice of appeal must be in writing and must include a stipulation by the member that he or she consents to the mailing to the membership of copies of the transcript and evidence (as submitted to the Board prior to its action). The costs of printing all

documents to be sent to the members is charged to the member, and the member is required to deposit with the Treasurer of the Academy funds for that expense within 10 days following the member's receipt of an invoice therefor. In the event that the member prevails on appeal, these funds will be returned; otherwise, they will remain with the Academy.

If a suspension or expulsion has been rendered, all rights and privileges of membership are suspended during the pendency of the appeal.

Appeals from Board of Directors action in such cases may be heard at the annual meeting of the Academy, or at a special meeting as determined by the Board of Directors. At such a meeting, the decision of the Board may be affirmed, modified, or set aside by a majority of the members present and voting.

A. Reinstatement

The Board, in its discretion, may reinstate to membership status at any time a member who has been suspended or expelled as a result of disciplinary action, unless the suspension or expulsion was affirmed at a meeting of the membership. In that case, reinstatement may not be effectuated until such time as the membership approves of this action at a meeting of the membership.

B. Notice

Notice of any public sanction is required to the membership of the Academy. Such notice is not provided until the period for appeal to the membership has expired, or, in the case of an appeal to the membership, until the action is sustained by the membership. Notice to the membership generally takes the form of a special notice in *The Actuarial Update*, which includes the facts in dispute that gave rise to the Board action.

At the same time notice is provided to the membership, the Board may also require additional notification to such newspapers or journals as it may select. In addition, notice to other actuarial organizations may also be provided for in the Board's decision.

Finally, the individual whose complaint gave rise to the disciplinary action will, in all cases, be notified of the outcome of the complaint. To the extent that confidentiality is required (as is the case in a rejection of the complaint or the imposition of a private sanction), such notice will not be communicated to the complainant unless the complainant pledges to keep the information confidential.

C. Confidentiality

As may be seen from the foregoing, confidentiality is an important and mandatory part of the processing of disciplinary matters in the Academy. As the Bylaws state, all

proceedings are "deemed confidential and kept secret," with the exception of appropriate notice of the imposition of public sanction, and notice to the complainant regarding the final outcome of the complaint. Not even the Board of Directors is privy to specific information of cases, except those matters for which the Bylaws require their direct involvement. The Committee on Discipline is required to submit at least two reports per year to the Board of Directors on matters pending or resolved; such communications, however, are carefully drafted to exclude names and identifying characteristics that might otherwise identify the individual under investigation, or the individual who has been subjected to private sanction.

D. Membership in Good Standing

The Academy's Bylaws do not contain a definition of the commonly-used term, "member in good standing." For Academy purposes, an individual is a member in good standing when the member is current in dues obligations and is not currently subject to a disciplinary suspension.

Individuals who have been expelled from membership as a result of disciplinary action are, by definition, no longer members, and hence are not members in good standing. Individuals who have received other disciplinary sanctions, such as private warnings, admonishments, or public reprimands, are considered to be members in good standing. Individuals against whom formal disciplinary charges are pending remain members in good standing until the pending action is completed (including any appeals which may be lodged).

The phrase "member in good standing" is not of critical importance within the Academy. However, from time to time, outside audiences may seek information regarding the membership status of an individual. For example, one way in which individuals are deemed qualified to sign annual statement blanks for life insurance company financial reporting in the NAIC blanks is by their demonstration of membership in good standing in the Academy. Similarly, staff at times receives requests from individuals inquiring as to the membership status of an individual. In such cases, information that appears in the yearbook can be provided. Further, if the member is a member in good standing within the foregoing requirements, that information can be offered as well.

E. Questions

Any questions regarding the application of the procedures set forth in this handbook should be referred to the Chairperson of the Committee on Discipline or to the Academy's General Counsel.

GUIDELINES FOR MAKING PUBLIC STATEMENTS

A. What Constitutes a Public Statement

A public statement is a formal, written statement on behalf of some Academy entity (board, officer, committee, etc.) to an external group. This does not include a statement representing the views of an individual member. Public statements include:

1. *Statements to Governmental Entities*, such as testimony or other formal comments, submitted to regulatory, legislative and investigative bodies at both the federal and state levels.
2. *Statements to Professional and Other Groups*, defined as organizations that effectively have some regulatory powers, even if they are not primarily a regulatory body, e.g., the Financial Accounting Standards Board, the American Institute of Certified Public Accountants, the National Association of Insurance Commissioners, or the American Bar Association.
3. *Letters to External Publications*, including letters to the editor or other editorial and expository comments to newspapers and periodicals, are considered to be special forms of public communications that are not subject to the procedural requirements of these guidelines. This special status is in recognition of the fact that media deadlines prevent the utilization of the review procedures applicable to formal public statements. When letters or other media opportunities (such as radio or television interviews) are anticipated, the spokesperson should consult with the Academy's director of public information for special guidance. It is generally appropriate in such circumstances for the individual to note that the views expressed are not necessarily those of the Academy. While the procedural requirements of these guidelines are not applicable to such opportunities, the spokesperson is nevertheless expected to be guided by the section below entitled "The Scope of Public Statements."

B. The Scope of Public Statements

Clearly, a public statement of knowledge unique to actuarial science should be the primary focus in the profession's public pronouncements. It is important to note though that our technical expertise encompasses a broader spectrum than is reflected by the concerns of what normally would be considered as pure actuarial science. There are numerous instances when the actuary's knowledge is an invaluable addition to the information mix surrounding a given issue. It would be a disservice to all parties for the profession to make public statements only in the narrow areas where the actuary's knowledge is unique.

Each situation must be evaluated on its own merits to determine whether a public statement by the Academy is appropriate. The tone and nature of a statement must reflect the dignity and standards of the profession. State-

ments should contain a balanced presentation of the significant facts, including relevant benefits and costs, in a clear, concise manner. A statement need not, however, limit itself solely to statements of fact.

It is also quite proper that statements be written in such a manner that inferences are drawn from statements of fact, so long as these observations remain valid and appropriate from the actuarial standpoint. To limit a public statement purely to factual matters would deny the public the benefit of the full range of the profession's capabilities.

A public statement should reflect the profession's expert knowledge. A statement generally should not take positions on the social and political implications of issues; however, in certain circumstances it may not be possible to divorce social or political implications from actuarial considerations. There may be some issues that have actuarial implications that are better dealt with by trade associations, insurance companies, or individuals. Public statements that appear to be self-serving will be less effective, but the Academy should not hesitate to speak out on matters that involve legitimate, professional self-interests. In fact, the Academy has a responsibility to do so.

C. Development and Delivery of Public Statements

Academy officers, committees, and staff should generally follow the guidelines presented below in the development and delivery of public statements. At times, these procedures may need to be modified in order to insure timely and effective preparation and delivery of statements.

1. *Identification of Issues*—Many people contribute to this activity: staff, officers, committees, and individuals. The Academy's monitoring activities should be continued and expanded using all available resources. When an issue is identified by Academy staff, staff will contact the appropriate committee chairperson directly and copy the supervisory officer, unless there is a "jurisdictional" question to be resolved by an officer (see Statement (2) below). Early identification is critical to the Academy's development of well-prepared and timely statements.
2. *Authority to Proceed*—Staff and/or a supervisory officer will often identify an issue that may warrant a public statement. They will agree on which committee is best able to develop the statement. If there are areas of "jurisdictional" overlap or policy concerns, the staff and officers will decide on the committee assignment. If a committee identifies a matter that may warrant a public statement, the chairperson will advise the officer and the staff. Absent any direction from the staff or an officer, the committee chairperson may proceed in the preparation of a statement on his or her own initiative. It should be understood that a committee is free to develop a statement so long as it is consistent with well-established principles of the profession.

3. *Notice of Public Statement Preparation*—Once an issue has been identified and development of a statement initiated, notice to members will be accomplished by an announcement in the Government Relations Watch (GRW). The GRW will give notice of recent and possible committee action(s) on both new matters and on issues under continuing study, without any elaboration. Input from members will be solicited by suggesting that they contact the relevant chairperson. If an issue is still pending in successive months, subsequent issues of the GRW will report the subject as an open matter. It is recognized that time constraints on statement preparation may conflict with and negate this procedure at times.
4. *Development of Statements*—The committee will prepare the public statement and any supporting background material in accordance with the following guidelines
 - On specific issues, the chairperson should consider inviting other Academy members to participate in the preparation of the statement in order to provide the needed expertise or to gain access to diverse points of view. If the chairperson receives input from Academy members not serving on the committee, those individuals ought to receive a reply, though not necessarily an individual one.
 - On major issues that are likely to be controversial within the profession, the chairperson and the supervisory officer should seek broader input from members, if time allows. If this be the case, it is envisioned that the Academy exposure draft procedures will be followed. These procedures may be abbreviated if the need for a public statement is pressing. In fact, it is recognized that the need for a timely public statement will frequently foreclose the opportunity to gain broad input from members.
 - In some instances, it may not be practical to involve the Academy staff directly in the statement preparation, although committee chairpersons are strongly encouraged to do so. In other limited instances, Academy staff may be called upon to draft a statement. The decision to do so will be made by mutual agreement of the parties. Staff-developed statements must have the approval of the committee chairperson and supervisory officer and should be used only when a very short response time does not allow the committee to develop a statement. Such statements should reflect previous public statements or policy decisions. Staff-developed statements will be signed by the executive director.
 - No decision to involve outside counsel will be made without the concurrence of the president, upon the recommendation of the executive director.
 - Before taking a position, the chairperson should seek a consensus of the committee members. If a consensus cannot be arrived at, the chairperson should consider either preparing a statement that includes

the views of any substantial minority or electing not to issue a public statement.

- Statements are generally committee documents. However, time constraints may prevent the entire committee from deliberating in the preparation of a particular statement, and the task for drafting the statement may be left to the chairperson (or designee) without benefit of consultation with other committee members. In such cases, the drafter should seek maximum input from available committee members. When a draft statement has been reviewed and approved by all members of the committee, the statement may include the names of all members of the committee; alternatively, the statement may indicate that it has been submitted by the chairperson "on behalf of the XYZ Committee of the American Academy of Actuaries." If only a subset of the committee participated in the statement's preparation, their names alone may appear. Committees retain flexibility in indicating authorship of statements in order to satisfy requirements of special circumstances; nevertheless, readers of a statement should be able to clearly ascertain the author(s) of a statement.
 - The chairperson should advise the supervisory officer of any substantial disagreement among committee members and present the views of this group for further discussion.
 - Drafts of the proposed statement should be distributed for review to the executive director, the general counsel, and the appropriate supervisory officer before being presented. This review should include consideration of policy and legal issues.
 - The decision to issue the final statement generally rests with the committee chairperson. However, the supervisory officer should seek a review and approval of the president if the issue is of major importance or the statement involves substantial controversy.
 - When deemed appropriate by the president, a proposed statement may be submitted to the Board of Directors for review prior to issuance to the intended public. In extraordinary circumstances, the board may modify or disapprove a public statement if it believes such statement will not be in the best interests of the Academy.
5. *Presentation of Statement*—The committee or group issuing a statement must clearly be stated: the XYZ Committee, the Board of Directors. Blanket sponsorship by the Academy is not to be implied. A public statement should identify its source as suggested in the following example.

"This statement represents the consensus of views of the (name) Committee of the American Academy of Actuaries on (subject).

Membership on the committee preparing these comments has been drawn from a wide range of interests and perspectives so as to give a broad range of views on the matters in the (subject). As with many other professional organizations, the structure of the Academy and the timing required in responding to various public issues places the responsibility of preparing comments on such issues on its committees, on the assumption that they are representative generally of the Academy's membership."

All public statements should be submitted in written form, with an oral presentation as appropriate. These statements should be submitted on Academy letterhead. Except when the Academy is well known to the audience, a formal statement about the Academy (sample below) should be included in the public statement. If an oral statement is to be presented at a formal hearing, the committee chairperson and supervisory officer will select the person or persons to make the actual presentation.

- 6 *Distribution of Statements*—After the statement has been formally submitted, the final statement will be available for broader distribution. Notice of issuance of the statement will be published in the *Government Relations Watch* and *The Actuarial Update*. Members will be invited to request a copy of the statement by writing the Academy's Washington office. At the end of each year, the text of all public statements presented that year will be published in the journal.

D *Sample Description of the Academy*

The American Academy of Actuaries is a professional association of actuaries which was formed in 1965 to bring

together into one organization all qualified actuaries in the United States and to seek accreditation and greater public recognition for the profession and more effective public service by the profession. The Academy includes members of three founding organizations—the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries.

The Academy serves the entire profession. Its main focus is the social, economic, and public policy environment in which the actuarial profession functions. Its primary activities include liaison with federal and state governments, relations with other professions, the dissemination of public information about the actuarial profession and issues that affect it, and the development of standards of professional conduct and practice.

Over 8,500 actuaries in all areas of specialization belong to the Academy. These members are employed by insurance companies, consulting actuarial firms, government, academic institutions, and a growing number of industries. Actuarial science involves the evaluation of the probabilities and financial impact that uncertain future events—birth, marriage, sickness, accident, fire, liability, retirement, and death—have on insurance and benefit plans.

Membership requirements can be summarized under two broad headings: education and experience. At present, the educational requirements can be satisfied either by passing certain professional examinations sponsored by the Casualty Actuarial Society or the Society of Actuaries, or by becoming an enrolled actuary under the Employee Retirement Income Security Act of 1974 (ERISA).

The experience requirement consists of three years of responsible actuarial work.

APPLICATION FOR ADMISSION

The requirements for admission to the Academy are set forth in Article I of the Bylaws. An individual who meets the experience and educational requirements and wishes to apply may request an application form from either the Washington or Schaumburg office.

The application form is designed to develop sufficient information concerning both the applicant's actuarial education and experience in responsible actuarial work to enable the Admissions Committee to determine whether the established requirements for admission are satisfied. The applicant should be sure to give complete information with respect to each section of the application. If insufficient space is provided for this purpose, a supplemental statement should be appended to the application. Applications should be filled-in legibly, preferably typewritten. Applicants should take care to submit references who meet the requirements set forth in the general instructions of the application form. They should also encourage their references to return the reference form promptly.

In order to aid applicants, certain guidelines have been established in the areas of experience and residency. In the area of experience, the following guidelines apply:

1. At least one of the three years of responsible actuarial experience must fall within the five years preceding the date of application.
2. Teaching experience will count towards the three-year requirement only to the extent that the teaching is at the Part 4 and 5 level. Higher level courses may also be considered depending on their actuarial content.
3. Summer, part-time, and other intermittent experience may be considered for the three years, but it is especially important to demonstrate that this is "responsible actuarial work."
4. At least two of the three years must have come on a full-time, uninterrupted basis.
5. While experience obtained outside the United States may be considered for the three years, it should be similar to the type of "responsible actuarial work" a person would obtain in the United States.

In the area of residency, the following guidelines/requirements must be met:

1. Residents of the United States for less than three years will be subject to the same requirements that non-residents are subject to.
2. Non-residents must state their need for membership.
3. Non-residents must state their familiarity with United States laws and practices in their actuarial speciality area.

The above guidelines/requirements are subject to the interpretation and applicants are encouraged to review their answers in light of these guidelines in order to expedite their application.

A nonrefundable application fee of \$50 must accompany the application. This is a charge for processing the application and will not be applied toward the payment of dues for those candidates accepted. Application fees paid by candidates who are not accepted will not be refunded.

Applications and all inquiries should be addressed to:

Membership Manager
American Academy of Actuaries
475 N. Martingale Road, Suite 800
Schaumburg, Illinois 60173
708/706-3513

BOARD AND COMMITTEE MEETINGS

The Board of Directors has adopted the following policy with respect to attendance at and participation in Academy meetings.

1. All meetings of Academy Committees (with exceptions noted in paragraph 2 below) are open to members of the Academy.
2. Meetings of the Board of Directors, or the Executive, Discipline, Admissions, and Nominating Committees are not open to other than members of those committees and invited guests.
3. Members attending Academy meetings are free to observe the conduct of those meetings, but may participate in discussion only with the consent of the chairperson.

DUES

Dues as presently approved by the Board are \$280 per year for members, payable on January 1. Admission in the first third of the year will require full payment of dues for that year, admission in the second third of the year will require payment of two-thirds of the annual amount, and admission in the last third of the year will require payment of one-third of the annual amount.

Article VII, Section 1 of the Bylaws of the Academy provides that, subject to certain provisions with respect to disability and retirement, each member shall pay such dues for each calendar year as may be established by the Board of Directors of the Academy. Under this authority, the Board of Directors has determined that dues may be waived for members who (a) are full-time students, involved in full-time dependent care, or serving in the military or the Peace Corps, and (b) anticipate no material actuarial income during the forthcoming calendar year. The minimum retirement age has been set by the Board as age 55. The maximum limit on earned income in order to qualify for dues waiver on account of retirement or other categories shown above between ages 55 and 70 is \$10,000 per year.

Members on dues waiver automatically receive the *Yearbook*, notices of annual meetings, and voting materials for proposed bylaws amendments. There is an annual charge of \$40 to receive other Academy mailings.

Forms for permanent and temporary dues waiver requests can be obtained from.

Membership Manager
American Academy of Actuaries
475 N. Martingale Road, Suite 800
Schaumburg, Illinois 60173

OTHER ACTUARIAL ORGANIZATIONS

AMERICAN SOCIETY OF
PENSION ACTUARIES*Officers*

President	G PATRICK BYRNES
President-Elect	RUTH F FREW
Vice Presidents	ROBERT E GUARNERA PAUL A POLAPINK
Secretary	STUART HACK
Treasurer	STEPHEN R KERN

2029 K Street, N W., Fourth Floor
Washington, D.C. 20006
(202) 659-3620

CHESTER J SALKIND, *Executive Director*

CANADIAN INSTITUTE OF ACTUARIES

Officers

President	ROBERT L BROWN
President-Elect	W PAUL MCCROSSAN
Vice Presidents	JAMES A BRIERLEY MORRIS W CHAMBERS MARC FERRELL DONALD A MCISAAC JAMES G PATERSON KURI K VON SCHILLING

Constitution Square, Suite 1040
360 Albert Street
Ottawa, Ontario, Canada K1R 7X7
(613) 236-8196

BRIAN WOODING, *Executive Director*

CASUALTY ACTUARIAL SOCIETY

Officers

President	CHARLES A. BRYAN
President-Elect	MICHAEL L TOOTHMAN
Vice Presidents	IRENE K BASS ALBERT J BEER ROBERT F CONGER ALLAN M KAUFMAN STEVEN G LEHMANN

One Penn Plaza
250 W. 34th Street, New York, NY 10119
(212) 560-1018

THERESA CULLINAN, *Manager*

CONFERENCE OF ACTUARIES
IN PUBLIC PRACTICE*Officers*

President	RAY COLE
President-Elect	MARY S RIEBOLD
Vice Presidents	ROBERT H DOBSON RICHARD J FALLQUIST LARRY D. KEYS ROBERT J WEBB
Secretary	CRAIG A OLNEY
Treasurer	FRDERICK M GREEN

475 North Martingale Road, Suite 800
Schaumburg, IL 60173
(708) 706-3535

RITA CHASTAIN, *Director of Administration*

SOCIETY OF ACTUARIES

Officers

President	DAPHNE D BARTLETT
President-Elect	DONALD R. SONDFERGELD
Vice Presidents	MICHAEL J COWELL PHYLLIS A. DORAN DAVID M. HOLLAND CURTIS E. HUNTINGTON HARRY H. PANJER MICHAEL R. WINN

475 North Martingale Road, Suite 800
Schaumburg, IL 60173
(708) 706-3500

JOHN E. O'CONNOR, JR., *Executive Director*

ACTUARIAL EDUCATION
AND RESEARCH FUND*Officers*

Chairperson	CURTIS E. HUNTINGTON, SOA
Treasurer	RANDALL J. DUTKA, CIA
Secretary	STEPHEN G. KELLISON, AAA
Directors	DOUGLAS C. BORTON, CAPP JOHN A. FIBIGER, SOA FENION R. ISAACSON, CAPP ALLAN M. KAUFMAN, CAS BRENDAN O'FARRELL, AAA OWEN A. REED, CIA JANE C. TAYLOR, CAS CHARLES BARRY H. WATSON, CAPP

475 N. Martingale Road, Suite 800
Schaumburg, IL 60173
(708) 706-3500

MARK G. DOHERTY, *Executive Director*

INTERNATIONAL ACTUARIAL ASSOCIATION

Canadian Officers

Vice President CLAUDE M. GENEST
 Secretary/National Correspondent NICHOLAS BAUER
 Eckler Partners, Ltd.
 2020 University, Suite 1245
 Montreal, PQ, Canada H3A 2A5
 (514) 848-9077

Council JEAN-LOUIS BOURBEAU
 KENNETH T. CLARK
 NORMAN GENDRON
 YVES GUERARD

United States Officers

Vice President JOHN C. ANGLE
 Secretary/National Correspondent RONALD L. BORNHUEFTER
 NAC RE Corporation
 One Greenwich Plaza
 Greenwich, CT 06836
 (203) 622-5255

Council JOHN A. FIBIGER
 CHARLES GREELEY
 LEROY J. SIMON
 CHARLES BARRY H. WATSON

ASTIN SECTION

U.S. Contact: JAMES N. STANARD
Executive Vice President
 F&G Re, Inc.
 55 Madison Avenue
 Morristown, NJ 07962

Next meeting

July 1-4, 1991 Stockholm, Sweden

AFIR SECTION

Canadian Member: MICHAEL COHEN
 U.S. Member: CHARLES GREELEY

INTERNATIONAL ASSOCIATION OF CONSULTING ACTUARIES

Officers

Chairman CHRISTOPHER WHITE
 Vice Chairman ROBERT D. MASDING
 Secretary/ Treasurer RICHARD D. MOORE
 B&W House
 55 East Street
 Epsom, Surrey KT17 1BP
 ENGLAND

U.S. Committee Members BARNET N. BERIN
 W. JAMES MACGINNITIE
 LEROY B. PARKS, JR.

Canadian Representative FRANK LIVSEY

ACTUARIAL CLUBS*

Correspondence to the local clubs should be directed to the Secretary at the address listed on these pages. If a Secretary is not listed, the address shown is that of the President. Addresses for club presidents may be found in the membership directory portion of the yearbook.

ADIRONDACK ACTUARIES CLUB

SANDY VAIVADS, *President*
 MURTON HESS, *Vice-President of Public Relations*
 MAUREEN SORIS, *Vice-President of Meeting Administration*
 TIMOTHY GILES, *Treasurer*
 LAURIE FEDE, *Secretary*
 (c/o Monarch Life Insurance, 1 Monarch
 Place Springfield, MA 01133)

ARIZONA ACTUARIAL CLUB

JAMES H GORDON, *President*
 WILLIAM K ROBINSON, *Secretary-Treasurer*
 (c/o Milliman & Robertson, Inc. 300 W
 Clarendon, Suite 225, Phoenix, AZ 85013)

ATLANTA ACTUARIAL CLUB

JOHN D BRANSCOMB, *President*
 DONNA P CARTEE, *Vice President*
 FRANS CHRIST, *Secretary-Treasurer*
 (c/o Actech Inc., Eight Piedmont Center, Suite 310,
 3525 Piedmont Road, Atlanta, GA 30305)

BALTIMORE ACTUARIES CLUB

PATRICIA SCAHILL, *President*
 NEIL H LUND, *Vice President*
 FRANCIS J KRISTON, JR., *Secretary-Treasurer*
 (c/o William M. Mercer Meidinger Hansen, Inc.,
 300 E. Lombard Street, Suite 1200,
 Baltimore, MD 21202)

CASUALTY ACTUARIES OF THE BAY AREA

WENDY JOHNSON, *President*
 ERIC DRUMMOND-HAY, *Secretary-Treasurer*
 (c/o Fireman's Fund Insurance, 777 San Marin
 Drive, Novato, CA 94998)

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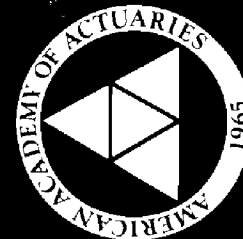
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