AMERICAN
ACADEMY
of
ACTUARIES

1982 Year Book

NOVEMBER 1, 1981

1982 Year Book—American Academy of Actuaries

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

"See! this our fathers did for us."

JOHN RUSKIN

AMERICAN ACADEMY *of* ACTUARIES

1982 Year Book

PUBLISHED BY THE ACADEMY

Headquarters
1835 K Street, N.W.
Washington, D.C. 20006

Membership Administration
208 South LaSalle Street
Chicago, Illinois 60604

NOVEMBER 1, 1981

MADE IN THE UNITED STATES OF AMERICA

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HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

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

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

After January 1, 1970, educational requirements were gradually increased until 1976. In January 1976, an amendment to the Bylaws created a new non-voting class of membership designated Affiliate of the American Academy of Actuaries. This class consisted of non-members of the Academy who became Enrolled Actuaries under the 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, thereby creating one class of membership designated 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 Associateship 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, and have since been amplified and supplemented by Opinions. These Guides require the high standard of ethics and responsible performance expected of professionals; the Opinions aim to assist the practicing actuary in dealing with particular situations that arise. The Board of Directors is assisted by separate committees in this field. One of these, the Committee on Guides to Professional Conduct keep the Guides and Opinions current and appropriate; the other, the Committee on Discipline, considers questions that arise about the conduct of any individual member.

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

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

In 1979 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 the pension field the 1974 legislation, ERISA, has established extensive and specific standards for actuarial reports, for disclosure and fiduciary relationships, and for the qualifications of actuaries in pension work.

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

The Academy is steadily promulgating Recommendations, and Interpretations thereof, for use by actuaries in preparing financial reports for insurance companies and pension plans and in the determination of dividends under individual life insurance policies. The Guides to Professional Conduct and related Opinions require that actuaries take these pronouncements into consideration and be prepared to support use of assumptions or methods that vary from them.

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

ADMINISTRATION. From the outset the Academy shared administrative facilities with the Society of Actuaries in Chicago, which have since been broadened to serve the Conference of Actuaries in Public Practice also. A major step to increase the value and influence of the Academy was taken in January 1976 when Stephen G. Kellison was appointed Executive Director with headquarters in Washington, D.C. Mr. Kellison, a member of the Academy, will coordinate Academy activities in the public sector. The Washington office staff was further strengthened by the appointment of a general counsel in September 1979, a director of administration in January 1980, and a director of public information in October 1981.

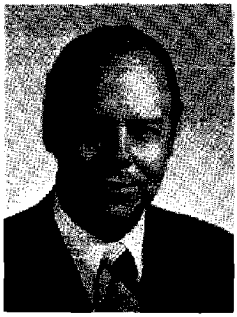
MEETINGS. The Academy holds its annual meeting in the fall of each year in conjunction with the annual meeting of one of the founding organizations. Starting in 1976 the Academy and the Conference of Actuaries in Public Practice have jointly sponsored a series of special meetings for Enrolled Actuaries. These meetings have provided an organizational focus for the concerns and interests of all Enrolled Actuaries. 1981 saw the introduction of a Loss Reserve Seminar which was jointly sponsored by the Academy and the Casualty Actuarial Society and which was of particular interest to property and liability actuaries.

PUBLICATIONS. The Academy continues to expand its scope of publications. The Academy publishes annually a *Year Book* and a supplementary *List of Members by Business Connection*. In 1980 a tabulation of *Enrolled Actuaries Listed Geographically* was printed. It is planned to update this list

during 1982. The frequency of publication of the *Newsletter* was increased to bimonthly during 1977 and to monthly during 1981. Also, the *Enrolled Actuaries Report,* originally a special section of the *Newsletter,* has been turned into a separate publication. Finally, the *Journal* has been published as a record of each annual meeting since the 1975 annual meeting. Since January 1, 1977, the *Journal* has also contained official statements of the Academy.

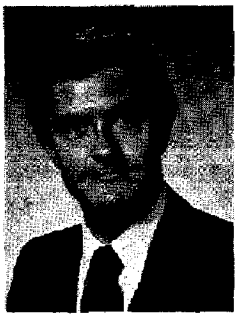
BOARD OF DIRECTORS

OFFICERS:	Term Expires
William A. Halvorson, *President*	1982
P. Adger Williams, *President-Elect*	1982
A. Norman Crowder, III, *Vice President*	1982
Bartley L. Munson, *Vice President*	1982
David R. Carpenter, *Vice President*	1983
William A. Ferguson, *Vice President*	1983
Carl R. Ohman, *Secretary*	1982
W. James MacGinnitie, *Treasurer*	1982
PAST PRESIDENTS:	
Ronald L. Bornhuetter	1982
Walter L. Grace	1983
ELECTED:	
Raymond A. Bierschbach	1982
Charles Greeley	1982
David G. Hartman	1982
Robert Pollack	1982
Elizabeth C. Poston	1982
David M. Reade	1982
E. Paul Barnhart	1983
James R. Berquist	1983
Harold J. Brownlee	1983
Warren P. Cooper	1983
W. H. Odell	1983
William C. Spencer	1983
Ronald E. Ferguson	1984
John H. Harding	1984
Willard A. Hartman	1984
Burton D. Jay	1984
Marc M. Twinney	1984
Michael A. Walters	1984



WILLIAM A. HALVORSON
President

P. ADGER WILLIAMS
President-Elect



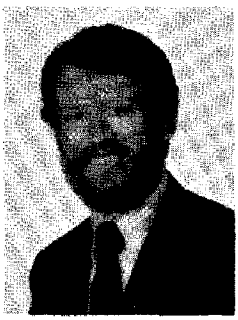
DAVID R. CARPENTER
Vice President

A. NORMAN CROWDER III
Vice President

WILLIAM A. FERGUSON
Vice President

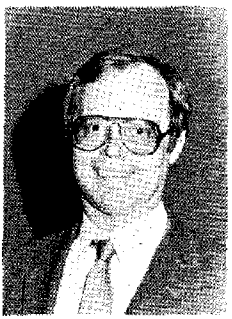
BARTLEY L. MUNSON
Vice President

CARL R. OHMAN
Secretary



W. JAMES MACGINNITIE
Treasurer

STEPHEN G. KELLISON
Executive Director



WILLIAM D. HAGER
General Counsel

ERICH PARKER
Director of Public Information

CYNTHIA A. SHARP
Director of Administration

ACADEMY HEADQUARTERS AND STAFF

HEADQUARTERS

1835 K Street, N.W.
Washington, D.C. 20006
202/223-8196 or
202/223-8316

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

WILLIAM D. HAGER
General Counsel

ERICH S. PARKER
Director of Public Information

CYNTHIA A. SHARP
Director of Administration

SUE A. HENDRICKSON
Convention Manager

V. KIM LAMB
Legislative Assistant

CHERYL A. LONG
Secretary/Receptionist

BETH J. NOVICK
Secretary to Executive Director

WANDA M. PEARSON
Secretary to General Counsel

DAVID J. ROTHENBECKER
Financial Manager

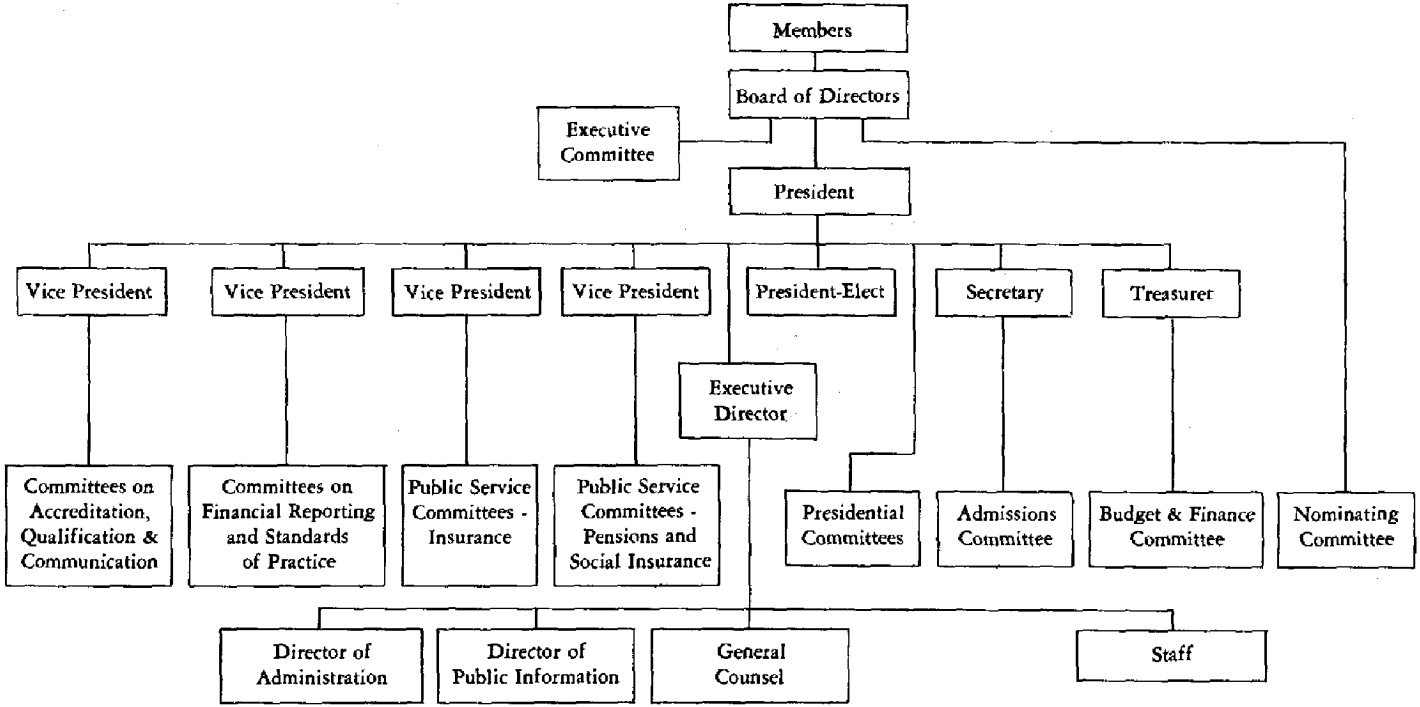
M. KATHLEEN THRIFT
Publications Manager

MEMBERSHIP ADMINISTRATION

208 South LaSalle Street
Chicago, Illinois 60604
312/782-4204

MADELINE M. MADDEN
Membership Manager

AMERICAN ACADEMY OF ACTUARIES
ORGANIZATION CHART
1981-1982



COMMITTEES

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

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PRESIDENTIAL COMMITTEES

Under the supervision of William A. Halvorson

EXECUTIVE COMMITTEE

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

THE PRESIDENT, *Chairman*
THE PRESIDENT-ELECT
THE IMMEDIATE PAST-PRESIDENT
THE FOUR VICE-PRESIDENTS
THE SECRETARY
THE TREASURER

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.

Subcommittee for Directors

RONALD L. BORNHUETTER, *Chairman*
WALTER L. GRACE, *Vice Chairman*
MARY H. ADAMS
JAMES A. ATTWOOD
RAYMOND A. BIERSCHBACH
DARRELL W. EHLERT
JOHN A. FIBIGER
CHARLES GREELEY
WILLIAM A. HALVORSON
DAVID G. HARTMAN
GEORGE D. MORISON
DAVID M. READE
ALAN RICHARDS
GEORGE B. SWICK
MAVIS A. WALTERS
P. ADGER WILLIAMS

Subcommittee for Officers

RONALD L. BORNHUETTER, *Chairman*
WALTER L. GRACE, *Vice Chairman*
WILLIAM A. HALVORSON
RICHARD C. KEATING
FREDERICK W. KILBOURNE
BARBARA J. LAUTZENHEISER
P. ADGER WILLIAMS

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.

DALE R. GUSTAFSON, *Chairman*

WAID J. DAVIDSON, JR.
ANDREW DELANEY
LESTER B. DROPKIN
LUTHER O. FORDE
RICHARD M. FRIDLEY
HARRY D. GARBER
LOUIS GARFIN
CHARLES C. HEWITT, JR.
RICHARD A. LEGGETT
GEORGE S. LING, JR.
DENIS W. LORING
WILLIAM F. LUMSDEN
W. JAMES MACGINNITIE
JOHN B. MOORE
THOMAS E. MURRIN
RODGER R. PATRICK
WILLIAM G. SCHNEIDER
WILLIAM DAVID SMITH
ALAN M. THALER
BERNARD L. WEBB
BENJAMIN R. WHITELEY

INTRAPROFESSIONAL COORDINATION COMMITTEE

This Committee is to maintain liaison with comparable committees in other actuarial bodies and recommend actions that would enhance the coordination and cooperation between such bodies.

DAVID M. READE, *Chairman*

E. PAUL BARNHART
HAROLD J. BROWNLEE
DARRELL W. EHLERT
WILLIAM W. HAND
BURTON D. JAY
FREDERICK W. KILBOURNE
DONALD A. RHOLL

ADMISSIONS COMMITTEE

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

DALE F. ETHINGTON, *Chairman*

CECIL D. BYKERK
LAWRENCE J. MCKEARNEY

Note: This committee is under the supervision of Carl R. Ohman, Secretary.

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.

W. JAMES MACGINNITIE, *Chairman*

Note: Committee membership to be announced.

COMMITTEES ON ACCREDITATION, QUALIFICATION AND COMMUNICATION

Under the supervision of Bartley L. Munson, Vice President

COMMITTEE ON ACCREDITATION

This committee is concerned with the recognition of the actuary in statutes and regulations as a professional person subject to qualification standards. A primary function of the committee is to monitor proposed legislation and regulations that specify, or should specify, that certain acts be performed by an actuary. If as the result of such monitoring a proposed statute or regulation is found by the committee to be deficient in its recognition of the professional status of the actuary, the committee will initiate action to attempt to remove such deficiency.

FREDERICK W. KILBOURNE, *Chairman*

E. PAUL BARNHART
THOMAS P. BLEAKNEY
MICHAEL FUSCO
HAROLD G. INGRAHAM, JR.
DANIEL F. MCGINN

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

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

WILLIAM DAVID SMITH, *Chairman*

PAUL C. COWAN
JAMES A. FABER
EDWARD I. FARB
JARVIS FARLEY
KEATH P. GIBSON
PAUL D. HALLIWELL
ROBERT HAMMOND
JOSEPH W. LEVIN
JOSEPH W. MORAN
GEORGE D. MORISON
JOHN R. MUETTERTIES
DAVID M. READE
RICHARD J. ROTH
WILLIAM A. SPARE
JACK M. TURNQUIST
MAVIS A. WALTERS
JACK E. WOOD

COMMITTEE ON HEALTH QUALIFICATIONS

The purpose of this Committee is twofold:

1. to develop and implement, subject to approval of the Board of Directors, a voluntary program for recognition of health actuaries who work for health service corporations but who are not members of the Academy; and
2. to recommend to the Board of Directors a longer term education and examination program for health actuaries.

ROBERT H. DOBSON, *Chairman*

WILLIAM L. HEZZELWOOD
JAMES K. HUTCHISON
PATRICK J. O'REILLY
JAMES L. PURDY
ROBERT J. SCHULER
EMIL J. STRUG
VERNON J. SWITZER

COMMITTEE ON LIFE QUALIFICATIONS

The purpose of this Committee is to recommend, to the Board of Directors, standards for signing statements of opinion on the Life and Accident and Health Annual Statement Blank and to counsel with any individual actuary who requests it, concerning whether that individual is qualified to sign such statements of opinion. This voluntary counselling is available to any actuary who does not meet the qualifications deemed by the Board of Directors to presumptively meet the standards for the signing of such statements of opinion.

JOHN K. BOOTH, *Chairman*

THOMAS M. MCCOMB
WILLIAM A. SPARE
LYNN W. WILLSEY

COMMITTEE ON PROPERTY AND LIABILITY QUALIFICATIONS

The purpose of this Committee is to recommend, to the Board of Directors, standards for signing statements of opinion on the Fire and Casualty Annual Statement Blank and to counsel with any individual actuary who requests it, concerning whether that individual is qualified to sign such statements of opinion. This voluntary counselling is available to any actuary who does not meet the qualifications deemed by the Board of Directors to presumptively meet the standards for the signing of such statements of opinion.

GEORGE D. MORISON, *Chairman*

DAVID R. BICKERSTAFF
STANLEY A. DORF
FREDERICK J. KNOX
GREGORY E. LEONARD

PUBLIC RELATIONS COMMITTEE

The function of this Committee is to improve the public's awareness of the role of the actuary, to provide a means for publicizing Academy activities and to assist the executive office's staff in these and related areas.

WALTER S. RUGLAND, *Chairman*

Note: Committee membership to be announced.

COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

BARBARA J. LAUTZENHEISER, *Chairman*

YEAR BOOK

ANDREW M. MACDONALD, *Editor*

JOURNAL

HAROLD G. WIEBKE, *Editor*
GEORGE D. MORISON, *Associate Editor*

NEWSLETTER

MARY H. ADAMS, *Editor*
DANIEL J. FLAHERTY, *Associate Editor*
VIRGIL D. WAGNER, *Associate Editor*

ENROLLED ACTUARIES REPORT

DANIEL M. ARNOLD, *Editor*
THOMAS M. MALLOY, *Associate Editor*
DANIEL F. MCGINN, *Associate Editor*
GAIL P. SCHAEFFER, *Associate Editor*
RICHARD G. SCHREITMUELLER, *Associate Editor*

COMMITTEES ON FINANCIAL REPORTING AND STANDARDS OF PRACTICE

Under the supervision of A. Norman Crowder, III, Vice President

COMMITTEES ON FINANCIAL REPORTING PRINCIPLES

These Committees examine the actuarial considerations applicable to the financial reporting for insurance and develop guidelines for the practicing actuary.

In accordance with procedures prescribed by the Board of Directors, each of the Committees may publish Recommendations which should be taken into consideration by the actuary, and release Interpretations which do not have the force of Recommendations.

The role of the General Committee is primarily consultative and advisory to the other two Committees, both of which report directly to the Board of Directors on their identified specialty.

GENERAL COMMITTEE

STEPHEN D. BICKEL, *Chairman*

BURTON D. JAY
ROBERT G. MAXON
DONALD E. TRUDEAU

Committee on Life Insurance Financial Reporting Principles

BURTON D. JAY, *Chairman*
ALLAN D. AFFLECK
DONALD F. BEHAN
PETER F. CHAPMAN
PAUL R. FLEISCHACKER
RICHARD K. KISCHUK
DANIEL J. KUNESH
JAMES D. LAMB
THOMAS J. LEARY
CLAIR A. LEWIS
RICHARD S. MILLER
ROBERT W. MYATT
JOSEPH C. NOBACK
JERROLD R. SCHER
EDWARD S. SILINS
NEAL N. STANLEY
ROBERT W. STEIN
JACK M. TURNQUIST
VIRGIL D. WAGNER

Committee on Property and Liability Insurance Financial Reporting Principles

DONALD E. TRUDEAU, *Chairman*
ROBERT A. ANKER
CLARENCE R. ATWOOD
JAMES F. BRANNIGAN
JAMES A. FABER
DANIEL J. FLAHERTY
ROBERT F. LOWE
JOHN R. MUETTERTIES
DAVID SKURNICK
RICHARD H. SNADER
BRUCE WINTERHOF

COMMITTEE ON DIVIDEND PRINCIPLES AND PRACTICES

The purpose of this Committee is to consider means of implementing appropriate standards of practice in connection with the allocation and illustration of dividends for life insurance policies and annuities. In addition, the Committee will consider in similar manner other non-guaranteed elements of pricing for life insurance and annuities. The Committee shall coordinate its work with the Society of Actuaries Committee on Theory of Dividends and Other Non-Guaranteed Elements in Life Insurance and Annuities and with the Canadian Institute of Actuaries Committee on Dividend Principles and Practices.

In accordance with procedures prescribed by the Board of Directors, this Committee may publish recommendations and release interpretations.

JOHN H. HARDING, *Chairman*

DAVID M. CHERNOW
JON C. CHRISTOPHERSON
JAMES W. KEMBLE
WILLIAM K. KRISHER
WALTER N. MILLER
PAUL J. OVERBERG
OWEN A. REED
JOHN K. ROBERTS
RICHARD M. STENSON
THOMAS C. SUTTON
CLAUDE THAU

COMMITTEE ON PENSION ACTUARIAL PRINCIPLES AND PRACTICES

The function of this Committee is to examine and develop actuarial principles and practices for actuarial calculations with respect to pension plans.

In accordance with procedures prescribed by the Board of Directors, the Committee may publish Recommendations which should be taken into consideration by actuaries preparing actuarial calculations for pension plans. An actuary who makes use of an assumption or method in conflict with any Recommendation should be prepared to substantiate its use. The Committee, on its own authority, may release Interpretations and other communications which do not have the force of Recommendations.

HARRY E. ALLAN, *Chairman*

KENNETH R. CAMPBELL
IRA COHEN
DARREL J. CROOT
JOHN N. FELDTMOSE
HARPER L. GARRETT, JR.
MYRON HOCHHEISER
HARRY M. LEISTER, JR.
LEONARD MACTAS
THOMAS M. MALLOY
WILLIAM J. MCDONNELL
AVON G. SHANNON
ROBERT C. TOUSSAINT

COMMITTEE ON PENSION ACCOUNTING MATTERS

The function of this Committee is to monitor activities regarding financial reporting principles 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 pension accounting issues for presentation.

EDWIN F. BOYNTON, *Chairman*

JAMES F. A. BIGGS
HAROLD J. BROWNLEE
YUAN CHANG
EDWARD H. DAVIS
ANTHONY C. DEUTSCH
EDWARD H. FRIEND
DONALD E. FUERST
PAUL A. GEWIRTZ
LEONARD MACTAS
JOSEPH J. STAHL, II
RICHARD Q. WENDT
JOHN HARRY WILLIAMS

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.

RONALD L. BORNHUETTER, *Chairman*

HARRY E. ALLAN
STEPHEN D. BICKEL
EDWIN F. BOYNTON
W. JAMES MACGINNITIE
ROBERT H. MCMILLEN
W. H. ODELL
RICHARD S. ROBERTSON
GEORGE B. SWICK

TASK FORCE ON AICPA AUDIT GUIDE (CONCERNING PROPERTY AND LIABILITY RESERVES)

JAMES R. BERQUIST, *Chairman*

MARTIN BONDY
JAMES H. CROWLEY
JAMES A. FABER
M. STANLEY HUGHEY
STEVEN H. NEWMAN
RICHARD S. ROBERTSON
RICHARD H. SNADER

TASK FORCE ON REINSURANCE ACCOUNTING

RONALD E. FERGUSON, *Chairman*

WARREN P. COOPER
THOMAS A. GREENE
RICHARD K. KISCHUK
HERMAN H. SCHMIT
DONALD E. TRUDEAU

TASK FORCE ON SELF-INSURED TRUST FUNDS

JAMES O. WOOD, *Chairman*

DANIEL J. FLAHERTY
JAMES A. HALL, III
GUSTAVE A. KRAUSE

PUBLIC SERVICE COMMITTEES—INSURANCE

Under the supervision of David R. Carpenter, Vice President

COMMITTEE ON HEALTH INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the health insurance area. The Committee may prepare statements on health 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.

W. H. ODELL, *Chairman*

E. PAUL BARNHART
STEPHEN D. BRINK
KENNETH J. CLARK
ROBERT H. DOBSON
ROBERT J. DYMOWSKI
ANTHONY J. HOUGHTON
JAMES K. HUTCHISON
LLOYD F. MATHWICK
RICHARD J. MELLMAN
JAMES L. PURDY
HARRY L. SUTTON, JR.
VERNON J. SWITZER
PETER M. THEXTON
GORDON R. TRAPNELL

Subcommittee on ERISA Health and Welfare Plans

ANTHONY J. HOUGHTON, *Chairman*

STEPHEN D. BRINK
ROBERT J. DYMOWSKI
RICHARD H. LOEBER
ERWIN A. RODE
HOWARD YOUNG

Subcommittee on Health Maintenance Organizations

LLOYD F. MATHWICK, *Chairman*

HERBERT A. FRITCH
DAVID E. NORTON
HARRY L. SUTTON, JR.
JOHN G. TURNER

Subcommittee on Liaison with NAIC Accident and Health (B) Committee

E. PAUL BARNHART, *Chairman*

PETER L. HUTCHINGS
MICHAEL KAZAKOFF
MICHAEL B. KOOPERSMITH
ALLEN D. PINNEY
FRANK RUBINO
W. KEITH SLOAN
PETER M. THEXTON

Subcommittee on National Health Policy Issues

RICHARD J. MELLMAN, *Chairman*

JAMES K. HUTCHISON
GORDON R. TRAPNELL

Subcommittee on Health Qualifications

ROBERT H. DOBSON, *Chairman*

JAMES K. HUTCHISON
JAMES L. PURDY
VERNON J. SWITZER

Subcommittee on Federal Impact on Role of Health Actuaries

GORDON R. TRAPNELL, *Chairman*

WILLIS W. BURGESS
CHARLES HABECK
ROYAL A. JOHNSON
ANTHONY L. MCWHORTER
CLIFFORD KEITH POWELL

Subcommittee on Professional Practice of Health Actuaries

ROBERT J. DYMOWSKI, *Chairman*

MATT B. JONES, JR.
RAYMOND F. MCCASKEY
IRWIN J. STRICKER
RONALD M. WOLF

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.

RICHARD S. ROBERTSON, *Chairman*

PETER F. CHAPMAN
STEPHEN H. FRANKEL
ARDIAN GILL
RICHARD V. MINCK
JAN L. POLLNOW
I. EDWARD PRICE
STEPHEN L. RECK
ALAN RICHARDS
HERBERT S. WOLF
JACK E. WOOD

Subcommittee on Liaison with NAIC Life Insurance (A) Committee

ARDIAN GILL, *Chairman*

WILBUR M. BOLTON
GORDON C. BORONOW
GARY E. DAHLMAN
STEPHEN H. FRANKEL
RICHARD W. KLING
WILLIAM K. KRISHER
JOHN C. LOUNDS

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the property and liability insurance area. The Committee may prepare statements on property and liability 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.

WARREN P. COOPER, *Chairman*

WILLIAM C. ALDRICH
RICHARD A. BILL
GUSTAVE A. KRAUSE
JOSEPH W. LEVIN
ROBERT W. STURGIS
MAVIS A. WALTERS

Subcommittee on Workers Compensation

WILLIAM C. ALDRICH, *Chairman*

STEPHEN S. MAKGILL
JOHN H. MUETTERTIES
RICHARD W. PALCZYNSKI

Subcommittee on Benefit Level Escalation

JOSEPH W. LEVIN, *Chairman*

CHRISTOPHER P. GARAND
JAMES F. GOLZ
FRANK HARWAYNE
RICHARD W. PALCZYNSKI
ROBERT W. STURGIS

Subcommittee on Risk Financing Mechanisms

WARREN P. COOPER, *Chairman*

JAMES A. HALL, III
ELDON J. KLAASSEN
DOUGLAS F. KLINE
GREGORY E. LEONARD

Subcommittee on Products Liability

ROBERT W. STURGIS, *Chairman*

NICHOLAS F. MILLER
RONALD C. RETTERATH
SHELDON ROSENBERG

Subcommittee on Legislative Rate Regulation Developments

MAVIS A. WALTERS, *Chairman*

DALE R. COMEY
ROBERT W. GOSSROW
KEVIN M. RYAN

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.

JAY C. RIPPS, *Chairman*

MARSHA BERA-MORRIS
ALAN C. CURRY
TIMOTHY C. HINKLE
HAROLD G. INGRAHAM, JR.
ROBERT L. KNOWLES
BARBARA J. LAUTZENHEISER
MICHAEL J. MAHONEY
JERRY A. MICCOLIS
ROBERT J. RANDALL, SR.
ROBERT SHAPLAND
SANFORD R. SQUIRES
MAVIS A. WALTERS
CLAIRE L. WOLKOFF

PUBLIC SERVICE COMMITTEES—
PENSIONS AND SOCIAL INSURANCE

Under the supervision of William A. Ferguson, Vice President

PENSION COMMITTEE

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

DOUGLAS C. BORTON, *Chairman*

THOMAS P. BLEAKNEY
HENRY BRIGHT
NORMAN W. CLAUSEN
DARREL J. CROOT
MARTIN J. FRANK
MICHAEL J. GULOTTA
FENTON R. ISAACSON
LAWRENCE N. MARGEL
GERALD RICHMOND
ROBERT J. SCHNITZER

Subcommittee on ERISA (Excluding Title IV)

GERALD RICHMOND, *Chairman*

WILLARD A. HARTMAN
ALLAN B. KEITH
MYRON HOCHHEISER

Subcommittee on PBGC (Multi Employer Plans)

FENTON R. ISAACSON, *Chairman*

LAWRENCE N. BADER
THOMAS G. BIERLEY
CHARLES E. FARR
JOSEPH A. LO CICERO
DANIEL F. MCGINN
CLAUDE R. POULIN

Subcommittee on PBGC (Single Employer Plans)

NORMAN W. CLAUSEN, *Chairman*
DAVID H. GRAVITZ, *Vice Chairman*

ROBERT B. AGLIRA
JOSEPH H. DITTMER
EDWARD N. FLEISCHER
KEATH P. GIBSON
HARRISON GIVENS, JR.
CLAUDE R. POULIN

Subcommittee on Public Employee Retirement Systems

THOMAS P. BLEAKNEY, *Chairman*

JAMES A. BEIRNE
BARRY M. BLACK
EDWARD H. FRIEND
JAMES B. GARDINER
NORMAN S. LOSK
ROBERT H. SMITH

Subcommittee on Tax Matters

LAWRENCE N. MARGEL, *Chairman*
MICHAEL J. MAHONEY, *Vice Chairman*

LAWRENCE N. BADER
GEORGE L. BERISH
JEFFREY F. HARTMANN
DAVID L. HEWITT
ELIZABETH C. POSTON
ALBERT C. SIMMONDS, III

Subcommittee on Other Pension Matters

DARREL J. CROOT, *Chairman*

VINCENT W. DONNELLY
KEITH A. FAULKNER
ROBERT W. HAVER
DAVID E. SUNDERLAND

COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

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

ROBERT G. UTTER, *Chairman*

ELIZABETH H. ANGLIN
JOHN P. BREMER
ELSBETH T. ERBE
JAMES M. MAGALSKA
MARGARET E. PEARSON
ARNOLD F. SHAPIRO

COMMITTEE ON PENSION TERMINOLOGY

The function of this Committee is to assist in obtaining wide acceptance of the new standard pension terminology (adopted by the various actuarial organizations during 1981) by interfacing with entities which use pension terminology and encouraging their adoption of the standard terminology.

MICHAEL J. TIERNEY, *Chairman*

THOMAS P. BLEAKNEY
RICHARD C. KEATING
DONALD L. GOWING
WILLIAM C. SPENCER

COMMITTEE ON SOCIAL INSURANCE

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

JAMES R. SWENSON, *Chairman*

E. PAUL BARNHART
DWIGHT K. BARTLETT, III
PRESTON C. BASSETT
GEORGE E. BELL, III
THOMAS P. BLEAKNEY
JAMES L. COWEN
HOWARD J. LEVIN
CECIL J. NESBITT
EARL F. PETZ
A. HAEWORTH ROBERTSON
FRANCIS M. SCHAUER, JR.
FREDERIC SELTZER
JAMES O. WEBB

JOINT COMMITTEES

COUNCIL OF PRESIDENTS

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

L. BLAKE FEWSTER, CIA
YVES G. GUERARD, CIA
WILLIAM A. HALVORSON, AAA
ROBERT H. HOSKINS, SOA
RICHARD C. KEATING, CAPP
FREDERICK W. KILBOURNE, CAS
BARBARA J. LAUTZENHEISER, SOA
STEVEN H. NEWMAN, CAS
GEORGE B. SWICK, CAPP
P. ADGER WILLIAMS, AAA

TRUSTEES OF THE ACTUARIAL EDUCATION AND RESEARCH FUND

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

FENTON R. ISAACSON, CAPP, *Chairman of the Board*
JAMES C. HICKMAN, AAA, *Secretary*
RICHARD E. MUNRO, CAS, *Treasurer*

MARY H. ADAMS, CAPP
DAVID R. BICKERSTAFF, CAS
PAUL A. CAMPBELL, SOA
RONALD E. FERGUSON, CAS
DALE R. GUSTAFSON, SOA
M. STANLEY HUGHEY, AAA
JOHN C. MAYNARD, CIA
DANIEL F. MCGINN, SOA
JOHN A. MEREU, CIA
A. HAEWORTH ROBERTSON, CAPP
JOSEPH J. STAHL, II, AAA
RALPH G. SWAIL, CIA

JOINT COMMITTEE ON PUBLIC RELATIONS

The purpose of this Committee is to implement and monitor a public relations program for the actuarial profession.

DAPHNE D. BARTLETT, SOA, *Chairman*

CHARLES A. HACHEMEISTER, CAS
SHEPHERD M. HOLCOMBE, CAPP
DAVID H. GRAVITZ, CAPP
RICHARD S. ROBERTSON, SOA
WALTER P. RUGLAND, AAA
P. ADGER WILLIAMS, AAA

JOINT PROGRAM COMMITTEE FOR ENROLLED ACTUARIES MEETING

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

DONALD A. RHOLL, CAPP, *Chairman*

PAMELA S. CALHOUN, AAA
ARVIN L. HEILMAN, AAA
ROBERT E. HEITZMAN, JR., CAPP
IRWIN I. KENT, CAPP
ROGER N. MARIETTI, AAA
DANIEL F. MCGINN, CAPP
JOHN D. MURRAY, AAA
WILLIAM C. SPENCER, AAA
CHARLES B. STAFFORD, AAA
KAREN STEFFAN, CAPP

JOINT PROGRAM COMMITTEE FOR LOSS RESERVE SEMINAR

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

Note: Committee membership to be announced.

JOINT TASK FORCE ON OPERATIONAL ECONOMIES

The Task Force was formed to investigate areas in which operational economies and operational efficiencies could be realized in the functions now being performed by the various actuarial organizations.

LEWIS P. ROTH, SOA, *Chairman*

ROBERT B. FOSTER, CAS
EDWARD H. FRIEND, CAPP
WILLARD HARTMAN, CAPP
W. JAMES MACGINNITIE, AAA
GARY C. MOONEY, CIA
JAMES J. MURPHY, AAA
EDWARD R. SMITH, CAS
FRASER M. SMITH, CIA
JOHN WOODDY, SOA

JOINT TASK FORCE ON DISCIPLINARY PROCEDURES

DALE R. GUSTAFSON, AAA, *Chairman*

E. PAUL BARNHART, SOA
CHARLES C. HEWITT, JR., CAS
SHEPHERD M. HOLCOMBE, CAPP
M. DAVID R. BROWN, CIA

LIAISON APPOINTMENTS

MEMBERS ON THE PERMANENT COMMITTEE FOR ACTUARIAL NOTATION OF THE INTERNATIONAL ACTUARIAL ASSOCIATION

CHARLES A. HACHEMEISTER
CECIL J. NESBITT

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

JAMES A. ATTWOOD

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

DAVID G. HARTMAN

LIAISON MEMBER ON THE COMMITTEE ON CREDIT MORTALITY AND MORBIDITY EXPERIENCE OF THE SOCIETY OF ACTUARIES

GLEN A. GAMMILL

LIAISON MEMBER ON THE COMMITTEE FOR ACCIDENT AND HEALTH VALUATION PRINCIPLES OF THE SOCIETY OF ACTUARIES

ROBERT P. IRVAN

ACADEMY REPRESENTATIVE ON THE COORDINATING COUNCIL ON PUBLIC RETIREMENT

RICHARD G. ROEDER

GUIDELINES FOR APPOINTMENTS TO COMMITTEES

PREAMBLE

In accordance with the Bylaws of the American Academy of Actuaries, the President appoints committees authorized by the Board. 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*) 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 chairman of a standing committee for no more than three years and should retire from the committee after serving as chairman.

(4) A person should remain on a standing committee for no more than three years unless such person becomes chairman 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
HENRY F. ROOD	*President*	THOMAS E. MURRIN
THOMAS E. MURRIN	*President-Elect*	JOHN H. MILLER
FRANK J. GADIENT	*Vice-Presidents*	FRANK J. GADIENT
LAURENCE H. LONGLEY-COOK		LAURENCE H. LONGLEY-COOK
JOHN H. MILLER		H. RAYMOND STRONG
H. RAYMOND STRONG		ANDREW C. WEBSTER
GEORGE M. BRYCE	*Secretary*	NORTON E. MASTERSON
ROBERT E. BRUCE	*Treasurer*	ROBERT E. BRUCE

1967-68		1968-69
JOHN H. MILLER	*President*	WENDELL MILLIMAN
WENDELL MILLIMAN	*President-Elect*	WALTER L. RUGLAND
EDWARD D. BROWN, JR.	*Vice-Presidents*	EDWARD D. BROWN, JR.
WILLIAM J. LESLIE, JR.		WILLIAM J. LESLIE, JR.
FRANK J. GADIENT		PAUL T. ROTTER
ALLEN L. MAYERSON		HAROLD W. SCHLOSS
NORTON E. MASTERSON	*Secretary*	NORTON E. MASTERSON
ROBERT E. BRUCE	*Treasurer*	ROBERT E. BRUCE

1969-70		1970-71
WALTER L. RUGLAND	*President*	H. RAYMOND STRONG
H. RAYMOND STRONG	*President-Elect*	ROBERT J. MYERS
PAUL T. ROTTER	*Vice-Presidents*	DONALD F. CAMPBELL
HAROLD W. SCHLOSS		JOHN K. DYER
DONALD F. CAMPBELL		HAROLD E. CURRY
ROBERT J. MYERS		MORTON D. MILLER
NORTON E. MASTERSON	*Secretary*	WILLIAM A. HALVORSON
ROBERT E. BRUCE	*Treasurer*	ROBERT E. BRUCE

1971-72		1972-73
ROBERT J. MYERS	*President*	MORTON D. MILLER
MORTON D. MILLER	*President-Elect*	ERNEST J. MOORHEAD
HAROLD E. CURRY	*Vice-Presidents*	ROBERT E. BRUCE
ERNEST J. MOORHEAD		JULIUS VOGEL
ROBERT E. BRUCE		REUBEN I. JACOBSON
JULIUS VOGEL		DANIEL J. MCNAMARA
WILLIAM A. HALVORSON	*Secretary*	WILLIAM A. HALVORSON
DALE R. GUSTAFSON	*Treasurer*	DALE R. GUSTAFSON

1973-74		1974-75
ERNEST J. MOORHEAD	*President*	DANIEL J. MCNAMARA
DANIEL J. MCNAMARA	*President-Elect*	THOMAS P. BOWLES, JR.
WILLIAM A. HALVORSON	*Vice-Presidents*	RICHARD L. JOHE
REUBEN I. JACOBSON		ROBERT C. WINTERS
THOMAS P. BOWLES, JR.		EDWIN F. BOYNTON
RICHARD L. JOHE		KENNETH H. ROSS
WALTER S. RUGLAND	*Secretary*	WALTER S. RUGLAND
DALE R. GUSTAFSON	*Treasurer*	DALE R. GUSTAFSON

1975-76		1976-77
THOMAS P. BOWLES, JR.	*President*	ROBERT C. WINTERS
ROBERT C. WINTERS	*President-Elect*	EDWIN F. BOYNTON
EDWIN F. BOYNTON	*Vice-Presidents*	DALE R. GUSTAFSON
KENNETH H. ROSS		M. STANLEY HUGHEY
DALE R. GUSTAFSON		RONALD L. BORNHUETTER
M. STANLEY HUGHEY		LOUIS GARFIN
WALTER S. RUGLAND	*Secretary*	RALPH E. EDWARDS
JAMES O. WEBB	*Treasurer*	JAMES O. WEBB

1977-78		1978-1979
EDWIN F. BOYNTON	*President*	DALE R. GUSTAFSON
DALE R. GUSTAFSON	*President-Elect*	RONALD L. BORNHUETTER
RONALD L. BORNHUETTER	*Vice-Presidents*	PRESTON C. BASSETT
LOUIS GARFIN		CHARLES C. HEWITT, JR.
PRESTON C. BASSETT		HERBERT L. DEPRENGER
CHARLES C. HEWITT, JR.		WALTER L. GRACE
DWIGHT K. BARTLETT, III	*Secretary*	DWIGHT K. BARTLETT, III
JAMES O. WEBB	*Treasurer*	KEVIN M. RYAN

1979-80		1980-81
RONALD L. BORNHUETTER	*President*	WALTER L. GRACE
WALTER L. GRACE	*President-Elect*	WILLIAM A. HALVORSON
MARY H. ADAMS	*Vice-Presidents*	RICHARD S. ROBERTSON
HERBERT L. DEPRENGER		P. ADGER WILLIAMS
RICHARD S. ROBERTSON		A. NORMAN CROWDER, III
P. ADGER WILLIAMS		BARTLEY L. MUNSON
CHARLES B. H. WATSON	*Secretary*	CHARLES B.H. WATSON
KEVIN M. RYAN	*Treasurer*	KEVIN M. RYAN

1982 MEETINGS OF THE ACADEMY

Annual Meeting October 6-8	Hyatt Regency Cambridge Cambridge, Massachusetts
Enrolled Actuaries Meeting (jointly sponsored with the Conference of Actuaries in Public Practice) March 4-5	Sheraton Washington Hotel Washington, D.C.
Loss Reserve Seminar (jointly sponsored with the Casualty Actuarial Society) September 29-30	Hyatt Regency O'Hare Chicago, Illinois

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership, November 1, 1980	6,208
Increases:	
Admissions	517
Reinstatements	7
	6,732
Decreases:	
Deaths	32
Withdrawals	62
Membership, November 1, 1981	6,638

Note: Of the Members on November 1, 1981, 2,767 were also Enrolled Actuaries.

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	Membership		
	As of November 1, 1979	As of November 1, 1980	As of November 1, 1981
Insurance organization	2,688	3,092	3,281
Consulting actuary	2,013	2,284	2,447
Government	116	123	122
Academic institution	32	33	28
Other	153	171	204
Retired or not known	498	505	556
Total	5,500	6,208	6,638

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, 1981

	CAS	CAPP	SOA
Members			
In one Only	634	193	4,385
CAS and CAPP	16	16	
CAS and SOA	59		59
CAPP and SOA		467	467
In all three	13	13	13
Grand Total	722	689	4,924

Note: 871 Academy Members do not indicate membership in any of the other organizations listed above.

MEMBERSHIP

NOVEMBER 1, 1981

Supplemental list available from the Administrative Office.

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

The designations F.F.A.A. for Fellow of the Fraternal Actuarial Association and A.F.A.A. for Associate of the Fraternal Actuarial Association, which appeared in 1980 and prior *Year Books*, do not appear in this *Year Book*, since the Fraternal Actuarial Association dissolved on September 30, 1980.

Enrolled

A

Aasland, Christopher, (F.S.A.), *Associate Actuary,* North American Life & Casualty, 1750 S Hennepin Avenue, Minneapolis MN 55403 612/347-6500 — 1979

Abazoris, Norman V, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1980

Abbot, Quincy S., (F.S.A.), *Vice President Tax Dept,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-5091 — 1965

Abbott, Larry M, (A.S.A.), *Actuarial Associate,* Hartford Insurance Group, Pension Dept, Hartford Plaza, Hartford CT 06115 203/547-4783 — e 1981

Abbott, Michael E., (F.S.A.), *Vice President & Actuary,* American Republic Ins Co, 6th and Keosauqua Way, Des Moines IA 50334 515/245-2152 — e 1977

Abbott, Paul H., Jr., *President,* The Paul Abbott Company, Box 1191, McLean VA 22101 703/442-8182 — e 1980

Abbott, Varnum J., Jr, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2448 — e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Abegglen, Thomas E., (A.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 — e 1976

Abkemeier, Noel J., (F.S.A.), *Senior Actuary,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6935 — e 1975

Ablin, Marlene J., (A.S.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1976

Abrahams, Amy J., (F.S.A.), *Associate Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — e 1979

Abrahamson, Alice S., *Actuarial Supervisor,* Meidinger Incorporated, 3333 N Mayfair Road, Room 307, Wauwatosa WI 53222 414/258-6767 — e 1976

Abrams, Sidney L., (A.S.A.), *Vice President & Actuary,* Western Benefit Plan Conslt, 26 O'Farrell St, San Francisco CA 94108 415/781-8632 — e 1969

Abramson, Steven J., (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5553 — 1967

Abroe, Michael S., (F.S.A.), *Vice President/Health Actuary,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1979

Absey, Donald M., *Vice President,* National Associates Inc, 615 S Flower Street, Los Angeles CA 90017 213/626-5542 — e 1976

Achenbach, Susan H., *Manager,* Touche Ross & Company, 111 East Wacker Drive, Chicago IL 60606 312/644-8900 — e 1978

Ackerman, David B., (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Avenue, St Louis MO 63105 314/862-7611 — 1980

Acuff, Lucian B, (A.S.A.), *Vice President,* William M Mercer Inc, 295 Plus Park Boulevard, Nashville TN 37217 615/367-2619 — 1980

Adams, David G., (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155 — e 1974

Adams, Gregory D., (A.S.A.), *Assistant Actuary,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3446 — 1979

Adams, J. Ross, (F.S.A.), Box E, Manzanita OR 97130 — 1965

Adams, Mary H, (A.S.A., F.C.A.) *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1965

Adams, Patricia M, (F.S.A.), *Consulting Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3080 — e 1976

Adams, Samuel P, (F.S.A.), 304 N Second St, Leland MI 49654 — 1965

Adams, Thomas P, *Vice President,* Financial Concepts Co, 720 Olive Street, Suite 2200, St Louis MO 63101 314/421-0991 — e 1979

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	Enrolled
Addiego, James P, (A.S.A.), *Assistant Actuary,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000	1971
Addink, Donald L, (F.S.A.), *Associate Actuary,* Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75204 214/824-0131	1980
Adelstein, Victor A, (F.S.A.), *Assistant Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500	e 1972
Adkins, Donald E., *President,* Business Actuaries Inc, 2313 Hillsboro Road, Nashville TN 37212	e 1980
Adler, Martin, (F.C.A.S.), *Vice President & Actuary,* Government Employess Ins Co, GEICO Plaza, Washington DC 20076 301/986-2083	1970
Adornato, Paul D, (F.S.A.), *Vice President,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411	e 1972
Affleck, Allan D, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	e 1966
Agatston, John S., (F.S.A.), *Senior Consultant,* Johnson & Higgins, 1600 Grant Building, Pittsburgh PA 15219 412/391-5350	e 1980
Agee, John E, (A.S.A.), *Consulting Actuary,* G Eugene Hawkins Consulting, Box 5782, Richardson TX 75080 214/234-4764	e 1968
Aglira, Robert B, (F.S.A.), *Vice President,* Meidinger Incorporated, The Atrium, Suite 600, Philadelphia PA 19103 215/864-0900	e 1977
Agrimson, Gerald, (F.S.A.), *Assistant Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3587	1978
Aguinaldo, Leonardo C, (A.S.A.), *Actuary,* Public Employees' Retirement, System, 1416 9th Street, Sacramento CA 95809 916/323-0231	1981
Ahmad, Saiyed A, (A.S.A.), American Life Insurance Co, Box 5984, Sharja, United Arab Emiratas	1979
Ahrens, John K, (F.S.A.), *Asst V.P. & Asst Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2307	1980
Ahuja, Sushil K, (A.S.A.), *Actuary,* US Department of Energy, Mail Station 4H-023, Washington DC 20545 202/252-9020	e 1976
Aikman, Roy W, (A.S.A.), *Consulting Actuary,* 1900 W 75th St, Suite 201, Prairie Vlg KS 66208 913/362-7144	e 1966
Ain, Samuel N, (A.S.A., A.C.A.S., F.C.A.), 315 West 70th Street, New York NY 10023	e 1965
Aki, Alvin Willie, (A.S.A.), *Consulting Actuary,* J Huell Briscoe & Associates, 307 N Michigan Avenue, Chicago IL 60601 312/332-1905	1981
Akins, C Charles, *Senior Consultant,* Kimball & Robinson, 60 Hickory Drive, Waltham MA 02154 617/890-0756	e 1976

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Enrolled

Alam, Asghar E, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 60 State Street, Boston MA 02109 617/723-9100 — e 1980

Albert, Faye, (F.S.A.), *Vice President,* National Ben Franklin Life Ins, 200 South Wacker, 23rd Fl Actuarial Dept, Chicago IL 60606 312/876-5984 — 1972

Albracht, Fred J, (F.S.A.), *Actuary - Actuarial Services,* Reserve Life Ins Co, 403 S Akard Street, Dallas TX 75202 214/670-9700 — 1980

Albright, Marian R, (F.S.A.), 863 Front Street, Binghamton NY 13905 — 1965

Aldorisio, Robert P, (F.C.A.S.), *Assistant Actuary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4222 — 1979

Aldrich, William C, (F.C.A.S.), *Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000 — 1965

Alenik, Bernard, (A.S.A.), *Senior Actuarial Assistant,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3615 — 1967

Alexander, George, (F.S.A.), 6 Canterbury Crescent, Islington ON, Canada M9A5A5 416/233-5353 — 1966

Alexander, Lee M, (F.C.A.S.), *Chief Actuary,* Insurance Bureau of Canada, 181 University Avenue, Toronto ON, Canada M5H3M7 416/362-2031 — 1965

Alexander, Robert A, Jr, (F.S.A.), *Associate Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3114 — 1971

Alexander, Silas J., (A.C.A.), *Vice President & Treasurer,* Govt. Personnel Mutual Life, 800 NW Loop 410, P.O. Box 32266, San Antonio TX 78284 512/341-6161 — 1966

Alexander, William, (A.S.A., M.C.A.), G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1978

Alff, Gregory N, (A.C.A.S.), *Associate Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6250 — 1977

Alford, Timothy J, (F.S.A.), *Associate Director,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 — e 1979

Alfuth, Terry J, (F.C.A.S.), *Asst Vice President & Actuary,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6763 — 1979

Alin, Steven I, *Executive Vice President,* Lambert M Huppeler Co Inc, 430 Park Avenue, New York NY 10022 — e 1976

Allan, Harry E, (F.S.A., A.C.A.), Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 — e 1965

Allan, William, (F.S.A.), *Consultant,* 532 Harrison Ave, Harrison NY 10528 914/967-1070 — e 1965

Allard, Maynard W, 24 Sherwood Rd, East Harwich MA 02645 — 1966

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Allen, Barbara J, (F.S.A.), *Associate Actuary,* Equitable Life Assur Society, 1285 Avenue of Americas, New York NY 10019 212/554-1427 — e 1979

Allen, Barry T, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — e 1977

Allen, Dale, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Century Plaza, Ste 1400, Los Angeles CA 90067 213/553-3470 — e 1976

Allen, Edward S, (F.C.A.S.), 10 Randall Drive, Suffield CT 06078 — 1965

Allen, Harold G, (F.S.A.), 4333 Greenwood Dr, Des Moines IA 50312 515/255-8988 — 1965

Allen, Henry G, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234 — e 1965

Allen, Howard D, (F.S.A.), *Senior Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6030 — 1965

Allen, James F, (F.S.A.), *Associate Actuary,* Federal Kemper Life Assur Co, Kemper Ins Building, Box 111, Long Grove IL 60049 312/540-2000 — 1971

Allen, Jerry D., *Consulting Actuary,* A S Hansen Inc, 400 Colony Square, Atlanta GA 30361 404/892-1539 — e 1981

Allen, Linda S., (A.S.A.), *Assistant Actuary,* Protective Life Insurance Co, 2801 Highway 280 South, Birmingham AL 35223 205/879-9230 — 1980

Allen, Ruth E., *Actuary,* Data Plans Incorporated, 3733 University Blvd, W, Suite 302, Jacksonville FL 32217 904/731-4455 — e 1981

Allen, William E, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6124 — e 1979

Allsteadt, Wayne E, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 233 South Wacker Drive, Suite 5600, Sears Towers, Chicago IL 60606 312/876-1616 — e 1970

Allstrom, H Willard, (A.S.A., A.C.A.), *Vice President & Sr Actuary,* Union Labor Life Ins Co, 850 Third Avenue, New York NY 10022 212/752-5200 — e 1966

Alpern, Lawrence, (A.S.A.), 1052 Thomas Rd, Glen Burnie MD 21061 — 1966

Alpert, Frank J, (F.S.A.), *Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6578 — 1965

Altman, Jeffrey N., (A.S.A.), *Actuarial Assistant,* Sun Life Assurance of Canada, One Sun Life Executive Pk, Wellesley MA 02181 617/237-6030 — 1981

Altman, Kenneth, (F.S.A.), *Executive Director,* New York State Employees, Retirement System, A E Smith Building, Albany NY 12244 518/474-4600 — e 1965

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	Enrolled
Altschuler, Michael C, (F.S.A.), *Second Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5391	1965
Alvord, Morgan H, (F.S.A.), 5 W View Dr Apt 5L, Bloomfield CT 06002	1965
Amlie, William P, (F.C.A.S.), *Associate Actuary,* Commercial Union Insurance Co, One Beacon St, Boston MA 02108 617/725-6640	1966
Amodeo, Anthony, (F.S.A.), *Second VP & Associate Actuary,* United States Life Ins Co, 125 Maiden Lane, New York NY 10038 212/709-6578	1975
Amoroso, Vincent, (F.S.A., M.C.A.), *Actuary,* Pension Benefit Guaranty Corp, 2020 K Street, NW, Washington DC 20006 202/254-6138	e 1978
Amrine, Frank M, (F.S.A.), *Vice President & Actuary,* Michigan Life/Natl Casualty Co, 28333 Telegraph Road, Southfield MI 48034 313/355-5500	1975
Ancona, Philip F, (A.S.A.), *Principal,* Coast Consultants, 522 Wilshire Blvd, Santa Monica CA 90401 213/451-1714	e 1976
Anderegg, David S, (F.C.A.), *Consulting Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1966
Andersen, Theodore F, *Assistant Director,* Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1976
Anderson, Alf H, (F.S.A.), *Associate Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2981	1969
Anderson, Arnold H, 6217 Ramsgate Court, Brentwood TN 37027 615/373-2378	1967
Anderson, Arthur W, (A.S.A., F.C.A.), *Vice President,* Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300	e 1970
Anderson, Dean R, (F.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Road, NE, Atlanta GA 30026 404/261-5420	1976
Anderson, Gerald A, (F.S.A.), *Asst Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 11791 212/554-3709	1980
Anderson, Henry J, (A.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
Anderson, Homer G, (A.S.A.), *Second Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	e 1966
Anderson, James A, (F.S.A.), *Senior Vice President,* First Colony Life Ins Co, 700 Main Street, Lynchburg VA 24505 804/845-0911	1965
Anderson, James C H, (A.S.A., F.C.A.), *President,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420	1966

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Enrolled

Anderson, Kenneth D, (A.S.A.), *Consulting Actuary,* Kenneth D Anderson Co, Inc, 44 Main Street, Box 576, Concord MA 01742 617/259-0729 — e 1976

Anderson, Lloyd G, *Asst. Vice President & Actuary,* Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3354 — 1967

Anderson, Mary Virginia, (A.S.A.), *Assistant Corporate Actuary,* Blue Cross/Blue Shield of IN, 120 West Market Street, Indianapolis IN 46204 317/263-4801 — 1981

Anderson, Neil M, (F.S.A.), *Executive Vice President,* Nlt Corporation, National Life Center, Nashville TN 37250 615/749-1513 — 1965

Anderson, Paul W, (F.S.A.), *Assistant Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3721 — 1978

Anderson, Philip D, (A.S.A.), 25 Penny Meadow Rd, Sudbury MA 01776 — e 1966

Anderson, Robert C, (A.S.A., A.C.A.S.), *Vice President,* Combined Ins Co of America, 707 Skokie Blvd, Northbrook IL 60062 312/564-8000 — 1980

Anderson, Roland G, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Avenue, St Louis MO 63105 314/862-7611 — 1979

Anderson, Roy R, (F.S.A.), *Vice President,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5050 — 1965

Anderson, T Loyal, (A.S.A.), Route 8 Box 126, Hayward WI 54843 715/634-3069 — 1966

Andrews, Edward C, (A.C.A.S.), 19 Avalon Road, West Hartford CT 06117 — 1966

Angell, Charles M, (F.C.A.S.), *Asst Vice President/Actuary,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5000 — 1978

Angell, Donald C, *President,* Angell Disend & Quesnel Inc, 225 Newman Avenue, Rumford RI 02916 401/438-9250 — e 1971

Angen, Carol L, *Sr Pension Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 — e 1976

Angle, John C, (F.S.A.), *President,* Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8855 — e 1965

Anglin, Elizabeth H, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9380 — e 1977

Anker, Robert A, (F.C.A.S.), *Senior Vice President,* American States Ins Co, 500 North Meridian, Indianapolis IN 46207 317/262-6677 — 1971

Annin, Roger K, (F.S.A.), *2nd Vice President & Actuary,* Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 — 1977

Anthony, John J, (F.S.A.), *Consulting Actuary,* Wakely & Assoc Inc, 1820 S Highland Avenue, Clearwater FL 33516 813/584-8128 — 1975

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Enrolled

Antliff, John C, (F.S.A.), *Senior Vice President,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8426 — e 1965

Antrobus, G Michael, (F.S.A.), *Asst Vice President,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1980

Anzalone, George D, *Actuary,* Herget & Company Inc, 204 E Lombard Street, Baltimore MD 21202 301/992-7543 — e 1976

Aponte, Juan B, (M.C.A.), *President,* First Federal Savings & Loan, Box 9146, Santurce Puerto Rico — 1967

Applequist, Virgil H., (A.C.A.S.), *Underwriting Manager,* American Agricultural Ins Co, 225 Toughy Avenue, Park Ridge IL 60068 312/399-5725 — 1980

Arata, David A, (F.C.A.S.), *Vice President-Consit Actuary,* Marsh & McLennan Inc, 1221 Ave of the Americas, New York NY 10020 212/997-7967 — 1978

Archacki, Raymond J, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7301 — e 1975

Archer, Allan K, (F.S.A.), *Vice President & Secretary,* Northern Life Assur Co of Canada, Box 2457, 380 Wellington Street, London ON, Canada N6A4G3 519/439-0171 — 1969

Archibald, A Edward, (F.S.A., A.C.A.S.), 200 Richardson St, Lookout Mtn TN 37350 615/821-6385 — 1965

Archibald, John C, (F.S.A.), 1704 Luin Ave, Des Moines IA 50322 — 1965

Arganbright, A Dean, (F.S.A.), *President,* Wisconsin National Life Ins, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800 — 1965

Arial, David B, (F.S.A.), *Vice President & Actuary,* Colonial Life & Accident Ins, Box 1365, Columbia SC 29202 803/798-7000 — 1971

Arjani, Neville A, (F.S.A.), *Associate Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — e 1977

Arlinghaus, Clemens G, (F.S.A.), 22 Elm Street, Tenafly NJ 07670 201/659-0450 — e 1965

Armstrong, Robert H, (F.S.A.), 539B Heritage Village, Southbury CT 06488 — 1965

Arnaud, Verdun J, *Vice President & Actuary,* Golden State Mutual Life Ins, 1999 W Adams Blvd, Los Angeles CA 90018 213/731-1131 — e 1970

Arnold, Daniel M, (F.S.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 La Salle Road, West Hartford CT 06107 203/521-8400 — e 1969

Arnold, E Allen, (F.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, One Embarcadero Center, Suite 2101, San Francisco CA 94111 415/398-4740 — e 1965

Artura, Raymond C, *Director, Corporate Plan Servs,* Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5408 — e 1976

Arvanitis, Ernest A, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3228 — 1965

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Enrolled

Arvanitis, Robert, (A.S.A.), *Assistant Actuary,* American International Group, 102 Maiden Lane, New York NY 10005 212/770-7619 1981

Arvin, Leo, *Director-Admin Services,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 1971

Asch, Nolan E., (F.C.A.S.), *Director of Pricing,* Sentry Insurance Group, 9501 E Shea Boulevard, Scottsdale AZ 85258 602/860-7906 1979

Aschenbrenner, John E, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111 1978

Ascher, Robert W, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6332 1967

Ashenberg, Wayne R, (F.C.A.S.), *Asst Vice President & Actuary,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6761 1977

Ashton, Richard D, (F.S.A.), *Associate Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3529 1975

Athanassiades, Theodossios, (F.S.A.), *Vice President and Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2472 1967

Atkins, F Roger, (A.S.A.), *Consulting Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9285 1977

Atkinson, David B, (F.S.A.), *Vice President & Actuary,* Atlas Life Insurance Co, Box 1919, Tulsa OK 74102 918/583-0111 1981

Atkinson, Howard, Jr., (A.S.A.), *Associate Actuary,* Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-7974 1981

Atteridg, John Wolcott, (A.S.A.), *Actuary,* William M Mercer Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 1981

Attianese, Robert M, *Consultant,* 1515 84th Street, Brooklyn NY 11228 212/837-8891 e 1976

Attwood, James A, (F.S.A.), *Ex VP/Chief Investment Officer,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3761 e 1965

Atwood, Clarence R, (F.C.A.S.), *Consulting Actuary,* Atwood & Co, 5000 Ambrose Avenue, Los Angeles CA 90027 213/661-9260 1970

Ausburn, Miriam B, (F.S.A.), *Assistant Actuary,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8354 1980

Auster, Lawrence S, (F.S.A.), *Vice President & Chief Actuary,* Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington Hl MI 48018 313/553-2000 e 1975

Austin, Charles R, *Consultant,* The Wyatt Co, 20 William Street, Wellesley His MA 02181 617/237-3900 e 1976

Austin, Frank S, (F.S.A.), *Assistant VP & Assoc Actuary,* Pennsylvania Life Ins Co, 3130 Wilshire, Santa Monica CA 90406 213/453-7176 1978

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Enrolled

Austin, John Paul, (A.C.A.S.), *Actuary, Insurance Operations,* Armco Insurance Group, Actuary Ins Division, 1221 River Bend Drive, Dallas TX 75247 214/689-8169 — 1980

Austin, Joseph D, (F.S.A.), *President & Chief Executive Officer,* Federal Life Ins Co (Mutual), West Lake, Glenview IL 60025 312/729-9700 — 1965

Austin, Peter D, (F.S.A.), *Consulting Actuary,* Peter D Austin & Associates, 10659 Riverside Drive, Toluca Lake CA 91602 213/769-1145 — e 1977

Autin, A Anthony, Jr, (F.S.A.), *Vice President, Pricing & Risk,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3421 — 1968

Auvinen, Thomas R, (F.S.A.), *President,* Auvinen & Associates Inc, 8604 Allisonville Road, Suite 209, Indianapolis IN 46250 317/842-8644 — 1972

Avalon, Geraldine D, (A.C.A.), David J Cavell & Assoc, 5001 Mayfield Road, Lyndhurst OH 44124 216/291-3980 — e 1976

Avellone, Francis P, *President,* Louis Behr Organization Inc, 401 N Michigan Avenue, Suite #445, Chicago IL 60611 312/321-4868 — e 1978

Avery, James J, Jr, (F.S.A.), *Associate Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1979

Axelrod, Jerrald, (F.S.A., F.C.A.), *President,* Jerrald Axelrod Consulting, Actuary Inc, 24005 Plover Lane, Laguna Niguel CA 92677 714/831-5565 — 1966

Axene, David V, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 — 1978

Ayache, Robert E, *Director of Benefits,* General Host Corporation, 22 Gate House Road, Stamford CT 60902 203/357-9900 — e 1976

Aylward, Thomas F, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2772 — e 1979

Ayson, Benjamin E, Benefit Plan Consultants Inc, 720 Kapiolani Boulevard, Honolulu HI 96813 808/533-3831 — e 1976

B

Babbit, Albert E, (F.S.A.), 242 East 19th Street #3A, New York NY 10003 — 1965

Babbitt, Starr E, (A.S.A.), *Actuary,* Tennessee Dept of Insurance, 114 State Office Building, Nashville TN 37219 615/741-2825 — 1966

Baber, Larry D, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 402/393-9400 — 1970

Bacchiocchi, Gary J, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

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Bachan, Lall, (A.S.A., M.C.A.), *Vice President & Assoc Actuary,* Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416 — e 1976

Bachman, Burl Vaughn, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 111 Washington Avenue, Albany NY 12210 518/462-9651 — e 1980

Bachman, Ronald E, (F.S.A.), Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/881-8800 — 1979

Bacon, Francis L, (A.S.A.), *President,* Bacon Associates Inc, 197 Oak Street, Natick MA 01760 617/653-3995 — 1966

Bacon, Robert A, (F.S.A.), *President,* Bacon & Wollman Assoc Inc, 1616 Walnut St, Philadelphia PA 19103 215/546-8676 — e 1965

Bader, Lawrence N, (F.S.A.), *Vice President & Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7054 — e 1975

Bader, Steve, (A.S.A.), *Associate Actuary,* Kansas City Life Ins Co, 3520 Broadway, Kansas City MO 64141 816/753-7000 — 1979

Badertscher, Carol L, *Advanced Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 — e 1976

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

Baehl, Michael E., (A.S.A.), *Actuarial Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1981

Bagshaw, James J, (A.S.A., F.C.A.), *President,* Keath P Gibson Company, 23 Hillside Avenue, Metuchen NJ 08840 201/549-1314 — e 1966

Bagwell, W Ray, (A.S.A.), *Vice President & Actuary,* Southern Life Insurance Co, One Southern Life Center, Box 21887, Greensboro NC 27401 919/275-9681 — e 1967

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

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

Bailey, J. Russell, Jr, (F.S.A.), *Vice President & Group Actuary,* Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 — e 1965

Bailey, Jerrold F, (A.S.A.), 52 Clark Street, New York NY 11201 212/425-1000 — 1979

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

Bailey, John M, III, (F.S.A.), *Second VP & Actuary,* Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6484 — 1976

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Bailey, L. Allen, (A.S.A.), *Actuary,* American Income Life Ins Co, 1200 Wooded Acres, Waco TX 76710 817/772-3050 — 1980

Bailey, Marilyn V, *Pension Actuary,* Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/977-8243 — e 1976

Bailey, Paul M, (F.S.A.), *Gen Dir, Actuarial Agency Servs,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2287 — 1965

Bailey, Robert A, (F.C.A.S.), *Vice President,* A M Best Company, A M Best Road, Oldwich NJ 08858 201/439-2200 — 1965

Bailey, Robert C, (F.S.A.), 9305 E Parkhill Dr, Bethesda MD 20814 — 1965

Bailey, Sidney M T, (F.S.A.), 64 Claude Street, Beaconsfield PQ, Canada H9W4G2 — 1968

Bailey, William A, (F.S.A.), *Assistant Manager-Health,* Kemper Group, Long Grove IL 60049 312/540-2000 — 1965

Bailey, William E, (F.C.A.), *Consulting Actuary,* Wb Actuarial Services, 1700 Sunset Blvd, Suite 5, West Columbia SC 29169 803/796-8514 — 1970

Bailin, Ailey, (F.S.A.), *Consultant,* Hansen Consultants Ltd, 16 Four Seasons Court, Islington ON, Canada M9B6E5 416/626-1033 — e 1976

Baily, Phillips B., 36150 Pauba Road, Temecula CA 92390 — e 1980

Bain, Michael Larry, (A.S.A.), *Associate Actuary,* PHA Life Insurance Co, P.O. Box 1020, Portland OR 97207 503/221-6748 — 1980

Bain, Peter C, (A.S.A.), *Actuary,* Blue Cross of No California, 1950 Franklin Street, Oakland CA 94659 415/645-3673 — 1969

Bainbridge, Thomas G, (A.S.A.), *Actuarial Assistant,* Amer Telephone & Telegraph Co, Box 2016, Room 10-4A1102, New Brunswick NJ 08903 201/699-7495 — e 1972

Baine, Morton B, *President,* Lokietz & Baine P C, 48 East Old Country Road, Mineola NY 11501 516/741-5515 — 1966

Baird, Stephen E, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909 — e 1974

Baitler, Simon C, (F.S.A.), *Senior VP &Chief Oper Officer,* Transamerica Life & Annuity Co, Box 54178 Terminal Annex, Los Angeles CA 90054 213/742-2283 — e 1975

Bak, Harris N, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, Chrysler Bldg.-40th Floor, 405 Lexington Avenue, New York NY 10017 212/490-3460 — 1976

Baker, Edward H, (F.S.A.), *Senior VP & Chief Actuary,* The Capitol Life Ins Co, 1600 Sherman Street, Denver CO 80203 303/861-4065 — 1967

Baker, John K, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2577 — 1969

Baker, Karl T, (F.S.A.), *Associate Actuary,* Northern Life Ins Co, Box 12530, Seattle WA 98111 206/292-1111 — 1978

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	Enrolled
Bakos, Thomas L, (F.S.A.), *Vice President & Actuary,* Security Mutual Life Ins of NY, Court House Square, Binghamton NY 13902 607/723-3551	1972
Balcarek, Rafal J, (F.C.A.S.), *Senior Vice President/Actuary,* The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4338	1965
Bald, Barbara, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3088	1980
Balder, Ruth P, (A.S.A.), *Consulting Actuary,* Williams, Thacher & Rand, 330 N Charles Street, Baltimore MD 21201 301/659-0074	e 1977
Baldwin, Craig M, (F.S.A.), *Vice President/Mass Marketing,* John Alden Life Ins Co, 300 Sevilla Avenue, Suite 3M, Coral Gables FL 33134 305/442-6937	1979
Baldwin, David Bruce, (A.S.A.), *Associate Actuary,* Security Mutual Life Ins of NY, Court House Square, Binghamton NY 13902 607/723-3551	1981
Baldwin, William D, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30026 404/261-5420	1973
Baledes, Theodore E, (F.S.A.), *Second Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-7838	e 1967
Balko, Karen H, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3624	1975
Ball, David N, (F.S.A.), *Assistant Actuary,* American Life Ins Co, 12th & Market, Wilmington DE 19801 302/428-3868	1977
Ball, Frank M, *Vice President-Actuary,* Cal-Farm Life Ins Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4208	1969
Ballantyne, Harry C, (A.S.A.), *Dept Chief Actuary,* Social Security Administration, 6401 Security Boulevard, Baltimore MD 21235 301/594-2466	1971
Ballard, John D, (A.S.A., F.C.A.), *Consulting Actuary,* Taylor Ballard & Co, 321 3rd Street SE, Cedar Rapids IA 52406 319/366-1563	e 1965
Ballard, Larry C, (F.S.A.), *Senior Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6983	1965
Ballard, Richard A, (F.S.A.), *Director-Pension Technical Servs,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1977
Ballas, Frank William, (A.S.A.), *Actuarial Assistant,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1981
Banfield, Carole J., (A.C.A.S.), *V.P.-Government & Industry Rel,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905	1980
Bannister, Dan W, (A.C.A.S.), *President,* Gulf Insurance Group, Box 1771, Dallas TX 75221 214/559-1546	1971

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Enrolled

Barackman, Philip J, (A.S.A.), *Actuarial Associate,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8000 — 1980

Barad, Edward L, (A.S.A.), *Vice President & Actuary,* Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-8836 — e 1969

Barakauskas, Helen D, *Associate Chief Analyst,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2976 — e 1976

Baratka, John H, (A.S.A.), The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1972

Barber, Harmon T, (F.C.A.S.), 290 Wolcott Hill Road, Wethersfield CT 06109 213/529-0505 — 1965

Barber, William L, (F.S.A.), *1st Senior V.P.& Chief Actuary,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49016 616/968-5700 — e 1965

Barber, William P, Jr, (F.S.A.), 13-156 Avenue, Redington Bch FL 33708 — 1965

Bardon, Thomas S, (F.S.A.), *Director, Group Pension Servs,* General American Life Ins Co, Box 396, St Louis MO 63166 314/444-0728 — e 1979

Bardsley, Leonard J, (A.S.A.), *Asst.Dir, Employee Comp & Ben.,* E I du Pont de Nemours & Co, Finance, Wilmington DE 19898 302/774-2207 — e 1971

Barham, Thomas C, III, (F.S.A., F.C.A.), *Associate Actuary,* National Health and Welfare Mutual Life Ins Assn., 666 5th Avenue, New York NY 10103 212/399-1763 — e 1965

Barke, Robert C, (A.C.A.), *President,* Barke & Associates Inc, 422 WCCO Building, Minneapolis MN 55402 612/322-8079 — e 1966

Barker, Kenneth C, *Director of Pension Plan Adm,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — e 1976

Barker, Loring M, (F.C.A.S.), 100 Palm Drive, Piedmont CA 94610 — 1965

Barker, Paul W, (A.S.A.), *Actuary,* Johnson & Higgins, 950 17th Street, Denver CO 80202 303/893-3444 — e 1976

Barlas, Mitchell L, (A.S.A., M.C.A.), *Asst Vice President & Actuary,* Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300 — e 1979

Barlow, John R., *Actuary,* The McKay Barlow Company, 755 Mocopin Road, West Milford NJ 07480 201/697-8900 — e 1981

Barlow, Lucinda B, (A.C.A.), 4460 Marcy Lane, Apt 90, Indianpolis IN 46205 — 1969

Barnaby, Charles H, (F.S.A.), Informatics Incorporated, 10300 North Central, Building 1, Dallas TX 75231 214/696-0254 — e 1965

Barnes, Bryce, *Senior Consultant.* Peat Marwick Mitchell & Co, Gateway I, Newark NJ 07102 — e 1976

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Enrolled

Barnes, Dennis A, (F.S.A.), *Associate Actuary,* Benefit Trust Life Ins Co, 1771 Howard Street, Chicago IL 60626 312/274-8100 1981

Barnes, Galen R, (F.C.A.S.), *Vice President-Actuary,* Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6741 e 1977

Barnes, Robert L, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1967

Barney, Harold L, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Box 561, Ft Washington PA 19034 215/784-2236 e 1977

Barney, Richard J., (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Hanover Road, Group Pension Office, Florham Park NJ 07932 201/966-3085 e 1979

Barnhart, E Paul, (F.S.A.), *Consulting Actuary,* 959 Gardenview Office, Parkway, St Louis MO 63141 314/569-2232 e 1965

Barnhart, Lyle H, (A.S.A., A.C.A.), 801 Tenth Ave, Fulton IL 61252 e 1965

Barrett, Joan C, (F.S.A.), *Associate Actuary,* The Midland Mutual Life Ins Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1981

Barrett, William A, (A.S.A., F.C.A.), *Vice President & Actuary,* National Associates Inc, 225 Broadway, Suite 2200, San Diego CA 92101 714/232-7851 e 1970

Barrow, Betty H, (F.C.A.S.), *Secretary,* The Reliance Companies Inc, 4 Penn Center Plaza, 9th Floor, Philadelphia PA 19103 215/864-4875 1979

Barrows, John, (A.S.A.), *Associate Actuary,* The Wyatt Co, 5955 De Soto Ave, Suite 220, Woodland Hils CA 91367 213/883-9747 1981

Barry, Dennis R., (F.S.A.), *Group Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2380 1975

Barry, Gery J, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4600 1979

Barry, Robert J, (A.S.A.), *Vice President,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-2928 e 1976

Bart, Robert D, (F.C.A.S.), 1058 Timberline Drive, West Bend WI 53095 414/334-2867 e 1965

Bartel, John Ervin, (A.S.A.), *Consultant,* Olanie Hurst & Hemrich, 3250 Wilshire Blvd, Suite 1700, Los Angeles CA 90503 213/480-4800 1981

Bartik, Robert F, (F.C.A.S.), *Assistant Actuary,* Kemper Group, Long Grove IL 60049 312/438-9157 1969

Bartimer, Herman, (F.S.A., A.C.A.), 441 East 20th St, New York NY 10010 e 1965

Bartlett, Daphne D, (F.S.A.), *Vice President & Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3093 1972

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	Enrolled
Bartlett, Dwight K, III, (F.S.A.), *Executive Vice President & Chief Acutary,* National Health and Welfare Mutual Life Ins. Assn., 666 Fifth Avenue, New York NY 10103 212/399-1600	e 1965
Bartlett, John W, (A.C.A.S.), *Assistant Actuary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4232	1979
Bartlett, William N, (F.C.A.S.), *Secretary & Assoc Actuary,* Continental Insurance Co, 80 Maiden Lane, New York NY 10038 201/981-4075	1978
Bartolain, Clifford P, *Pension Actuary,* 3203 Stillhill Drive, McHenry IL 60050 815/344-2862	e 1976
Barton, Richard J, (A.S.A.), *Associate Actuary,* Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300	1980
Bartz, John Lee, (A.S.A.), *Associate Actuary,* The Wyatt Co, 3366 N Torrey Pines Ct, Suite 220, La Jolla CA 92037 714/455-5350	e 1979
Bash, Floyd A, (A.S.A.), *Vice President - Actuarial,* Peninsular Life Ins Co, 645 Riverside Avenue, Jacksonville FL 32204 904/358-6096	1968
Bashline, Donald T, (A.C.A.S.), *Assistant Actuary,* Liberty Mutual Insurance Co, 175 Berkley Street, Boston MA 02117 617/357-9500	1980
Bass, Frederick, (F.S.A.), *Mgr., Employee Benefits,* Peat Marwick Mitchell & Co, 4300 One Shell Plaza, Houston TX 77002 713/224-4262	e 1975
Bass, Irene K, (F.C.A.S.), *Actuarial Director,* Hanseco Insurance Company, Box 111, Boston MA 02117 617/236-5221	1980
Bassett, Preston C, (F.S.A., F.C.A.), *Consulting Actuary,* One Tanglewood Circle, Wallingford PA 19086 215/565-3425	e 1965
Bassin, Robert, *Vice President,* Management Applied Programing, 6420 Wilshire Blvd, Los Angeles CA 90048 213/658-7220	1967
Bassindale, David R, (A.S.A.), *Assistant Actuary,* Globe Life Insurance Co, 222 North Dearborn Street, Chicago IL 60601 312/977-3232	1980
Bassman, Bruce C, (F.C.A.S.), *Asst Vice President & Actuary,* Harleysville Mutual Ins Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5000	1977
Bastian, Twila, *Actuary,* The Marietti Co, 219 Central Avenue, NW, Albuquerque NM 87102	e 1977
Batchelder, David, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Batchelder, William H, (F.S.A.), *Vice President & Actuary,* Western Farm Bureau Life Ins, 1200 Lincoln Street, Denver CO 80203 303/861-8100	e 1971
Bateman, D. H. Samuel, (F.S.A.), 345 Eighth Avenue, New York NY 10001 212/924-6025	1965

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Enrolled

Bates, Eugene W, (F.S.A.), *Executive Vice President,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 e 1965

Bates, James M, (A.S.A.), Route 1, Box 750 D, Punta Gorda FL 33950 813/639-2529 e 1966

Bates, Marel K, (F.S.A.), *Associate Actuary,* Martin E Segal Co, 520 S Virgil Avenue, Los Angeles CA 90020 213/382-1347 e 1976

Batho, Bruce, (A.S.A., A.C.A.S.), 711 Life of Georgia Tower, Atlanta GA 30308 404/881-8800 1967

Batho, Elgin R, (F.S.A., F.C.A.S.), 5219 Tower Drive, Cape Coral FL 33904 1965

Battaglin, Bernard H, (A.C.A.S.), *Manager-Pricing & Policy,* Insurance Services Office, 101 College Road East, Princeton NJ 08540 609/452-9530 1970

Batte, Michael C, (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, 1128 Ft. Worth Club Tower, Fort Worth TX 76102 817/589-2153 1979

Battle, William R, (F.S.A.), *President & Chief Exec Officer,* Shenandoah Life Ins Co, Box 12847, Roanoke VA 24029 703/345-6711 1965

Baucom, B. W., (F.S.A.), *Vice President,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1827 1971

Bauer, John J., (F.S.A.), *Assistant VP - Group Actuary,* Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/598-8674 1980

Bauer, Michal I, (A.S.A.), *Associate Actuary,* Urbaine Life Reinsurance Co, 127 John Street, New York NY 10038 212/483-0242 1981

Bauer, Nicholas, (F.S.A.), *President,* Montreal Life Insurance Co, 630 Sherbrooke Street, W, Montreal PQ, Canada H3A1E4 514/842-9151 1968

Baum, Richard L, (A.S.A.), Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 1979

Baus, Robert D, (A.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1976

Baush, Mary, (F.C.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 e 1969

Baxter, Brian Alexander, (A.S.A.), William M Mercer Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050 1981

Baxter, David L, (F.S.A.), *V.P.Individual Disability Prod,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2256 1979

Bayles, Richard E, (F.S.A.), *Actuary,* Blue Cross/Blue Shield of MI, 600 Lafayette Street, East, Detroit MI 48226 313/225-9592 1965

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	Enrolled
Bayley, Thomas R., (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8273	1979
Bayo, Francisco, (A.S.A.), *Deputy Chief Actuary,* Social Security Administration, 6401 Security Blvd, Ste 700 Altmeyer Bldg, Baltimore MD 21235 301/594-2862	e 1968
Beach, Morrison H, (F.S.A.), *Chrmn of Board & Chf Executive,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Beaird, B Lynn, (A.S.A., F.C.A.), *Associate Actuary,* The Wyatt Co, 9896 Bissonnet, Suite 300, Houston TX 77036 713/771-9394	e 1969
Beaird, V Clark, (A.S.A., F.C.A.), *Vice President,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1966
Beal, Robert W, (F.S.A.), *Individual Life Actuary,* Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04102 207/780-2604	1979
Bealer, Donald, (A.C.A.S.), *Assistant Actuary,* The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4366	1980
Beales, John H, *Associate Actuary,* United Ins Co of America, One East Wacker Drive, Chicago IL 60601 312/266-3611	1969
Beam, Jack L, (A.S.A.), *Asst Vice President,* Johnson & Higgins, 417 20th Street, North, Suite 400, Birmingham AL 35203 205/326-0366	e 1979
Bean, Richard W, *Actuary,* California Dept of Ins, 600 S Commonwealth Avenue, Los Angeles CA 90005 213/736-3141	1967
Beard, Allen, *Chief, Div of Actuarial Service,* Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/254-4851	e 1966
Beard, David R, (A.S.A.), *Assistant Actuary,* Farmland Insurance Companies, 1963 Bell Avenue, Des Moines IA 50315 515/245-8851	1979
Beardsley, Charles M, (F.S.A., F.C.A.), *Chairman & Chief Exec Officer,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120	1965
Beasley, Floyd T, (F.S.A.), *Sr Vice President & Actuary,* Equitable Life Ins Co of Iowa, 604 Locust Street, Box 1635, Des Moines IA 50306 515/245-6771	1965
Beattie, Nora M, (F.S.A.), *Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5173	1965
Beattie, Orville C, (F.C.A.), *Chairman Emeritus,* A S Hansen Inc, 150 North Wacker Drive, Suite 3100, Chicago IL 60606 312/649-0777	e 1965
Beatty, Chester D, (F.S.A.), 102 Highland Crescent, Willowdale ON, Canada M2L1H1 416/444-8060	1967
Beca, Peter, (F.S.A.), *Assistant Vice President,* Manufacturers Life Ins Co, 200 Bloor Street, East, Toronto ON, Canada M4W1E5 416/928-4139	e 1978

Enrolled

Bechtold, Timothy V., (A.S.A.), *Senior Staff Actuary,* IDS Life Insurance Company, IDS Tower-35th Floor, Minneapolis MN 55402 612/372-2120 — 1980

Beck, John T, (F.S.A.), *Executive Vice President,* North Central Life Ins Co, North Central Life Tower, 445 Minnesota Street, St Paul MN 55101 612/227-8000 — 1976

Beck, Kenneth M, (F.S.A.), *Vice President & Actuary,* National Home Life Assur Co, Liberty Park, Valley Forge PA 19493 215/648-5630 — 1978

Beck, Richard K, (A.S.A.), *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Becker, David N, (F.S.A.), *Assistant Actuary,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1980

Becker, Johanna B, (F.S.A.), *Assistant Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1978

Becker, Murray L, (F.S.A.), *Vice President,* Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5204 — e 1965

Becker, R Jay, (F.S.A.), *Assistant Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111(T-29), Boston MA 02117 617/421-6957 — 1977

Becker, Ronald I, (F.S.A.), *Assistant Vice President,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — 1978

Becker, Ted, (A.S.A.), *Staff Actuary,* Texas State Board of Ins, 1110 San Jacinto, Austin TX 78786 512/475-3325 — 1966

Beckert, Thomas A, (F.S.A.), *Vice President & Group Actuary,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 — e 1966

Beckman, Woody, (F.C.A.S.), *President,* W Beckman Consulting Actuary, 17641 Birch Tree Lane, Irvine CA 92715 714/559-1353 — 1973

Bednar, Robert J, (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 — 1967

Beebe, Roger O, (F.S.A.), *Associate Actuary,* Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1675 — e 1975

Beecher, Paul, *Regional Pension Director,* Pacific Mutual Life Ins Co, 108 Wilmot Road, Suite 208, Deerfield IL 60015 312/948-5757 — e 1976

Beeghly, Paul, (F.S.A.), *Associate Actuary,* Northern Life Ins Co, PO Box 12530, Seattle WA 98111 206/292-1111 — 1979

Beekman, John A, (A.S.A.), *Professor-Math Science,* Ball State University, Mathematics Dept, Muncie IN 47306 317/285-5433 — 1970

Beeler, Joseph Kent, (A.S.A.), *Assistant Group Actuary,* Capital Holding Corporation, Commonwealth Building, Louisville KY 40232 502/584-8157 — 1979

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Enrolled

Beer, Albert J., (F.C.A.S.), *Associate Professor,* College of Insurance, 123 William Street, New York NY 10038 — 1979

Beernink, Darrell W, (F.S.A.), *Vice President & Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2865 — 1969

Beers, Clyde D, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 1500 Market St, Centre Square W., Philadelphia PA 19102 215/563-4500 — e 1971

Beers, Josephine W, (F.S.A.), Box 239, Hermosa Beach CA 90254 — 1965

Behan, Donald F, (F.S.A.), *Director,* Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0627 — e 1977

Behar, Robert A, (F.S.A.), *Consultant,* A S Hansen Inc, Three First Natl Plaza, Chicago IL 60602 312/621-9834 — e 1979

Behl, John P, (A.S.A.), *Manager Grp Dividend Dept,* General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/843-8700 — 1979

Beiles, Herb N, (F.S.A.), *Group Pensions Vice President,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-5862 — e 1971

Bein, Robert L, (F.S.A.), *Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5300 — e 1971

Beirne, James A, (A.S.A.), *Assistant Chief Actuary,* New York City Retirement, Systems, 220 Church Street, New York NY 10013 212/566-7679 — e 1971

Beisenherz, Robert L, (F.S.A.), *Vice President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047 — 1974

Bell, Allan A, (A.C.A.S.), *Associate Actuary,* State Farm Fire & Casualty Co, 112 E Washington Street, Bloomington IL 61701 309/662-6089 — 1969

Bell, Charles T, (F.S.A.), *Actuary,* Aetna Life & Casualty, 1990 N California Blvd, Walnut Creek CA 94596 415/445-8795 — 1976

Bell, David G, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 — e 1981

Bell, George E, III, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1976

Bell, Linda L, (F.C.A.S.), *Vice President,* US Insurance Group, Box 2252, Morristown NJ 07960 201/455-0707 — 1979

Bell, Michael G, (A.S.A.), *Associate Actuary,* Mutual Savings Life Ins Co, Box 2222, Decatur AL 35602 205/552-7228 — 1980

Bell, Paul S, (F.S.A.), *Group Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1979

Bell, S Alexander, (A.C.A.), 120 North Polk Street, Moscow ID 83843 — 1965

Bems, Vitold Arthur, *Supervisor & Pension Actuary,* Airline Pilots Assoc Intl, 1625 Massachusetts Ave NW, Washington DC 20036 202/797-4123 — e 1976

Enrolled

Ben-Zvi, Phillip N, (F.C.A.S.), *Senior Vice President,* The Continental Ins Companies, Two Corporate Place, South, Piscatway NJ 08854 201/981-4224 1969

Benbrook, Paul, (F.C.A.S.), 4048 Heathersage Drive, Houston TX 77084 1965

Bencivenga, David F, (A.S.A.), *Assistant Vice President,* Edward H Friend & Co, 1800 K Street NW, Washington DC 20006 202/785-9080 1979

Benedict, Elmer R, (F.S.A.), 145 Pinckney St Apt 121, Boston MA 02114 1965

Benedict, Robert C, (F.S.A.), *Senior Vice President,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 1974

Benesh, Gregory S, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7147 1979

Beneski, Frank A, *Director-Personnel Development,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6429 e 1976

Bengtson, Bruce D, (F.S.A.), *Senior Consultant,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1978

Benincasa, Bonnie J, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4162 1976

Benjamin, Deborah K, *Senior Consultant,* Coopers & Lybrand, 100 Federal St 21/Fl, Boston MA 02110 617/423-4200 e 1976

Benner, Thomas H, (A.S.A.), *Assistant Actuary,* Baltimore Life Ins Co, Mount Royal Plaza, Baltimore MD 21201 1979

Bennett, Doris J, (F.S.A.), *Manager,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5952 e 1980

Bennett, Melvin D, (F.S.A.), 7306 Westwood Drive, Frederick MD 21701 1965

Bennett, Michael A, (F.S.A.), *Associate Professor,* University of Waterloo, Statistics Department, Waterloo ON, Canada N2L3T2 519/885-0812 e 1973

Bennett, Noah H., Jr., (A.C.A.), 122 Masondale Avenue, Durham NC 27707 1968

Bennett, Norman J, (F.C.A.S.), Independent Actuarial Serv Inc, 36 Midvale Road, Box 193, Mtn Lakes NJ 07046 201/335-6448 1965

Bennett, Robert J, *Vice President,* Griffith & Bennett Inc, Benedum Trees Bldg, Pittsburgh PA 15222 412/471-7971 e 1976

Bennett, Robert S, Aplitec Computer Systems, One Northfield Plaza, Suite 230, Northfield IL 60093 312/441-5929 e 1978

Bennion, Patricia A., *Vice President,* Reed-Ramsey Incorporated, 2021 Midwest Road, Oak Brook IL 60521 312/620-4585 e 1981

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	Enrolled
Benoit, Leonard L, Jr., *Administor Emp Benefits Div,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2441	e 1976
Benovitz, David M, (A.S.A.), *Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001	1981
Benson, Lawrence E, 1915 Cleveland Street, NE, Minneapolis MN 55418	1969
Benson, Michael Joseph, (A.S.A.), *Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6743	1980
Bentzin, Charles G, (F.S.A.), *President,* Charles G Bentzin Associates, 234 North Central Avenue, Suite 646, Phoenix AZ 85004 602/257-8855	e 1965
Bera-Morris, Marsha M, (F.S.A.), *Consulting Actuary,* The Wyatt Co, 1990 K Street NW, Suite 500, Washington DC 20006 202/857-9200	1979
Beram, Alfred J, *Executive Vice President,* Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200	e 1976
Beram, George, (F.S.A.), *Vice President,* Hooker & Holcombe Inc, 30 Lincoln Street, Newton, Highlands MA 02161 617/965-4050	e 1972
Berends, Jeff, (F.S.A.), *Consultant,* Brian R Demsey & Associates, 9033 E Easter Place, Suite 116, Englewood CO 80112 303/773-8877	e 1979
Berendt, George J, *Pension Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1976
Berens, Regina M, (A.C.A.S.), *Actuarial Supervisor,* AFIA Worldwide Ins Co, 1700 Valley Road, Wayne NJ 07470 201/696-0200	1981
Beres, Joseph, *Senior Consultant,* The Wyatt Co, 233 South Wacker Drive, Chicago IL 60606 312/876-1616	e 1976
Beresford, Thomas E., (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1979
Berg, Roy A, (A.C.A.S., A.C.A.), American Family Life Ins Co, Box 7430, Madison WI 53707 608/249-2111	1966
Berg, William D, (F.S.A.), *Research Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1965
Bergen, Joseph S, (F.C.A.), *V.P.- Group Pension Services,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3038	e 1966
Bergen, Robert D, (F.C.A.S.), *Executive Director,* Investment Research Institute, Box 11321, Cincinnati OH 45211 513/451-1186	1972
Berger, Alan S, *Vice President,* Actuarial Computer Technology, 6401 Rockledge Drive, Suite 200, Bethesda MD 20817 301/530-4400	e 1978
Berger, Arthur A, *Manager,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 518/462-9651	e 1976

Enrolled

Berger, Gottfried O, *President,* Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4900 — 1969

Bergin, James L, (F.S.A.), *Senior Vice President,* American Defender Life Ins Co, Box 27887, Raleigh NC 27611 919/821-1100 — 1973

Bergman, Barney, *Actuary,* Shore & Reich Limited, 98 Cutter Mill Road, Great Neck NY 11021 516/487-2500 — e 1976

Bergquist, W E, (F.S.A.), *Director-Taxation,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-1190 — 1975

Bergstresser, R L, (F.S.A.), *Consulting Actuary,* 49 Park Avenue, Bloomfield NJ 07003 201/748-5510 — 1969

Bergstrom, Richard L, (F.S.A.), *Associate Actuary,* J C Penney Life Ins Co, 2020 Live Oak Street, Dallas TX 75221 214/655-7368 — 1979

Berin, Barnet N, (F.S.A., F.C.A.), *Director-Professional Standard,* William M Mercer Inc, 1211 Avenue of Americas, New York NY 10036 212/997-8137 — e 1965

Berish, George L, (F.S.A.), *Actuary,* Johnson & Higgins, 20 S Charles Street, Baltimore MD 21201 301/727-3345 — e 1978

Berkeley, Edmund C, (F.S.A.), *President,* Berkeley Enterprises Inc, 815 Washington Street, Newtonville MA 02160 617/332-5453 — 1965

Berkey, Stephen H, (F.S.A.), *Vice President,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/427-4202 — e 1971

Berkowitz, Michael H, (F.S.A.), *Senior V.P.& Chief Actuary,* Chubb Life Ins Co of America, 1 Granite Place, Concord NH 03301 603/224-7741 — 1970

Berman, Melvyn E, (A.S.A.), *Chief Actuarial Staff,* Veterans Administration, Box 8079, Philadelphia PA 19101 215/951-5709 — e 1970

Berne, David H, (F.S.A.), 860 E 15th Street, Brooklyn NY 11230 — 1966

Berni, Elizabeth C, (A.S.A.), *Associate Actuary,* The Wyatt Co, 190 South King Street, Suite 2460, Honolulu HI 96813 808/533-3049 — e 1976

Bernsee, Robert W, *Actuarial Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1979

Bernstein, Agnes, *Asst Vice President & Actuary,* Consulting Actuaries Intl Inc, 666 Fifth Avenue, New York NY 10103 212/586-7500 — e 1976

Bernstein, Larry, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7581 — e 1969

Berquist, James R, (F.C.A.S., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144 — 1965

Berry, Charles H, (F.C.A.S.), *Director-Actuarial Research,* Aetna Life & Casualty, 151 Farmington Avenue, D 224, Hartford CT 06156 203/273-2903 — 1977

Berry, George L, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644 — 1970

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Enrolled

Berry, James M, (A.S.A.), Hewitt Associates, 666 Glenbrook Rd, Stamford CT 06906 203/357-9000 — 1979

Berry, Raymond D, (A.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1980

Berry, William J, (F.S.A.), 252 Everett Place, Englewood NJ 07631 — 1965

Bertelsen, Allen L, (A.S.A.), *Assistant Actuary,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3184 — 1981

Bertko, John M., (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3132 — 1981

Bertles, George G, (F.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — 1977

Bertoldo, Roy J, (A.S.A.), *Vice President,* Johnson & Higgins, 601 California St, San Francisco CA 94108 415/981-6700 — e 1967

Bertram, John C, (F.S.A.), 1413 Regent Place, Raleigh NC 27608 919/787-6046 — e 1965

Bethel, Neil A, (F.C.A.S.), *Vice President,* Tillinghast Nelson & Warren, 18662 Mac Arthur Drive, Irvine CA 92715 714/640-4900 — 1978

Betz, Edwin H, (A.S.A.), *Assistant Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-8061 — 1981

Bevan, John A, (F.S.A.), 55 Mountain Terrace Road, West Hartford CT 06107 — 1965

Bevan, John R, (F.C.A.S.), *Vice President & Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 — 1965

Beverage, Richard, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8268 — 1979

Bevilacqua, William L., *Assistant Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-4046 — e 1980

Bhave, Shashikant K, (F.S.A.), *Asst Vice President & Actuary,* Monumental Life Ins Co, Charles & Chase Street, Baltimore MD 21202 301/685-2900 — 1971

Biamonte, Ronald M, (F.S.A.), *Associate Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1977

Bice, Rebecca S Upchurch, (A.S.A.), *Associate Actuary,* Riverside Life Ins Co, 6660 Riverside Drive, Metairie LA 70003 504/887-4810 — 1980

Bickel, Stephen D, (F.S.A.), *Vice President & Actuary,* American General Corporation, 2727 Allen Parkway, Houston TX 77019 713/522-1111 — 1972

Bickerstaff, David R, (F.C.A.S.), *Consulting Actuary,* Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144 — 1969

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Enrolled

Bickerstaff, Thomas A, (F.S.A.), *Executive Vice President,* Midatlantic Actuaries & Assoc, Inc, 3 Villanova Court, Berlin NJ 08009 609/767-2392 1979

Bicknell, Arthur, (F.S.A.), *Assistant Actuary,* North American Life Assur Co, 105 Adelaide Street, West, Toronto ON, Canada M5H1R1 416/362-6011 1980

Biddleman, Albert F, *Director-Customer Service,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811 e 1968

Bidelman, Wayne D, (F.S.A.), *Second Vice President-Reins,* Security Life of Denver, 800 Security Life Bldg, Denver CO 80202 303/534-1861 1974

Bieluch, Philip J, (A.S.A.), *Associate Actuary,* Security-Connecticut Life Ins, 20 Security Drive, Avon CT 06001 203/677-8621 1979

Bierley, Thomas, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5848 e 1977

Bierschbach, Raymond A, (F.S.A.), *Executive Vice President,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3582 1965

Bieter, Charles N, (F.S.A.), *Associate Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1777 1979

Biggs, James F A, (F.S.A., F.C.A.), *Principal,* Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/872-5684 e 1965

Bilello, Frank L, (M.C.A.), *Senior Pension Consultant,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3057 e 1970

Bilisoly, Richard, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1966

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

Biller, James E, (A.C.A.S.), *Associate Actuary,* Chubb Group of Ins Companies, 51 John F Kennedy Parkway, Short Hills NJ 07078 201/467-6363 1979

Billman, Elmer, (F.S.A.), Box 5665, Greensboro NC 27403 919/273-4207 1965

Bilsborrow, John E, *Member-Board of Directors,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 1967

Bingham, Albert A, (F.S.A.), 20 Marvelle Road, Fayetteville NY 13066 315/445-0725 1965

Bingham, Gary C, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 e 1979

Biondi, Raymond B, (A.S.A.), *Staff Actuary,* Blue Cross/Blue Shield of MD, 700 East Joppa Road, Baltimore MD 21204 301/494-5441 1979

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Biondi, Richard S, (F.C.A.S.), *Associate Actuary & Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4946 1980

Birkenshaw, John T, (F.S.A.), *President,* Mony Life of Canada, 797 Don Mills Road, Don Mills ON, Canada M3C1V2 416/429-2200 1966

Biscoglia, Raymond J, (F.S.A.), *Consulting Actuary,* Wakely & Assoc Inc, 1820 S Highland Avenue, Clearwater FL 33516 813/584-8128 e 1976

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

Bishop, Donald B, (F.S.A.), Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 e 1971

Bishop, Everett G, (F.C.A.S.), *Consulting Actuary,* Presley and Associates Inc, RFD 4, Derry Road, Hudson NH 03051 603/880-6501 1979

Bishop, William D, (F.S.A.), *Assistant Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Box 9000, Newport Beach CA 92660 714/640-3477 1965

Bisson, Richard, (F.S.A.), *Actuary,* Assumption Mutual Life Ins Co, 770 Main Street, Moncton NB, Canada E1A5E1 506/855-6040 1978

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

Bjorgan, Roger J, (A.S.A.), *Vice President-Tech. Resources,* Western States Life Ins Co, Box 2907, Fargo ND 58108 701/237-5700 1980

Blachowski, Diane, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6528 1980

Black, Barry M, (F.S.A.), *Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1974

Black, Douglas E, (A.S.A.), *Assistant Actuary,* Martin E Segal & Co, 520 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1981

Black, Harold W, (A.S.A., F.C.A.), Cox Black & Associates Inc, 526 W Hillwood Drive, Nashville TN 37205 615/352-9669 e 1966

Black, Kenneth, *Senior Actuary,* Internal Revenue Service, Actuarial Division E A P, 1111 Constitution Ave NW, Washington DC 20224 e 1976

Blackburn, Sandra, (A.S.A.), *Actuarial Assistant,* General Reassurance Corp, 2 Greenwich Plaza, Greenwich CT 06830 203/661-5060 1981

Blackwell, Alan P, (A.S.A.), *Associate Actuary,* American States Insurance Co, 500 N Meridian Street, Indianapolis IN 46207 317/262-6673 1979

Blades, Thurman J, (A.S.A.), *Actuarial Associate,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 1980

Blagden, Henry E, (F.S.A.), 526 Banyan Rd, Vero Beach FL 32960 1965

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

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Enrolled

Blake, Ian M, (F.S.A.), *Valuation Officer,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB, Canada R3C3A5 204/946-1190 — 1976

Blake, William H, Jr, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K St NW, Washington DC 20006 202/857-9200 — e 1965

Blakeslee, Howard W, (F.S.A.), *Second VP & Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5833 — 1969

Bland, William H, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123 — 1970

Blankley, Donovan T, (A.S.A.), 4 Oak Ledge Circle, South Norwalk CT 06854 — e 1966

Blatchford, Lynd T, (F.S.A.), *Senior Vice President/Actuary,* The Pentad Corporation, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 — e 1967

Blattenberg, Robert C, Ringler Associates Inc, Box 2653, Newport Beach CA 92663 714/833-1823 — 1967

Blattner, Gary L, *Associate Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111 — 1971

Blattner, Joseph L, Jr, (F.S.A.), *Vice President & Actuary,* The Capitol Life Ins Co, 1600 Sherman St, Denver CO 80201 303/861-4065 — 1978

Blazek, Charles J., *Actuary,* Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500 — e 1976

Blazer, Barry L, (F.S.A.), *Group Managing Partner,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3195 — 1969

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

Bleecker, D Lorne, (F.S.A.), *Vice President, Actuarial,* Abbey Life Ins Co of Canada, 3027 Harvester Road, Burlington ON, Canada LYN369 416/639-6200 — 1968

Bleitner, Gary D, (A.S.A.), *Actuarial Assistant,* Charter National Life Ins Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575 — 1981

Bleyler, Peter A, (F.S.A., F.C.A.), *Consultant,* Towers Perrin Forster & Crosby, 2101 L Street, NW, Washington DC 20037 202/466-4440 — e 1972

Blivess, Michael P, (F.C.A.S.), *Associate Actuary, Group Ins,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6882 — 1977

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

Bloch, Max, (F.C.A.), 221 W 82nd St Apt 7-C, New York NY 10024 212/874-7449 — e 1967

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Enrolled

Block, Robin S, (F.S.A.), *Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7111 e 1980

Block, Ronald A, (F.S.A.), *Vice President,* Meidinger Incorporated, 151 North Delaware Street, Indianapolis IN 46204 317/632-3014 e 1974

Block, Stephen D, (A.S.A.), *Technical Specialist,* Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8580 1970

Blodget, Hugh R, (F.C.A.S.), 184 Kenyon Street, Hartford CT 06105 1965

Blondeau, Gilles, (F.S.A.), *President,* Blondeau & Compagnie, 740 Notre-Dame Street, W, Suite 810, Montreal PQ, Canada H3C3X6 514/866-3481 1979

Bloodworth, Lucian F, (F.S.A.), *President,* American Foundation Life Ins, Box C-220, Birmingham AL 35283 205/942-0444 e 1968

Bloom, Roberta F, (F.S.A.), *Second V.P.And Chief Actuary,* Unity Mutual Life Ins Co, One Unity Plaza, Syracuse NY 13215 315/469-7751 1980

Bloom, Shirley G, *Vice President - Prensions,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2427 e 1976

Bloomfield, Coleman, (F.S.A.), *Chairman of the Bd & President,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3500 1965

Blossom, Charles, *President,* Concord General Life Ins Co, 4 Bouton Street, Concord NH 03301 603/224-4086 1966

Blount, William H, (F.S.A., F.C.A.), *Vice President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047 e 1972

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

Bluhm, William F, (F.S.A.), *Supervising Actuary,* New York State Ins Dept, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-4562 1980

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

Boatright, David J, (A.S.A.), *Principal & Actuary,* Funding Systems Associates, 900 Church St, Nashville TN 37203 615/242-8301 e 1970

Bock, Benjamin J, (F.S.A.), *Assistant Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 1979

Boden, Donald E, *Managing Director,* William M Mercer Benefits Ltd, 4 Southampton Place, London WC1, England 416/868-2000 e 1969

Boden, John A, 312 North Spring, Los Angeles CA 90012 1974

Bodine, Andrew F, (F.S.A.), *Vice President & Actuary,* Inter-State Assurance Company, 420 Keosauqua Way, Des Moines IA 50308 515/283-2501 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Bodtker, Michael B, (F.S.A.), *Vice President & Actuary,* First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911 e 1977

Boeckmann, Frank A, Jr, (A.S.A.), *Actuarial Supervisor,* Combined Ins Co of America, 707 Skokie Boulevard, Northbrook IL 60062 312/564-8000 1980

Boeckner, Robert G, (F.S.A.), *V.P.& Director of Admin.,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4533 1973

Boehm, C Roland, (F.S.A.), *Assistant Actuary,* General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0662 1969

Boekhoff, Jay, (F.S.A.), *Group Actuary,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7091 1979

Boermeester, John M, (F.S.A.), 355A Pine Ridge Drive, Whispering Pines, NC 28327 919/949-3307 1965

Boero, Louis E, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9350 e 1978

Bogardus, William L, (F.S.A.), *Assistant Vice President,* Lincoln National Life Ins Co, 1300 South Clinton Street, Box 2266, Fort Wayne IN 46801 219/427-4288 1972

Boggio, Walter E, *Assistant State Actuary,* Mass Savings Bank Life Ins, 110 Tremont Street, Boston MA 02108 617/482-3180 1971

Bohn, Robert J, (F.S.A.), *Vice President and Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 e 1966

Boin, Bruno V, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 e 1971

Boison, Leroy A, Jr, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4881 1981

Bolcar, Joseph J, *President,* PCL Administrators Inc, 4405 East-West Highway, Bethesda MD 20814 301/986-1250 e 1978

Bolen, John T, *Associate Actuary,* Dan McGinn & Associates Inc, 2564 W Woodland Drive, Anaheim CA 92801 714/826-0640 e 1976

Boley, Russell A, (F.S.A., A.C.A.S., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 1777 South Harrison St, Denver CO 80210 303/758-6190 e 1971

Bolin, Bob J, (F.S.A.), *Senior Vice President,* Leggette & Company Inc, 4525 Lemmon Ave, Suite 301, Dallas TX 75219 214/528-8850 e 1967

Bolin, Madge E, (F.S.A., A.C.A.), *Sr Vice President & Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 e 1967

Bollin, Michael L, (F.S.A.), *Vice President & Actuary,* Meidinger Incorporated, 2460 Pershing Road, 5th Floor, Kansas City MO 64108 816/474-0666 e 1980

Bolnick, Howard J, (F.S.A., A.C.A.), *President,* Radix Corporation, 423 West Eugenie Street, Chicago IL 60614 312/332-5401 e 1972

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Bolton, Wilbur M, (F.S.A.), *Associate Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3095 — 1965

Boma, Marina U, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7246 — 1980

Bonach, Edward John, (A.S.A.), *Assistant Actuary,* North American Life & Casualty, 1750 S Hennepin Avenue, Minneapolis MN 55403 612/347-6500 — 1981

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Bond, Duane A, (A.S.A.), *Consulting Actuary,* Johnson & Higgins, 601 California Street, San Francisco CA 94108 415/981-6700 — e 1976

Bond, John J, (A.S.A.), Bond & Company, 3 Penn Center Plaza, Philadelphia PA 19102 215/568-6000 — e 1966

Bondow, Richard L, (A.S.A.), *Assistant Actuary Pensions,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 — e 1979

Bondy, Martin, (F.C.A.S.), *Senior Vice President,* Crum & Forster Ins Co, Box 2387, Morristown NJ 07960 201/285-7345 — 1965

Bondy, Peter J, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, One Lakeway Centre, 3900 N Causeway Boulevard, Metairie LA 70002 504/835-2264 — 1978

Bonnard, Fernand, (F.S.A.), *Vice President,* Provident Life & Accident Ins, Fountain Sq, Chattanooga TN 37402 615/755-1225 — 1965

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Booth, Allen D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 777 East Wisconsin Avenue, Ste 1910, 1st Wisconsin Ct, Milwaukee WI 53202 414/273-1046 — e 1974

Booth, John K, (F.S.A.), *Vice President & Chief Actuary,* American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4160 — 1969

Boothroyd, H J, (F.S.A.), *Senior Vice President,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — e 1965

Borah, Delmer F, IV, (F.S.A.), *Assistant Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — 1981

Borchert, Rick A, (F.S.A.), *Senior Staff Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2313 — 1979

Borden, Nathan B, (A.S.A., F.C.A.), *Associate Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9212 — e 1966

Bordewick, James R, (F.S.A.), *Consulting Actuary,* 4620 Moorland Avenue, Edina MN 55424 612/922-7973 — e 1966

Borger, Sol J, (F.S.A.), *Assistant Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1980

Borghese, Marianne, *Actuarial Consultant,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5210 — e 1976

Borkhuis, Elizabeth M, (F.S.A.), *Associate Consultant,* Towers Perrin Forster & Crosby, 3400 Peachtree Road, Atlanta GA 30326 404/261-7820 — e 1980

Bornhuetter, Ronald L, (F.C.A.S.) **[Past President],** *Senior Vice President,* General Reinsurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4219 — 1965

Boronow, Gordon C, (F.S.A.), *Associate Actuary,* Equitable Life Assur Society, 1285 Ave of Americas, New York NY 10019 212/554-2316 — 1980

Borton, Douglas C, (F.S.A., F.C.A.), *Senior V.P.& Chief Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10021 212/279-4400 — e 1965

Bostian, Robert, (F.S.A.), *Vice President,* BMI Actuaries & Consultants, 44 Industrial Way, Norwood MA 02062 617/762-6480 — e 1977

Boswell, Richard L, (F.S.A.), *Vice President & Actuary,* National Western Life Ins Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010 — e 1975

Boswell, Susan Lynn, (A.S.A.), *Assistant V.P.& Assist Actuary,* Peninsular Life Ins Co, Box 2667, Jacksonville FL 32231 904/358-6002 — 1981

Bothmann, Horst P, (M.C.A.), *Pension Administrator,* Chloride Incorporated, 5200 W Kennedy Boulevard, Tampa FL 33623 813/870-3770 — e 1971

Botkin, Leroy V, (F.S.A.), *Vice President & Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5188 — 1965

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	Enrolled
Bou, Jorge V, (A.S.A.), *Vice President & Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Boucher, Paul E, (A.S.A.), *V.P.Individual Pension Serv,* Prudential Insurance Company, Box 561, Ft Washington PA 19034 215/784-2240	e 1970
Bould, John J, (A.S.A.), *Consulting Actuary,* Seal & Lohse Inc, 1001 Franklin Ave, Garden City NY 11530 516/741-5560	e 1979
Boulet, Gerald F, (A.S.A., F.C.A.), 36 South Main Street, Sharon MA 02067 617/784-3287	e 1966
Bourdeau, Paul T, (F.S.A.), *Senior Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1965
Bowers, Newton L Jr., (F.S.A.), *Professor of Actuarial Science,* Drake University, College of Business Adm, 25th and University, Des Moines IA 50311 515/271-3156	1965
Bowles, Thomas P, Jr, (F.S.A., F.C.A.) **[Past President],** *Advisory Director,* Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	e 1965
Bowling, Thomas B, (F.S.A.), *Actuary,* American Life Ins Co, Box 2226, Wilmington DE 19899 302/428-3867	e 1966
Bowman, Glenn L, (A.C.A.), 3908 Muskogee, Des Moines IA 50312	1966
Bowman, William H, (F.S.A.), *Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1973
Boyajian, John H, (F.C.A.S.), *Actuary,* New Jersey Manufacturers Ins, Sullivan Way, Trenton NJ 08607 609/883-1300	1965
Boyd, J R, (F.S.A.), *Actuarial Vice President,* Canada Life Assurance Co, 6201 Powers Ferry Road, NW, Atlanta GA 30339 404/953-1959	1979
Boyer, Donald E, (F.S.A.), *Vice President & Actuary,* Continental Financial Services, 6610 W Broad Street, Richmond VA 23230 804/281-6410	1966
Boyer, John F, (F.S.A.), Route #3 Box 191, Chapel Hill NC 27514	1965
Boyle, James I, (F.C.A.S.), *Associate Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Boynton, Edwin F, (F.S.A., F.C.A.) **[Past President],** *Vice President & Actuary,* The Wyatt Co, 1990 K Street N.W., Washington DC 20006 202/857-9227	e 1965
Braccialarghe, Theora, (F.S.A.), *Consulting Actuary,* Kruse O'Connor & Ling Inc, 8751 W Broward Blvd #300, Ft Lauderdale FL 33324 305/472-3800	e 1978
Brackey, Marianne G, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1980
Braden, Lucian J, 29-08 147th St, Flushing NY 11354	1966
Bradford, John A, (A.S.A.), *Assistant Actuary,* American International Group, 70 Pine Street, New York NY 10270 212/770-6979	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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

FOR MEMBERSHIP ROSTER IN *YEARBOOK*

Name _____
(Last) *(First)* *(Initial)*

Title _____

Company _____

Address _____

City _____

State or Province _____
(Zip code or Zone)

Country _____

Date of Birth _____
(month, day, year)

FOR MAILING LIST (as you wish mail addressed)

Name _____

Address _____

_____

_____
(Zip code or Zone)

_____
(Signature)

Actuarial Memberships (please indicate all applicable)

☐ M.A.A.A. ☐ F.C.A.S. ☐ F.C.A. ☐ F.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. ☐ IAA ☐ ASTIN
☐ A.I.A.

☐ Enrolled Actuary Year Enrolled _____

Headquarters Telephone _____
(Area Code)

Office Telephone _____
(Area Code)

Indicate highest Academic Degree

☐ B.A. ☐ M.A. Other (Specify)
☐ B.S. ☐ M.S. _____

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

EMPLOYMENT CATEGORY (check ONE only)

1. ☐ Insurance Company
2. ☐ Consulting Actuary or Insurance Broker
3. ☐ Insurance Department (State or Provincial)
4. ☐ Other Government Employment
5. ☐ Organization Serving Insurance Business
6. ☐ University or College
7. ☐ Miscellaneous
8. ☐ Retired or unknown

Enrolled

Bradley, Bruce A, (A.S.A.), *Senior Actuarial Associate,* Health Care Service Corp, 233 North Michigan, Chicago IL 60601 312/661-8018 1980

Bradley, David R, (F.C.A.S.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4834 1981

Bradley, John M, (F.S.A.), *Actuary - Health & Pensions,* Washington National Ins Co, 1630 Chicago Avenue, Evanston IL 60201 312/866-3197 1978

Bradshaw, Gary L, (A.S.A.), *Manager,* The Wyatt Co, 1050 17th St NW, Washington DC 20036 202/466-3571 e 1979

Bradshaw, John G, (F.C.A.S.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4841 1975

Brady, George V, (F.S.A.), 315 W 106th St Apt 5A, New York NY 10025 1965

Brady, Michael B, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 e 1976

Brady, Robert P, (F.S.A., A.C.A.), *Senior Vice President,* Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75204 214/824-0131 1965

Bragg, John M, (F.S.A., A.C.A.S.), *Actuarial Consultant,* John M Bragg & Associates, 600 W Peachtree Street NW, Suite 1236, Atlanta GA 30308 404/898-1510 e 1965

Brahmer, John O, (A.C.A.S.), *Actuary,* Bankers Multiple Line Ins Co, 9701 West Higgins, Suite 400, Rosemont IL 60018 312/696-0030 1979

Brakey, Lucinda Peaco, (A.S.A.), *Senior Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Room 800, Cleveland OH 44114 216/696-8400 1981

Bramwell, Earl L, (F.S.A.), *Second Vice President/Actuary,* Life & Casualty of Tennessee, Life & Casualty Tower, Nashville TN 37219 615/244-9300 1979

Branaum, Elizabeth S., (A.S.A.), Actuarial Analyst, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-5503 1981

Brand, Thomas, (F.C.A.), *Consultant,* A S Hansen Inc, 150 North Wacker Drive, Chicago IL 60606 312/234-3400 e 1970

Brandenberg, Donald, (F.S.A.), *Actuary,* Fidelity & Guaranty Life Ins, 100 Light Street, Baltimore MD 21202 301/547-3200 1979

Brandes, Mark, (F.S.A.), *Asst.Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 516/454-8136 e 1980

Brandner, Gregory A, (F.S.A.), *Assistant Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Brandt, Janet Lee, (F.S.A.), *Assistant Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/238-5851 1980

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Enrolled

Brandt, Richard E, *Vice-President,* The Pension Service Inc, 205 Church Street, New Haven CT 06510 203/787-7121 — e 1976

Brannigan, James F, (F.C.A.S.), *Senior Vice-President,* H F Ahmanson & Co, 3731 Wilshire Blvd, Los Angeles CA 90010 213/487-4277 — 1965

Brannock, Ronald D, (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road, NE, Atlanta GA 30026 404/261-5420 — e 1974

Brantz, Gary Scott, (A.S.A.), *Associate Actuary/Group,* Lone Star Life Insurance Co, Box 35047, Dallas TX 75235 214/351-3751 — 1980

Braskett, Ralph J, (F.S.A.), *Chief Actuary,* Hirschfeld Stern Moyer & Ross, 666 Fifth Avenue, New York NY 10019 212/582-2524 — e 1973

Braun, Nancy, *Associate Actuary,* Martin E. Segal Co. 520 So. Virgil Ave, Los Angeles CA 90020 213/382-1347 — e 1976

Braun, Sharlene Tracy, Braun Associates, 90 Presidential Plaza, Syracuse NY 13202 315/471-5707 — e 1976

Braund, Robert G, (F.S.A.), *President,* Munich American Reassurance Co, 56 Perimeter Center E, NE, Atlanta GA 30346 404/394-5665 — 1966

Braunstein, Michael M, (A.S.A.), *Actuarial Associate,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3668 — 1979

Bravmann, Claude S, (F.S.A.), *President,* US Lease Financing Inc, 633 Battery Street, San Francisco CA 94111 415/445-7500 — e 1967

Breeze, William H, (F.S.A.), *Executive Vice President,* Ohio National Life Ins Co, PO Box 237, Cincinnati OH 45201 513/861-3600 — 1965

Breindel, Cheryl, (F.S.A.), *Assistant Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4536 — 1981

Breithaupt, Truman A, *Director & Actuary,* Firefighters' Retirement System, 2654 Wooddale Blvd, Suite B, Baton Rouge LA 70805 — e 1981

Breitman, Alan S, (F.S.A.), *Consultant,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0354 — e 1978

Bremer, John P, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7239 — e 1975

Brennan, Jeremiah T, *Vice President,* S & W Agency Incorporated, 130 William Street, New York NY 10038 212/227-4532 — e 1977

Brennan, Joseph P, Jr, (A.S.A.), *Research Assistant,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000 — 1979

Brennan, Lawrence T, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1968

Brennan, Paul J, (F.S.A., M.C.A.), Boston Benefits Consulting, 184 High Street, Boston MA 02110 617/426-4580 — e 1975

Brennfoerder, Roxann, (F.S.A.), *Dir. Of Pension Administration,* Bankers Life Ins of Nebraska, Cotner & O Street, Lincoln NE 68505 402/467-1122 — 1979

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Enrolled

Brereton, Alan R, (F.S.A.), *Vice President-Group Operation,* Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto ON, Canada M4V1N7 416/923-6661 1975

Brewer, Fred L, (A.C.A.S.), *Deputy Superintendent,* District of Columbia Ins Dept, 614 H Street, Room 512, Washington DC 20001 1981

Brewster, John E, (F.S.A.), *Vice President & Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/930-6116 e 1965

Brian, Robert A, (F.C.A.S.), *General Partner,* Conning & Co, 41 Lewis Street, Hartford CT 06103 203/527-1131 1972

Brickhouse, Robert Blaine, *Assistant Vice President,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 e 1981

Bridgeman, James G, (F.S.A.), *Director Investor Relations,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6226 1980

Bridwell, Herbert T., (A.S.A.), *Actuarial Assistant, Div Mgr.,* Scor Re Life Ins Company, Box 220010, Dallas TX 75222 214/659-5954 1981

Briegel, Dorothy B, (F.S.A.), *Pension Actuary,* Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6523 e 1965

Briegel, Heinz A, (F.S.A.), *Senior Vice President/Actuary,* Fidelity Bankers Life Ins Co, Box 2368, Richmond VA 23218 804/649-8411 1968

Brigade, Harold R, (F.S.A., F.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 e 1975

Briggs, Philip, (F.S.A.), *Executive Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3281 1966

Bright, Henry, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0478 e 1967

Brimley, Dale B, (A.S.A.), *Associate Actuary-Taxes,* Beneficial Life Ins Co, 36 South State Street, Salt Lake Cty UT 84136 801/531-7979 1970

Brink, Stephen D, (F.S.A., M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 1976

Brinster, Donald W, *Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1976

Briscoe, J Huell, (F.C.A.), *Principal,* J Huell Briscoe & Assoc Inc, 307 N Michigan Ave, Chicago IL 60601 312/332-0430 1965

Brister, Michael E, (F.S.A.), *Assistant Actuary,* Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422 1979

Britton, Charles R, (F.S.A.), *Second Vice President,* North American Co-Life/Health, Box 466, 209 S. LaSalle Street, Chicago IL 60604 312/346-2200 1979

Enrolled

Britton, Donald W, (F.S.A.), *Vice President & Assoc Actuary,* First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911 — 1979

Britton, William R, Jr, (F.S.A.), *Vice President - Life Ins,* Tillinghast Nelson & Warren, 730 Hopmeadow, Simsbury CT 06070 203/651-3761 — 1971

Brochu, Robert, (F.S.A.), *Director,* William M Mercer Ltd, 1801 McGill College Ave, Montreal PQ, Canada M5X1G3 514/285-1802 — 1976

Brock, James D, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, 3 Prudential Plaza, Newark NJ 07102 201/877-5722 — 1970

Brock, James E, (F.S.A.), *Actuarial Officer,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8221 — e 1975

Brockett, Jerry L, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 — e 1965

Brodie, Norman, (F.S.A.), *V.P.& Financial Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2517 — 1965

Brodrick, Robert M, (A.S.A.), *Associate Dir-Reins Products,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 — 1979

Brodtrick, David A, (A.S.A.), *Senior Actuarial Assistant,* General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0745 — 1979

Brodtrick, Michael A, (F.S.A.), *Assistant Actuary,* General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0664 — 1979

Broers, Fred L, (F.S.A.), *Senior V.P.- Chief Actuary,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 — 1975

Brogan, Howard S, Jr, (A.S.A.), *Vice President & Actuary,* W Alfred Hayes & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 — e 1968

Brogla, Vernon G., (F.S.A.), *Actuarial Associate,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2412 — 1979

Broll, Frank V, Jr, (F.S.A.), *Asst.V.P.& Associate Actuary,* American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661 — 1978

Brooke, Beth F, (A.S.A.), *Assistant Actuary,* Cowan Actuarial Company, 700 Walnut Street, Suite 606, Cincinnati OH 45202 513/241-1280 — 1980

Brooks, Alexander T, (A.S.A.), *Regional Actuary,* American International Group, American Intl Building, 2-8 Altyre Road, Croydon, England OX37RQ 001/680-6000 — e 1970

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Brooks, Charles E, (F.S.A.), *Actuary,* Swiss Reinsurance Company, Box 172, 60 Mythenquai, Zurich, Switzerland 001/208-2368 — 1967

Brooks, Dale L., (A.C.A.S.), *Senior Actuarial Analyst,* Country Mutual Insurance Co, Box 2100, Bloomington IL 61701 — 1980

Brooks, Frank A, (F.S.A.), *Staff Vice President,* Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8000 — 1965

Brooks, James C, Jr, (F.S.A.), *Vice President & Assoc Actuary,* Life Ins Co of Georgia, Life of Georgia Tower, Atlanta GA 30365 404/898-1670 — 1976

Brooks, Roger K, (F.S.A.), *President,* Central Life Assurance Co, 611 5th Avenue Box 1555, Des Moines IA 50306 515/283-2371 — 1965

Brooks, William E, (A.S.A.), *Division Manager, Actuary,* Blue Cross/Blue Shield of TX, 901 South Central Expwy, Richardson TX 75080 214/669-6919 — 1979

Broome, Douglas A, (F.C.A.), *Chief Actuary - Life & Health,* South Carolina Dept of Ins, 2711 Middleburg Drive, Columbia SC 29204 803/758-2813 — 1966

Brophy, Joseph T, (F.S.A.), *Senior Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3122 — e 1965

Brosseau, Alden W, (F.S.A.), *Senior Vice President,* Farmland Insurance Companies, 1963 Bell Avenue, Des Moines IA 50315 515/245-8801 — 1965

Brothers, Warren H, (A.C.A.), *Vice President & Actuary,* Chicago Metro Mutual Assur Co, 4455 South King Drive, Chicago IL 60653 312/285-3030 — 1966

Broussard, Lois M, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133 — 1981

Broverman, Brian, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, Teco Plaza, Suite 801, 700 North Franklin Street, Tampa FL 33602 813/223-1686 — e 1976

Brown, Carroll H, (F.S.A.), *Second V. P. And Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — e 1965

Brown, Charles F, (F.S.A.), *Manager-Actuarial Dept,* Farm Bureau Life of Michigan, 7373 West Saginaw Highway, Box 30200, Lansing MI 48917 517/323-7000 — 1980

Brown, Charles H, (F.S.A.), *Dir Indv Sales Development,* Great-West Life Assurance Co, 360 Main Street, Suite 1370, Winnipeg MB, Canada 204/946-9435 — 1977

Brown, Charlton V, Actuarial Research & Dev, 2675 S Bayshore Drive, Miami FL 33133 — e 1976

Brown, Edward W, (F.S.A.), *Retirement System Actuary,* New York State Employees, Retirement System, A E Smith Building, Albany NY 12244 518/474-4537 — e 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Brown, Everett G, Jr, *Vice President & Actuary,* United Fidelity Life Ins Co, 1025 Elm Sreet, Dallas TX 75202 214/741-3091 1967

Brown, Fred, (F.S.A.), *Vice President-Grp Finance,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2586 1978

Brown, Gerald M, (F.S.A.), *Corporate Development V.P.,* Canada Life Assurance Co, 330 University Avenue, Toronto ON, Canada M5G1R8 416/597-1456 1974

Brown, Jan C, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6000 1969

Brown, Jeremy J, (F.S.A.), *Assistant Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 e 1980

Brown, Joseph W, Jr, (F.C.A.S.), *Vice President and Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94118 415/929-2645 1980

Brown, L Wendell, (A.S.A.), *Consultant,* A S Hansen Inc, 711 Louisiana Street, Suite 1000, Houston TX 77002 713/228-7591 e 1976

Brown, Lloyd J, (F.S.A.), 1265 Ontario St, Apt 502, Burlington ON, Canada L751X8 1968

Brown, Maurice S, 3608 Saul Road, Kensington MD 20795 1967

Brown, Milton L, (F.S.A.), *Assistant Actuary,* Executive Life Insurance Co, 9777 Wilshire Blvd., Beverly Hills CA 90212 213/273-4202 1979

Brown, Nancy E, *Consultant,* Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 1320 Chicago IL 60601 312/856-0116 e 1977

Brown, Nicholas M, Jr, (A.C.A.S.), *Senior Actuarial Assistant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1981

Brown, Peter, (A.S.A.), American International Reins, Box 152, Hamilton, Bermuda 1969

Brown, Richard F, *Director of Employee Benefits,* American Motors Corporation, 27777 Franklin Road, Southfield MI 48034 313/827-3980 e 1976

Brown, Robert A, (F.S.A.), *Controller, Group Pensions,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06002 203/726-7263 1969

Brown, Rodney Royce, (A.S.A.), General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/231-1700 1980

Brown, Stephen L, (F.S.A.), *Executive Vice President,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4496 e 1965

Brown, William A, (F.S.A.), *President,* Servesco Inc, Box 15278, Atlanta GA 30333 404/634-2018 e 1965

Brown, William C, (F.S.A.), 39 Inwood Rd, Chatham NJ 07928 1965

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Enrolled

Brown, William W, (F.C.A.S.), *Associate Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1967

Brownlee, Harold J, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3089 e 1965

Brownmiller, Annemarie T., (A.S.A.), *Actuarial Associate,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-5119 1981

Brubaker, Randall E, (F.C.A.S.), *Commercial Actuary,* Allstate Insurance Company, Allstate Plaza South, 12B, Northbrook IL 60062 312/291-6163 1978

Bruce, James G, (F.S.A.), 3925 Center Gate Circle, Sarasota FL 33583 1965

Bruce, Robert E, (F.C.A.), *Consulting Actuary,* Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 e 1965

Bruce, William D, (F.C.A.), *Consulting Actuary,* Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 1965

Bruckman, Paul S, *Actuary,* 4213 Lancelot Drive, Concord CA 94521 415/676-2491 e 1970

Brumbach, John W, (F.S.A.), *Assistant V.P.& Asst Actuary,* NLT Corporation, National Life Center, Nashville TN 37250 615/749-1620 1978

Brummer, George, (F.S.A., F.C.A.), *Sr Vice President/General Mgr,* Zurich American Ins Companies, 231 North Martingale Road, Schaumburg IL 60196 312/843-6300 e 1966

Brummond, William, (A.S.A.), *Manager of Product Development,* National Ben Franklin Life Ins, 200 South Wacker Drive, Chicago IL 60606 312/438-6251 1979

Bruning, John Frederick, (A.S.A.), *Actuarial Assistant,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 1981

Brunini, Alexander D, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2810 1978

Bruno, Philip G., Hooker & Holcombe Inc, 30 Lincoln Street, Newton, Highlands MA 02161 617/965-4050 e 1980

Brutzman, F Bard, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420 e 1969

Bryan, Charles A, (F.C.A.S.), *Vice President & Actuary,* United Services Auto Assn, USAA Building, San Antonio TX 78288 512/690-2025 1977

Bryan, David, (F.S.A.), *Associate Actuary,* Canada Life Assurance Co, 6201 Powers Ferry Road, NW, Atlanta GA 30339 404/953-1959 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Bryan, William J, (F.S.A.), *Consulting Actuary,* Bryan Pendleton Swats &, McAllister, 4205 Hillsboro Rd, #A200, Nashville TN 37215 615/385-1640 1966

Bryan, William T, (F.S.A.), *Actuary & Treasurer,* Preferred Risk Life Ins Co, 1111 Ashworth Road, W Des Moines IA 50265 515/225-5275 1978

Bryant, Allison P, (A.S.A.), *Actuarial Associate,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2704 1981

Bryant, Arthur L, (F.S.A.), *Sr. Vice President, Marketing,* State Life Insurance Company, 141 E Washington Street, Indianapolis IN 46204 317/632-3551 1966

Bryant, Ed T, (F.S.A., F.C.A.), Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Atlanta GA 30326 404/261-7820 e 1971

Bryce, George M, (F.S.A.), 1727 Shoreland Dr, Sarasota FL 33579 1965

Bryson, Steven D, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3592 e 1979

Buben, Paul, *Executive Vice President,* Foremost Life Ins Co, 5800 Foremost Drive, Grand Rapids MI 49501 616/942-3615 1970

Buchanan, James D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 3400 Peachtree Road, Suite 211, Atlanta GA 30326 404/261-7820 e 1980

Buchanan, John H, (F.S.A.), *Exec V.P.& Chief Oper Officer,* Scor Re Life Ins Company, 500 E John Carpenter Frwy, Irving TX 75062 214/659-5555 e 1974

Buchanan, Susan S, (F.S.A.), *Manager-Actuarial Pension Dept,* Life Ins Co of Georgia, 600 West Peachtree Street, Atlanta GA 30365 404/898-1677 e 1978

Buchanan, William M, (F.S.A., F.C.A.), *Consulting Actuary,* William M Buchanan & Assoc, 8650 College Boulevard, Suite 115, Overland Park KS 66210 913/381-8084 e 1965

Buchele, Leland J, (F.S.A.), *Assistant Vice President,* Lincoln National Pension Ins, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 e 1979

Bucher, G Scott, (F.S.A.), *Vice President & Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1566 1972

Buchter, Gene W, (F.S.A.), *Vice President,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3655 1966

Buck, Fred A, (F.S.A.), *Executive Vice President,* Reliance Standard Life Ins Co, 4 Penn Center Plaza, 7th Floor, Philadelphia PA 19103 215/864-4600 1978

Buck, James E, Jr, (F.C.A.S.), *Assistant Actuary,* Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/636-8500 1979

Buck, Norman F, (F.S.A., M.C.A.), Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Buck, Robert E, *Manager,* A S Hansen Inc, 510 4th Financial Center, Wichita KS 67202 316/262-5129 e 1976

Buckman, Alfred L, (F.S.A.), 4023-N Calle Sonora E, Laguna Hills CA 92653 716/768-1634 e 1965

Buckman, Roger A, (F.S.A.), *Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4820 e 1974

Bucknell, Earl F, (F.S.A.), 1355 S Portofino Drive, Sarasota FL 33581 1965

Bucknell, Robert I, (F.S.A.), Johnson & Higgins, 745 Fort Street, Box 4238, Honolulu HI 96813 808/538-1115 e 1970

Buckner, Leonard, (F.S.A.), *Vice President & Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 1976

Budd, Edward H, (F.C.A.S.), *President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1965

Budd, George L, (A.S.A.), *Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 11023 212/482-5391 e 1972

Buddington, David W, (F.S.A.), *Asst Vice President & Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 1971

Budinger, Joseph A, (F.S.A.), 4750 N Central Ave, Phoenix AZ 85012 1965

Buell, Charles H, (F.S.A.), *Staff Actuary,* The Capitol Life Ins Co, 1600 Sherman Street, Denver CO 80203 303/861-4065 1966

Buell, Paul Elliott, (A.S.A.), *Senior Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1981

Buffin, Kenneth G, (A.S.A., F.C.A.), *Vice President,* A S Hansen Inc, 516 5th Avenue, New York NY 10036 212/490-3400 e 1967

Buffinton, Philip G, (A.C.A.S.), *Vice President & Secretary,* State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2854 1966

Bugg, William J Jr., (F.S.A.), *Vice President,* Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6481 e 1975

Buhring, John A, (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1979

Bulette, Wayne, (F.S.A.), *Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1968

Bunin, David T, (F.S.A., F.C.A.), *Actuarial-Economic Consultant,* Bunin Associates, 729 Land Title Bldg, Philadelphia PA 19110 215/568-6900 e 1965

Bunyan, Alden T, (F.S.A.), 705 New Britain Avenue, Hartford CT 06106 1965

Burch, Phillip W, (F.S.A.), *Associate Actuary,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 584-8157 1980

Burcum, George K, (A.S.A.), United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68131 402/342-7600 1979

Burd, Richard H, (A.S.A.), Educators Mutual Life Ins Co, 2490 Lincoln Hwy East, Lancaster PA 17604 717/397-2751 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Burger, Martin A, (F.S.A.), *Actuary,* Miller Mason & Dickenson Inc, 2227 Bryn Mawr Avenue, Philadelphia PA 19131 215/879-6300 — e 1976

Burger, Thomas L, (F.S.A.), *Vice President & Actuary,* National Farmers Union Life, 12015 East 45th Avenue, Denver CO 80251 303/371-1760 — e 1974

Burger, Willard N, 68 C Dennisville Rd, Cape May Court House, NJ 08210 — 1970

Burgess, Albert P, (F.S.A.), *Actuary,* Chubb Life Ins Co of America, One Granite Place, Concord NH 03301 603/224-7741 — 1979

Burgess, C Norman, (F.S.A.), *Actuary US Operations,* North American Life Assur Co, 105 Adelaide St W, Toronto ON, Canada M5H1R1 416/362-6011 — 1976

Burgess, Robert W, (F.S.A.), *Vice President & Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6371 — 1969

Burgess, Willis W, (A.S.A.), *Vice President & Sr.Actuary,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1966

Burgett, John W, (F.S.A.), *Assistant Vice President,* Johnson & Higgins, One Mercantile Center, Suite 2600, St Louis MO 63101 314/421-1985 — e 1977

Burgin, David, (A.S.A.), *Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1757 — 1966

Burian, Otto J, (F.S.A.), Meramec Terrace, Box 200-A, Route 1, Robertsville MO 63072 — 1965

Burke, Anne D, (F.C.A.), *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30026 404/261-5420 — 1970

Burke, Frank F, (A.C.A.), *Examining Actuary,* Texas State Board of Ins, 7837 Willow Lake Ct, Dallas TX 75230 — 1966

Burke, Richard E, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4552 — e 1981

Burke, William J, (F.S.A.), *Asst Vice President & Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1975

Burke, William P, (A.S.A., F.C.A.), *Associate Actuary,* The Wyatt Co, 9896 Bissonnet, Suite 300, Houston TX 77036 713/771-9394 — e 1971

Burleigh, John M, (F.S.A.), *Second Vice President,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6628 — 1965

Burley, Winfield C, (A.S.A.), *Chief-Pension Actuarial Branch,* Internal Revenue Service, 1111 Constitution Ave, Pension Actuarial Branch, Washington DC 20224 202/566-4346 — 1966

Burling, Irving R, (F.S.A.), *President,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 — 1965

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Enrolled

Burmeister, Monica, (F.S.A.), Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1981

Burnosky, John E, (F.S.A.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — 1967

Burns, Alan L, (A.S.A.), *Assistant Actuary,* American Mutual Life Ins Co, Liberty Building, Des Moines IA 50307 515/280-1331 — 1981

Burns, John M, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 1111 3rd Avenue, Suite 2480, Seattle WA 98101 206/622-7300 — e 1975

Burns, William O, (F.S.A.), *Vice President & Treasurer,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2813 — 1965

Burns, William R, (F.S.A.), *Principal Actuary,* New York State Ins Dept, Empire State Plaza, Agency Bldg 1, Albany NY 12223 518/474-4562 — 1965

Burrall, Charles L, (F.C.A.), 8309 Stenton Avenue, Philadelphia PA 19118 — e 1965

Burrows, Edward E, *President,* The Pentad Corporation, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 — e 1979

Burrows, Richard A, (F.S.A.), *Vice-President & Actuary,* Philadelphia Life Ins Co, 111 N Broad Street, Philadelphia PA 19107 215/569-9300 — 1965

Burstein, Richard B, (F.S.A.), *V. P. And Associate Actuary,* Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7195 — 1965

Burton, Burton E, (F.S.A.), *Senior Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2672 — 1965

Burville, John C, (A.S.A.), *Vice President & Assoc Actuary,* American International Reins, PO Box 152, Hamilton, Bermuda 809/295-2121 — 1981

Busby, Robert W, (F.S.A.), *Associate Actuary,* Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861 — 1980

Bush, Frank J, (F.S.A.), 320 Farm Lane, West Wood MA 02090 617/329-0372 — 1965

Bush, Karol, (F.S.A.), *Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 — e 1979

Bush, William D, (F.S.A.), Towers Perrin Forster & Crosby, One Embarcadero Center, Suite 2101, San Francisco CA 94111 415/398-4740 — e 1979

Bush, William W, III, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971 — e 1979

Buss, James F, (A.S.A.), *Senior Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 — 1979

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Enrolled

Bussewitz, Stephen L, (A.S.A., M.C.A.), *President,* Pension Corporation of America, 2719 Madison Road, Cincinnati OH 45219 513/321-8282 — 1980

Butcher, Marjorie V, (A.S.A.), *Professor of Mathematics,* Trinity College, Hartford CT 06106 203/527-3151 — 1966

Butcher, Robert W, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2557 — e 1965

Butler, Bruce W, (F.S.A.), *Second Vice President/Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1974

Butler, Paul C, (F.S.A.), *Actuary,* Crown Life Insurance Company, 120 Bloor Street East, Toronto ON, Canada 416/928-4500 — 1976

Butler, Robert J, (A.S.A.), *Vice President,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5706 — 1979

Butler, William E, *President,* Riverside Life Ins Co, 6660 Riverside Drive, Metairie LA 70003 504/887-4810 — 1970

Butsic, Robert P, (A.S.A.), *Assistant Actuary,* Fireman's Fund Insurance Co, 3333 California, San Francisco CA 94119 415/929-3815 — 1979

Bykerk, Cecil D, (F.S.A.), *Second V.P.& Assoc Actuary,* United Benefit Life Ins Co, 33rd & Dodge St, Omaha NE 68131 402/978-2534 — 1975

Byrne, Harry T, (F.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — 1965

Byrne, James T, (A.S.A.), RFD No 1, Bradford RI 02808 — 1966

Byrne, John J, (A.S.A.), *President & CEO & Chairman,* Government Employees Ins Co, GEICO Plaza, Washington DC 20076 301/986-2000 — 1966

Byrnes, G Patrick, *Vice President & Actuary,* Chartered Benefit Systems Inc, Box 3459, Torrance CA 90510 213/542-7301 — e 1980

C

Cadorine, Arthur R, (A.C.A.S.), *Associate Actuary & Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5150 — 1979

Cahill, James M, (F.C.A.S.), 6 Balfour Lane, Ramsey NJ 07446 201/327-0196 — 1965

Cain, La Verne W, (F.S.A.), *Senior Vice President,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — 1965

Caine, Gary J, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 — e 1979

Calat, George, (F.S.A.), *Chief Actuary,* Blue Cross/Blue Shield of SC, I-20 AT Alpine Road, Columbia SC 29219 803/788-3860 — 1981

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Enrolled

Calby, John W, (A.S.A.), *Actuarial Manager,* Laiken Siegel & Company, 400 Park Avenue, New York NY 10022 212/421-9710 e 1976

Caldwell, Alan W, *Senior Consultant,* A S Hansen Inc, First United Bldg #1606, Fort Worth TX 76102 817/336-4661 e 1976

Caldwell, Bruce L, (F.S.A.), *Sr. Vice President & Actuary,* John Alden Life Ins Co, 300 Sevilla Avenue, Coral Gables FL 33134 305/442-6955 1976

Caldwell, Robert K, The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 e 1976

Calhoun, Pamela S, (F.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 e 1979

Calihan, Glen R, (A.S.A.), *Associate Actuary,* Westfield Companies, One Park Circle, Westfield Ctr OH 44251 216/887-0101 1981

Callahan, James P, Miller Mason & Dickenson Inc, 2227 Bryn Mawr Ave, Philadelphia PA 19131 215/879-6300 e 1976

Callahan, Kathryn M, (A.S.A.), *Assistant Actuary,* Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400 1981

Callahan, Robert J, (F.S.A.), New York State Ins Dept, Empire State Plaza, Agency Bldg. 1, Albany NY 12223 518/474-7929 1966

Callnan, William J, (F.S.A.), *Associate Actuary/Pension,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3775 e 1977

Calvert, Geoffrey N, (A.S.A., F.C.A.), Box 2610, Sidney BC, Canada V8L4C1 e 1965

Cameron, Brian M., *Manager,* Ernst & Whinney, 515 South Flower Street, Los Angeles CA 90071 213/621-1666 e 1980

Cameron, John L, (F.S.A.), 150 Whispering Sands Dr, Sarasota FL 33581 813/349-5690 1965

Cameron, Logan C, *Consultant,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 e 1976

Cameron, Patricia, (A.S.A.), American International Group, 70 Pine Street, New York NY 10270 212/770-6447 1979

Camp, Kingsland, (F.S.A.), c/o Mr. John Mills, 180 Riverside Drive, New York NY 10024 1965

Campbell, Catherine J, (A.C.A.S.), *Senior Actuarial Analyst,* US Insurance Group, 305 Madison Avenue, Morristown NJ 07960 201/455-0707 1981

Campbell, Charles E, *Vice President & Actuary,* Moore-Kinnard & Company, 6740 East Hampden Avenue, Denver CO 80222 303/759-3867 e 1969

Campbell, Daniel A, (F.S.A.), *Vice President - Corp Systems,* Protective Corporation, Box 2606, Birmingham AL 35202 205/879-9230 1978

Enrolled

Campbell, Donald F, (F.C.A.), *Consulting Actuary,* 221 North La Salle Street, Chicago IL 60601 312/782-1335 — e 1965

Campbell, Donald P, (F.S.A., M.C.A.), *Consulting Actuary,* Donald F Campbell, 221 N LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 — e 1981

Campbell, George C, (F.S.A.), 360 Troy Road, Parsippany NJ 07054 — 1965

Campbell, Gerald J, (F.S.A.), *2nd V.P.& Associate Actuary,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2941 — e 1977

Campbell, Kenneth R, (F.S.A.), *Senior Vice President,* Meidinger Incorporated, Box 27506, Richmond VA 23261 804/285-7385 — e 1965

Campbell, Louie G, (A.S.A.), *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30026 404/261-5420 — e 1976

Campbell, Norman L, (F.S.A.), 1411 Spear St, S Burlington VT 05401 — 1965

Campbell, Paul A, (F.S.A.), *Director-Strategic Planning,* Life Ins Marketing & Research, Box 208, Hartford CT 06141 203/677-0033 — e 1967

Campbell, Peter N, (F.S.A.), *Actuary,* A A Beaven & Company Limited, 55 East Jackson Blvd., Suite 1000, Chicago IL 60604 312/987-9689 — 1979

Campbell, Robert C, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1580 Lincoln Street, Suite 560, Denver CO 80203 303/861-2200 — 1981

Camus, Richard F, (F.S.A., M.C.A.), *President,* Richard F Camus & Associates, 1920 Shepard Street, New Orleans LA 70114 504/367-6875 — e 1973

Canary, Eldon R, (F.S.A.), *Associate Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 — 1981

Candelario, Peter C, (A.S.A.), 156 East 21 Street, New York NY 11226 212/661-6700 — 1971

Canfield, Roberta L, (F.S.A.), *Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8256 — 1979

Canine, Jonathan A., (F.S.A.), *Assistant Actuary,* Mutual Security Life Ins Co, 3000 Coliseum Blvd. East, Fort Wayne IN 46805 219/484-0511 — 1981

Canlas, Sonia B, *Consultant Int'l Comp& Benefit,* Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017 212/883-2724 — e 1976

Cannon, Garnett E, (F.S.A.), Terwilliger Plaza-A 1121, 2545 S W Terwilliger Blvd, Portland OR 97201 — 1965

Cannon, Kent H, (A.S.A.), *Consulting Actuary,* R E Wilcox Consulting, Actuaries, 134 E 200 North, Alpine UT 84003 801/532-2390 — 1981

Cantner, Alison W, *Actuarial Supervisor,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — e 1976

Cantor, David M, (F.S.A.), *Pension Consultant,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0443 — e 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Cappers, Linda F, *Assistant Actuary,* Martin E Segal Co, 607 Boylston St, Boston MA 02116 617/262-0550 e 1976

Carbaugh, Albert B, (F.C.A.S.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 1977

Carberry, John P, (F.S.A., A.C.A.), *President,* Coates Herfurth & England, 320 California Street, Suite 501, San Francisco CA 94104 415/433-4440 e 1966

Carbone, Robert F, (F.S.A.), *Vice President,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 e 1970

Cardace, Dominick A, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 e 1971

Cardamone, Dorothea D, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Framington Avenue, Group Ins Actuarial D411, Hartford CT 06156 203/273-1976 1981

Cardinal, Clayton A, (F.S.A.), *Consulting Actuary,* C A Cardinal & Associates, 1250 Bar Harbor, Northbrook IL 60062 312/272-7193 1970

Carey, Douglas J, (F.S.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 e 1979

Carey, Gene Debbie Tong, (A.S.A.), *Actuary Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1979

Carey, James J, (A.S.A.), *Principal, Dir of Operations,* Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600 e 1976

Carey, Wayne M, *Employee Benefits Admin,* Ethyl Corporation, 330 Fourth Street, Richmond VA 23219 804/788-5447 e 1978

Cargill, Leonard R, Jr, (F.S.A., A.C.A.), *Vice President & Actuary,* American General Life Ins Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111 e 1970

Carleton, John W, (F.C.A.S.), 8305 Guinevere Drive, Annandale VA 22003 703/573-5753 1965

Carlin, James G, (F.S.A., A.C.A.S.), *Actuary,* 6306 54th NE, Seattle WA 98111 206/522-5551 1973

Carlson, Bruce, (F.S.A.), *Chief Actuary,* Ministers Life - A Mutual Life, Insurance Company, 3100 West Lake Street, Minneapolis MN 55416 612/298-3500 1980

Carlson, Dennis, (F.S.A.), *Vice President & Actuary,* Rural Security Life Ins Co, Box 5555, Madison WI 53705 608/833-8080 e 1968

Carlson, Edwin A, (F.C.A.S.), *Assistant Systems Director,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5627 1969

Carlson, Stephen C, (F.S.A.), *Senior V.P.& Chief Actuary,* Globe Life Insurance Co, 222 N Dearborn Street, Chicago IL 60601 312/977-3240 1970

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Carmody, Paul, (F.S.A.), *Senior Vice President,* Holding Corporation of America, 7730 East Belleview Ave, Englewood CO 80111 303/779-1111 — 1978

Carmody, Thomas N, *Associate Pension Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/243-8811 — e 1976

Carnachan, Robert S, (F.C.A.), *Chairman,* Carnachan Hendrickson & Assoc, 336 N Central Avenue, Suite 10, Glendale CA 91203 213/245-8586 — e 1966

Carnahan, Clarence E, (F.S.A.), *Vice President & Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1484 — e 1968

Carnegie, Jerry Y, (F.S.A.), *Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — e 1978

Carney, Gregory J, (A.S.A.), *Vice President,* Anchor National Life Ins Co, 2202 E Camelback Road, Phoenix AZ 85016 602/954-4043 — 1979

Carney, Scott V, (A.S.A.), *Research Assistant,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 — 1981

Carp, Marilyn, (F.S.A.), 7019 Pheasant Cross Drive, Baltimore MD 21209 301/484-0381 — 1979

Carpenter, Clayton C, Jr, (F.S.A.), *Actuary Employee Benefits Div.,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-3608 — e 1966

Carpenter, David R, (F.S.A., M.C.A.) **[Vice President],** *Chief Marketing Officer,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-2131 — e 1968

Carpenter, Nicholas H, (A.S.A.), *Actuary,* Abbey Life Assur Co Ltd, 80 Holdenhurst Road, Bournemouth, England BH88AL 020/229-2373 — 1966

Carpenter, Patricia A, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — e 1977

Carpenter, Robert D, (F.S.A.), *Vice President,* Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600 — 1965

Carr, Dennis L, (F.S.A.), *Vice President & Actuary,* Life Investors Insurance Co, 4333 Edgewood Road NE, Box 1447, Cedar Rapids IA 52499 319/398-8542 — 1977

Carr, Julian S, (A.S.A.), Equifax Incorporated, Box 4081, Atlanta GA 30302 404/885-8340 — e 1976

Carr, Richard N, (F.S.A.), *Associate Actuary,* Indianapolis Life Ins Co, 2960 N Meridian Street, Indianapolis IN 46208 317/927-6640 — 1979

Carrigan, Michael R, (F.S.A.), *Consulting Actuary,* 535 S Alexandria Avenue, Los Angeles CA 90020 — e 1965

Carroll, Benedict L, *Vice President & Actuary,* Armstrong-Doyle Co, One Franklin Plaza, Suite 770, Philadelphia PA 19102 215/561-0510 — e 1977

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Carroll, Charles, (F.S.A.), *Manager,* Ernst & Whinney, 153 East 53rd Street, New York NY 10022 212/888-9100 1975

Carroll, Hobson D, (F.S.A.), *Mass Marketing Actuary,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6529 1979

Carroll, William, (F.S.A.), *Associate Actuary,* American Council of Life Ins, 1850 K Street N.W., Washington DC 20006 202/862-4162 e 1978

Carroll, William J, (F.S.A.), *Consulting Actuary,* 15 Court Square, Boston MA 02108 617/426-3300 e 1966

Carroll, Wm Joseph, (A.C.A.), *Executive Vice President,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000 e 1966

Carson, David E A, (A.C.A.S.), *President,* Middlesex Mutual Assurance Co, 200 Court Street, Middletown CT 06457 203/347-4621 1971

Carson, Evelyn G, (M.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1966

Carson, Richard, (F.S.A.), *Pension Actuary,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2700 e 1970

Carstens, D Wayne, (F.S.A.), *V.P., Actuarial & Underwriting,* Acacia Mutual Life Ins Co, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506 e 1976

Carter, Edward J, Jr, (F.C.A.S.), *President,* Independent Actuarial Serv Inc, 100 N Central Expressway, Suite 904, Richardson TX 75080 214/234-3221 1974

Carter, James E, (A.S.A.), *Vice President,* Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411 1979

Carter, Richard M, 1174 Abscott ST N E, Port Charlotte FL 33952 813/629-4139 1967

Carter, Stephen T, (F.S.A.), *Vice President & Actuary Group,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1658 e 1973

Carter, W Michael, (F.S.A.), *Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 e 1974

Carter, Warren A, (A.S.A.), *Second Vice President,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1966

Carter, William W, (A.S.A.), *Actuarial Associate,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 1979

Carver, Wesley S, (F.S.A.), *Associate Actuary,* Life Ins Co of Virginia, 6610 W Broad St, Richmond VA 23261 804/281-6236 1979

Cascio, Paul J, (F.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500 e 1978

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Enrolled

Case, Daniel F, (F.S.A.), *Associate Actuary,* American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4164 — 1965

Casmer, David M, (A.S.A.), *Partner,* Hewitt Associates, First Bank Place, W 1115, 120 South Sixth Street, Minneapolis MN 55402 612/339-7501 — e 1976

Casner, Thomas R, (F.S.A.), *Associate Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2142 — 1978

Castells, Manuel, (A.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1970

Castrovinci, Basil, *President,* Basil Castrovinci Associates, 853 Broadway, New York NY 10003 212/477-5106 — e 1971

Caton, John C, (F.S.A.), *Vice President & Actuary,* American United Life Ins Co, One W 26th Street, Indianapolis IN 46206 317/927-1685 — e 1968

Cautin, Murray, (F.S.A.), *Vice President/Assoc Actuary,* Savings Bank Life Ins Fund, 200 Park Avenue, New York NY 10166 212/598-7490 — 1971

Cavaliere, Robert S., (A.S.A.), *Associate Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9200 — 1980

Cavallo, Dominick, (F.S.A.), *Second V.P.& Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5161 — e 1966

Cavanaugh, Thomas J, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1979

Cavell, David J, (F.C.A.), *Actuary,* David J Cavell & Assoc, 5001 Mayfield Road, Jefferson Center, Lyndhurst OH 44124 216/291-3890 — e 1965

Ceccarelli, Jane M, *Actuary,* Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/673-5695 — e 1979

Cecil, John D, (F.S.A.), *Associate Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1971

Ceglia, Edward A, (A.S.A.), *Actuarial Assistant,* Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8672 — 1980

Celfo, Anne, *Manager-Pension Services,* Wallace Murray Corporation, 299 Park Avenue, New York NY 10017 212/486-6365 — e 1977

Celler, Richard C, *Manager,* Stone Young & Company, Box 828, Upper Montclair NJ 07043 201/744-8200 — e 1976

Cerling, Eric R, (F.S.A.), Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1979

Cernanec, Philip J T, (F.S.A.), *Actuary,* Capital Holding Corporation, Commonwealth Building, Box 32830, Louisville KY 40232 502/584-8157 — 1980

Cerneka, Thomas P, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 — e 1968

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Enrolled

Chadwick, George R, Jr, (F.S.A.), *Senior Actuary,* American Retirement Systems, 303 West Katella Avenue, Orange CA 92667 714/997-5040 — e 1965

Chadwick, Richard A, (A.S.A.), *Vice President,* William M Mercer Inc, 600 Grant Street, Suite 5500, Pittsburgh PA 15219 412/288-8850 — e 1969

Chakrabarti, Asutosh, (F.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-8041 — 1979

Chakrabarti, Partha M, (F.S.A.), *Consulting Actuary,* 305 Valley Road, Montclair NJ 07042 201/746-5465 — e 1975

Challenger, James O, (F.S.A.), 13 N Queen Street, Bergenfield NJ 07621 201/385-3510 — 1965

Chamberlain, Carol, (A.S.A.), *Actuarial Assistant,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60030 312/777-7000 — 1980

Chambers, William T, (A.S.A.), *Asst Director of Underwriting,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — 1966

Champ, Michael E, (F.S.A.), *Actuary,* Reed Stenhouse Balanced, Pensions Inc, 405 Lexington Avenue, New York NY 10174 212/687-4360 — e 1974

Champe, John E, (F.S.A.), *Asst Pension Funding Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1965

Chan, Chong P, (A.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza South, G6C, Northbrook IL 60062 312/291-6786 — 1981

Chan, David, (F.S.A.), *Assistant Actuary,* Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959 — 1980

Chan, David Ho-Shan, (A.S.A.), *Consulting Service Officer,* Rainier National Bank, 1100 Second Avenue, Box 3966, Seattle WA 98124 206/621-4229 — 1979

Chan, Lau C, (A.S.A., M.C.A.), *Assistant Actuary,* G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Chan, Stanley S, (F.S.A.), *Actuary,* North American Life Assur Co, 105 Adelaide St W, Toronto ON, Canada M5H1R1 416/362-6011 — e 1974

Chandler, Robert M, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — e 1972

Chandler, Saul R, National Health & Welfare Mutual Life Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1659 — e 1977

Chang, Ching-I E, (A.S.A.), *Mgr, Actuarial & Oper Research,* Citizens Ins Co of America, 645 W Grand River, Howell MI 48843 517/546-2160 — 1981

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Enrolled

Chang, Chiu-Cheng, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1979

Chang, Yuan, (F.S.A.), *Vice President Group Pension,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5979 — e 1965

Chao, Kenneth Ko Shein, (A.S.A.), *Senior V.P., Dir of Marketing,* Direct Marketing Corporation, of America, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8492 — 1980

Chao, Lily N, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 120 So LaSalle, Suite 1710, Chicago IL 60603 312/726-0679 — 1980

Chapin, Edward L, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Century Plaza, Los Angeles CA 90067 213/553-3470 — e 1966

Chapin, Walter L, (F.S.A.), *Consulting Actuary,* 9039 Sligo Creek Pkwy, Apt 1701, Silver Spring MD 20901 301/587-3294 — e 1965

Chaplik, John N, (A.S.A.), *Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8736 — e 1980

Chapman, Allan L, (A.S.A.), *Vice President & Chief Actuary,* Executive Life Insurance Co, 9777 Wilshire Blvd, Beverly Hills CA 90212 213/273-4202 — 1966

Chapman, Christopher D, (F.S.A.), *Vice President,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB, Canada R3C3A5 204/946-1190 — 1975

Chapman, Donald D, *Asst Pension Fund Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1976

Chapman, Linda J, *Pension Consultant,* Western Benefit Plan Consult, 26 O'Farrell Street, San Francisco CA 94108 415/781-8632 — e 1976

Chapman, Peter F, (F.S.A.), *Second Vice President/Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8786 — e 1965

Chaput, Robert Lee, *President,* Pension/Profit Sharing System, 100 Oceangate, 8th Floor, Long Beach CA 90801 — e 1976

Charling, James C, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5345 — 1978

Charlton, Ian M, (F.S.A.), *Consulting Actuary,* 9221 Inverrary Court, Jacksonville FL 32216 904/731-7742 — e 1965

Chase, David A, (F.S.A.), *Principal,* Olanie Hurst & Hemrich, 1700 4th & Blanchard Bldg, Seattle WA 98121 206/623-9947 — e 1980

Chaudhry, Mohammad I., 12247 Jolette Avenue, Granada Hills CA 91344 213/368-0331 — e 1979

Chauner, Milton F, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 — 1965

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

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Enrolled

Chellgren, Norton W, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3206 — 1965

Chen, Li-Chieh, (A.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, 405 Lexington Avenue, Chrysler Building, 40th Fl, New York NY 10017 212/490-3460 — e 1979

Chen, Ming-Yueh, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6669 — 1980

Chen, Raymond T, *Vice President & Asst Actuary,* American International Group, 70 Pine Street, New York NY 10005 212/770-6198 — e 1976

Chen, Shun-Zer Bill, (F.S.A.), Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/781-2000 — 1979

Cheng, Lawrence, (F.C.A.S.), *Manager, Actuarial Services,* Zurich Insurance Company, 188 University Avenue, 9th Floor, Toronto ON, Canada M5H3C3 416/593-6121 — 1980

Cheng, Yek Soan, (F.S.A.), *Asst V.P.& Sr. Actuarial Assoc,* United Ins Co of America, 1 East Wacker Drive, 19th Floor, Chicago IL 60601 312/266-3615 — 1981

Cherlin, George Y, (F.S.A., A.C.A.S.), *Consulting Actuary,* STSC Incorporated, 747 Third Avenue, New York NY 10017 212/751-9305 — e 1965

Chern, Paul L, (A.S.A.), *Actuary,* Meidinger Incorporated, 60 State Street, Boston MA 02109 617/227-3400 — e 1979

Chernoff, Victor B, (F.S.A., F.C.A.), *Consulting Actuary,* PO Box 24425, Los Angeles CA 90024 213/477-6481 — e 1967

Chernow, David M, (F.S.A.), *Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7539 — 1975

Cherry, Calvin D, (A.S.A.), *Assistant Actuary,* Republic National Life Ins Co, 3988 N Central Expressway, Dallas TX 75204 214/824-0131 — 1980

Cherry, Harold, (F.S.A.), *Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5168 — e 1965

Cherry, Mary Beth, *Vice President & Actuary,* Hand & Associates Inc, 555 Cullen Center, Bank Building, Houston TX 77002 713/652-3102 — e 1976

Chesiuk, Bohdan M, (F.S.A.), *Mgr., Actuarial Research,* Confederation Life Ins Co, 321 Bloor Street, East, Toronto ON, Canada M4W1H1 416/967-8484 — 1979

Chesner, Mark Alan, (F.S.A.), *Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1978

Chester, George D, (F.S.A.), 104 Pioneer Dr, West Hartford CT 06117 — e 1965

Chiappetta, Robert N, (A.S.A.), *Director-Statistical Services,* American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4100 — 1966

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Enrolled

Chiappetti, Thomas M, (F.S.A., M.C.A.), *Actuary,* The Wyatt Co, 1050 One Commerce Square, Memphis TN 38103 901/523-9594 — e 1977

Childress, Joseph A, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1900 3 Girard Plaza, Philadelphia PA 19102 215/587-5242 — e 1979

Childs, Diana, (F.C.A.S.), *Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3206 — 1977

Childs, Gregory Richard, (A.S.A.), *Actuarial Associate,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3134 — 1981

Chin, William P, (A.S.A.), *Actuary,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-2111 — 1980

Chipkin, Robert, (F.S.A.), *Associate Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — e 1978

Chirolas, William P, (A.S.A.), *Second Vice President,* United Services Life Ins Co, 1701 Penn Avenue, NW, Washington DC 20006 202/298-6235 — e 1972

Chittenden, Charles, (F.S.A.), Daskais & Walls Inc, 2 North Riverside Plaza, Chicago IL 60606 312/648-7432 — 1980

Chmely, Robert M, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3399 — e 1966

Chorpita, Fred M, (A.C.A.S.), *Vice President & Actuary,* Penn Manufacturers Assn Ins, 925 Chestnut Street, Philadelphia PA 19107 215/629-5070 — 1970

Chorvat, Jan Alan, *Actuarial Consultant,* William M Mercer Inc, 2709 Rocky Point Drive, Suite 104, Tampa FL 33607 813/885-6521 — e 1981

Chou, Hung-Cheng, (A.S.A.), *Assistant Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2754 — 1980

Chou, Philip S, (A.C.A.S.), *Manager,* American International Group, 70 Pine Street, New York NY 10005 212/770-6974 — 1981

Chow, August C., (F.S.A.), *Manager - Taxation,* Mercantile & Gen Reins Co Ltd, 141 Adelaide Street, West, Toronto ON, Canada M5H3N2 416/360-8350 — 1980

Christensen, Peter A, (A.S.A.), *Actuarial Consultant,* Frank B Hall & Company Inc, 549 Pleasantville Avenue, Briarclf Mnr NY 10510 212/867-4100 — e 1979

Christensen, Wesley R, (A.S.A.), *Secretary Group Div,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — e 1966

Christenson, Le Roy H, (F.S.A.), *Senior Actuarial Officer,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4354 — 1978

Christenson, Wayne E, *Actuarial Consultant,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/930-6000 — e 1981

Christian, Delos H, (F.S.A.), 802 Coleridge Lane, Richmond VA 23261 804/288-5273 — 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Christians, Albert K, (F.S.A.), *Vice President & Actuary,* Gibraltar Life Ins Co of, America, 307 West 7th Street, Fort Worth TX 76102 817/390-1049	1979
Christianson, David J, (F.S.A.), *Staff Actuary,* Lutheran Brotherhood, 701 Second Avenue, South, Minneapolis MN 55402 612/340-8022	1979
Christman, Joseph A, (F.S.A.), 428 W Earll Dr, Phoenix AZ 85013	1965
Christmas, William R, (F.S.A.), 155 New Wickham Drive, Penfield NY 14526 716/377-7980	1965
Christopher, David A., (A.S.A.), *Assistant Actuary,* Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887	1981
Christopherson, Jon C, (F.S.A.), *Actuary,* Woodmen of the World Life Ins, 1700 Farnam Street, Omaha NE 68102 402/333-0567	1973
Chu, Kaiming, (A.S.A.), Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	1981
Chuculate, Charles A, (A.S.A.), *Actuary,* Farm & Home Life, 300 West Osborne, Phoenix AZ 85011 602/264-9851	1979
Chun, Diane Heim, (A.S.A.), 3626 Meadow Lane, Chalfont PA 18914	1981
Chun, Keith J, (F.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, Ft Washington PA 19034 215/784-2345	1979
Church, Harry M, (A.S.A., A.C.A.S., F.C.A.), *Consulting Actuary,* Box 737, Arcadia CA 91006	e 1966
Ciapas, Henry A, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-3947	1978
Ciarniello, Domenick A, (A.S.A.), William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7145	1979
Ciezadlo, Gregory J, (A.C.A.S.), *Assistant Actuary,* Allstate Insurance Company, Allstate Plaza, North, Northbrook IL 60062 312/291-7927	1981
Cillie, Gabriel G, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-8769	e 1970
CIS, Mark, (F.C.A.S.), *Vice President & Actuary,* CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	1979
Citron, Richard I, *Vice Preesident East Area Mgr.,* A S Hansen Inc, 529 5th Avenue, New York NY 10017 212/490-3400	e 1976
Clairman, Stephen A, (F.S.A.), *Vice President Corp Services,* Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto ON, Canada M5H3N2 416/360-8350	1975
Clancy, Cynthia M, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-2766	1977
Clancy, Robert P, (F.S.A.), *Assistant Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-6000	1977

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	Enrolled
Clapper, Franklin C, Jr, (F.S.A.), *Associate Actuary,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8433	e 1978
Clare, James L, (F.S.A.), *Consulting Actuary,* Pouliot Guerard & Clare Inc, 145 King Street West, Suite 2011, Toronto ON, Canada M5H1J8 416/868-6420	1966
Clark, Chester D, (F.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 1 Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1968
Clark, David G, (A.C.A.S.), *Associate Actuary,* American States Ins Co, 500 North Meridian, Indianapolis IN 46207 317/881-2228	1980
Clark, Frederick W., (F.S.A.), 281 Turtle Back Road, New Canaan CT 06840 203/966-0335	1965
Clark, Helen L, (F.S.A.), Westminster Village North, 11050 Presbyterian Dr#114, Indianapolis IN 46236	1965
Clark, John P, (F.S.A.), *Vice President/Actuary,* Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	e 1972
Clark, John T, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1980
Clark, Karen A, *Pension Consultant,* Western Benefit Plan Consult, 26 O'Farrell, San Francisco CA 94108 415/781-8632	e 1976
Clark, Kenneth J, (F.S.A.), *Vice President,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1965
Clark, Kenneth T, (F.S.A.), *Consulting Actuary,* Eckler Brown Segal & Co Ltd, 789 Don Mills Road, Don Mills ON, Canada M3C1T8 416/429-3330	1965
Clark, Michael R, (A.S.A.), *Vice President,* Rael & Letson, 1200 Bayhill Road, San Bruno CA 94066 415/871-7701	e 1976
Clark, R Bruce, (F.S.A.), *Vice President & Actuary,* Seaboard Life Insurance Co, 1920 West Broadway, Vancouver BC, Canada V6J1Z2 604/736-7431	1981
Clark, Ray A, 37 W 57th Street, Indianapolis IN 46208 317/251-6007	1967
Clark, Thomas, (F.S.A.), *Actuary,* Dan McGinn & Associates Inc, 2564 W Woodland Drive, Box 4560-P, Anaheim CA 92801 714/826-0640	e 1978
Clark, Voris C, (F.S.A.), *Vice President & Chief Actuary,* Baltimore Life Ins Co, Mt. Royal Plaza, 901 N. Howard Street, Baltimore MD 21201 301/539-7900	1969
Clarke, Gordon W, Jr, (A.S.A., A.C.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 LaSalle Rd, West Hartford CT 06107 203/521-8400	e 1971
Clarke, John W, (F.S.A., F.C.A.S., A.C.A.), 1020 Woodmere Rd, Santa Maria CA 93454	e 1965

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	Enrolled
Clausen, Norman W, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1974
Clauss, Robert R,, *Actuary,* Assoc Coca Cola Bottling Co, Box 111, Daytona Bch FL 32015 904/258-3355	e 1977
Cleary, William T, Jr, *Consulting Actuary,* Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	e 1976
Cleary, John J, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	e 1976
Cleaver, William J, Box 361 R 1, Westfield IN 46074	1967
Clemens, Dennis D, The Wyatt Co, 1225 McKay Tower, Grand Rapids MI 49503 616/458-2131	e 1976
Clement, Donald F, (F.S.A., F.C.A.), *Vice President & Actuary,* Reserve Life Ins Co, 403 South Akard Street, Dallas TX 75202 214/670-9700	e 1967
Clements, Robert K, (A.S.A.), American Exchange Bank, PO Box 70, Elmwood NE 68349 402/994-2175	1979
Clemons, King, *President,* Western Reserve Life Ins Co, 230 North Third, Grnd Junction CO 81501 303/242-6291	e 1976
Clennon, Barton H, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1970
Clerihue, A Donald, (F.S.A.), *Second Vice President,* Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/977-8163	1970
Clesi, Philip J, (A.S.A.), *Consulting Actuary,* 3342 Esplanade Avenue, New Orleans LA 70119 504/486-6811	e 1979
Clippingdale, John L M, (F.S.A.), *Managing Director,* The Arthritis Society, 920 Yonge Street, Suite 420, Toronto ON, Canada M2H1N2 416/967-1414	1966
Cloninger, Kriss, III, (F.S.A.), *Principal,* Peat Marwick Mitchell & Co, 2100 Peachtree Center S, Atlanta GA 30303 404/577-3240	e 1976
Cloud, Robert B, (A.S.A.), *Vice President/Actuary,* Bankers Security Life Ins Co, 1701 Pennsylvania Ave NW, Washington DC 20006 202/298-6225	1979
Clowes, William M, (), *Actuary,* Insurance Co of North America, 9-11 Rue Belliard, Brussels, Belgium 633-2788	
Clyne, John M, (A.S.A.), *Vice President & Actuary,* American Life Ins Co of NY, 810 7th Avenue, New York NY 10019 212/581-1200	1970
Coate, Larry D, (A.S.A.), Frank B Hall Company, One Market Plaza, Spear Street Tower, San Francisco CA 94105 415/543-9360	e 1976
Coates, Barrett N, Jr, (F.S.A., F.C.A.), *Chairman,* Coates & Crawford Inc, 114 Sansome Street #1123, San Francisco CA 94104 415/421-6810	e 1965
Coates, Clarence S, (A.S.A., F.C.A.S.), 1730 Washington Ave, Wilmette IL 60091	1965

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Coates, Robert P, (F.S.A.), 1011 Edgewood Avenue, Plainfield NJ 07060 201/756-7823 — 1965

Coates, William D, (A.C.A.S.), *President,* Daniels-Head Insurance Agency, 19 W Chicago Avenue, Hinsdale IL 60521 312/655-2225 — 1966

Coatsworth, Charles N, (F.S.A.), *Assistant Actuary,* National Liberty Corporation, Liberty Park, Frazer PA 19355 215/648-5438 — 1979

Cobin, Elliott Ivan, (A.S.A.), *Actuarial Associate,* Hartford Insurance Group, Life Actuarial Dept., Hartford Plaza, Hartford CT 06115 203/547-4542 — 1980

Coble, Roger W, (A.C.A.), 5027 Louise Dr, Lacanada-Flintridge, Los Angeles CA 91011 213/790-3418 — e 1966

Cocheu, Lincoln C, (A.S.A.), 1289 Norwich Rd, Jacksonville FL 32207 — 1966

Cochran, Charlene P, (F.S.A.), *Assistant VP & Assoc Actuary,* Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30365 404/898-1648 — 1978

Cochran, James G, (F.S.A.), *Assistant Actuary,* West Coast Life Ins Co, 1275 Market Street, San Francisco CA 94103 415/552-6200 — 1979

Cochran, William R, (A.S.A.), *Consultant,* Hewitt Associates, 611 E Wisconsin Avenue, Milwaukee WI 53202 414/273-5990 — e 1979

Cochrane, William R, (A.S.A.), 1425 Clontarf, Topeka KS 66611 — 1966

Coddington, Alan W, (F.S.A.), *Associate Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2383 — 1980

Cody, Donald D, (F.S.A.), *Consulting Actuary,* 1776 Mooringline Drive, Vero Beach FL 32960 305/231-5975 — e 1965

Cody, Francis X, (F.S.A.), *Vice President & Actuary,* Gerber Life Ins Co, 66 Church Street, White Plains NY 10601 914/761-4404 — 1969

Coe, Samuel B, (F.S.A.), *Asst Vice President & Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 — 1977

Coffey, William E, (F.S.A., F.C.A.), *Manager of Employee Benefits,* Wheelabrator-Frye Inc, Liberty Lane, Hampton NH 03842 603/778-1141 — e 1976

Coffman, Kenneth L, (A.S.A.), *Associate Actuary,* American Founders Life Ins Co, Box 15427, 6937 North Interregional, Austin TX 78761 512/452-8181 — 1979

Cogswell, Vaughan H, (F.S.A.), *Second V.P.& Associate Group,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 — 1976

Cohen, Barry D, (A.S.A.), *Actuarial Consultant,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0348 — e 1980

Cohen, Harold I, (F.S.A.), *Associate Actuary,* Life Ins Co of Georgia, Life of Georgia Tower, 600 West Peachtree Street, Atlanta GA 30365 404/898-1672 — 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Cohen, Harry H, (F.S.A.), *Asst V.P., Indiv Product Dev,* Confederation Life Ins Co, 321 Bloor Street, East, Toronto ON, Canada M4W1H1 416/967-8046 1974

Cohen, Howard Lee, (A.C.A.S.), *Assistant Actuary,* Government Employees Ins Co, 5260 Western Avenue, Washington DC 20076 301/986-2448 1981

Cohen, Howard S, (A.C.A.S.), *Actuary,* The Wyatt Co, Sears Towers, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-1616 1979

Cohen, Ira, (F.S.A.), *Dir, Actuarial Division,* Internal Revenue Service, 111 Constitution Ave, NW, Washington DC 20224 202/566-4311 e 1972

Cohen, Jerry M, (F.S.A., F.C.A.), 419 Barclay Road, Rosemont PA 19010 e 1975

Cohen, Laurence D., *Systems Supervisor,* Alexander & Alexander Inc, 3550 Wilshire Boulevard, Los Angeles CA 90010 213/385-5211 e 1979

Cohen, Murray, (A.S.A.), *Assistant Professor,* University of Houston, 2700 Bay Area Boulevard, Houston TX 77058 713/488-9410 e 1979

Cohen, Robert E, (A.S.A.), *Assistant Actuary,* Pennsylvania Blue Shield, Center Street Building, Camp Hill PA 17011 717/763-3476 1980

Cohen, Warren M, (F.S.A.), *Assistant Actuary,* INA Life Insurance Co, 1600 Arch Street, Life Actuarial Dept. 22T, Philadelphia PA 19103 215/241-5088 1981

Cohn, Howard T, (A.S.A.), *Chairman of the Board,* Armco Financial Services Group, 703 Curtis Street, Middletown OH 45043 513/425-2689 1966

Colburn, James T, (F.S.A.), *Principal,* Peat Marwick Mitchell & Co, 4400 Mac Arthur Blvd, Newport Beach CA 92660 714/851-2000 e 1974

Cole, Catherine L, (A.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2029 Century Park East, Suite 1400, Los Angeles CA 90067 213/553-3470 1981

Cole, John M, (F.S.A.), *Assistant Vice President,* Continental Ins Co, 80 Maiden Lane, New York NY 10038 212/440-2372 1968

Cole, Linden N, (F.S.A.), *Director of Education,* Society of Actuaries, 208 S La Salle Street, Chicago IL 60604 312/236-3833 1965

Cole, Raymond E, (F.S.A., F.C.A.), *Partner,* Hewitt Associates, Two Embarcadero Center, Suite 1765, San Francisco CA 94111 415/433-6000 e 1965

Cole, Stanton L, (F.S.A.), *Vice President & Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8980 1975

Coleman, Charlie K, *Actuary,* Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561 e 1970

Coleman, Cyril J, Jr, Coleman Consulting Corporation, 333 Jackson Avenue, Syosset NY 11791 516/496-3377 e 1981

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	Enrolled
Coleman, James F, (F.S.A.), *Consulting Actuary,* 79 North Moger Avenue, Mount Kisco NY 10549 914/666-3359	e 1965
Coleman, Stephen M, (A.S.A.), *Sr.Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1980
Coleman, Thomas L, (A.S.A.), *Consulting Actuary,* Heinrich & Coleman, First National Bank Bldg, 1055 E Wayzata Boulevard, Wayzata MN 55391 612/475-0616	1979
Collecchia, Frank E, (F.S.A.), *Actuary,* Kemper Investors Life Ins Co, 120 S LaSalle Street, Chicago IL 60603 312/845-1753	1979
Collett, Robert L, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002 713/658-8451	e 1969
Colletti, June R, *Associate Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Collier, Clarence E, (A.S.A.), *Actuary,* Illinois Mutual Life/Casualty, 300 S.W. Adams Street, Peoria IL 61634 309/674-8255	1969
Collings, David W, (F.S.A.), *Assistant Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1366	1980
Collins, Douglas J, (F.C.A.S.), *Vice President,* Tillinghast Nelson & Warren, 730 Hopmeadow Street, Hartford CT 06070 203/651-3761	1978
Collins, James H, (F.C.A.), *Assistant Vice President,* William M Mercer Inc, 515 Olive St, St Louis MO 63101 314/444-1397	e 1966
Collins, John C, *Vice President,* Rollins Burdick Hunter, 605 Third Avenue, New York NY 10158 212/661-9000	e 1981
Collins, Richard L, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1978
Collins, Russell M, (F.S.A.), *Vice President,* J C Penney Financial Service, 1301 Ave of the Americas, New York NY 10019 212/957-4908	1965
Collins, Sue Ann, (F.S.A.), *Associate Actuary, Reinsurance,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1980
Collins, William J, (F.S.A., A.C.A.), *Executive Vice President,* Charter Security Life Ins Co, 21 W Church Street, Jacksonville FL 32203 904/358-4654	e 1973
Collis-Bird, Jeremy J, (F.S.A.), William M Mercer Ltd, 200-1111 Melville St, Vancouver BC, Canada V6E3E6 604/683-6761	e 1975
Colton, Edward H, (F.S.A.), *Vice President & Controller,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3354	1970
Colton, Richard A, *Assistant Director,* Mutual Life Ins Co of New York, 1740 Broadway, Mail Drop 12-53, New York NY 10019 212/708-3262	e 1976

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	Enrolled
Colver, Charles F, (F.S.A.), *Actuarial Recruiter,* 16609 Vicarage Court, Dallas TX 75248 214/931-7468	1972
Combs, Richard, (F.S.A.), *Actuary,* Financial Assurance Inc, 300 West 11th Street, Kansas City MO 64105 816/874-9330	1979
Comeau, Robert, (F.S.A.), *Vice President-Group Insurance,* Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114 402/391-2121	e 1976
Comey, Dale R, (F.C.A.S.), *Senior Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4844	1972
Comm, Jerome S, *Vice President,* J Huell Briscoe & Assoc Inc, 307 N Michigan Ave, Chicago IL 60601 312/332-0430	e 1978
Commander, Charles L, (F.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1978
Compere, James L, (F.S.A.), *Director of New Business,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Compton, Allan K, (F.S.A.), *Associate Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1979
Compton, Richard K, (A.S.A.), Security Life & Accident Co, Security Life Building, Denver CO 80202 303/534-1861	1979
Comstock, Susan, (F.S.A.), *Senior Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7371	1977
Conefry, Michael A, (A.S.A.), *President,* Employers Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751	e 1972
Conger, Robert F, (F.C.A.S.), *Vice President & Actuary,* Massachusetts Rating Bureaus, 40 Broad Street, Boston MA 02109 617/542-5080	1980
Conklin, Harvey H, (F.S.A.), *Consulting Actuary,* 15 Cedar Crest Dr, Westerly RI 02891 401/348-8954	e 1965
Conley, William, (F.C.A.), 3059 Humboldt Rd, Green Bay WI 54302 414/468-9573	1965
Conn, Russell R, (F.S.A.), *Second V.P.& Associate Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2417	1975
Connell, Eugene C, (A.C.A.S.), *Actuarial Assistant,* National Grange Mutual Ins Co, 55 West Street, Keene NH 03431 603/352-4000	1981
Connell, Floyd, Jr, *Consultant,* The Wyatt Co, 259 Whooping Loop, Altamonte Spr FL 32701 305/830-7660	e 1976
Connelly, Brendan R, (F.S.A.), *Senior Vice President,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8459	1976
Conner, James B, (A.C.A.S.), *Second Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1974

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	Enrolled
Conners, John B, (F.C.A.S.), *Vice President & Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1976
Connor, Vincent P, (A.C.A.S.), *Assistant Vice President,* General Reinsurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4268	1979
Connor, William E, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6855	1980
Connors, James J, (F.S.A.), *Vice President,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1965
Connors, John A, (F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1966
Conover, Robert A, (F.S.A.), *Associate Actuary,* Munich American Reassurance Co, PO Box 3210, Atlanta GA 30302 404/394-5665	1979
Conrad, Florence, (F.C.A.), Coopers & Lybrand, Rockefeller Center, 1251 Ave. Of the Americas, New York NY 10020 212/536-3110	e 1965
Conrad, Jean G, (F.C.A.), *President & Actuary,* Railroad Employees Mutual, 23900 Commerce Park Road, Box 22160, Cleveland OH 44122 216/831-7870	e 1965
Conrad, Paul G., (F.S.A.), *Consulting Actuary,* William M Mercer Ltd, 1505 Barrington Street, Maritime Ctr, 11th Fl., Halifax NS, Canada B3J3K5 902/429-7050	1979
Conrod, Stuart F, (F.S.A.), 4400 Exeter Dr Apt J208, Longboat Key FL 33548	1965
Conta, Richard V, Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8061	e 1976
Conte, Joseph P, (A.C.A.S.), *Vice President,* Bermans Motor Express, Box 1566, Binghamton NY 13902 607/729-2284	1965
Conway, Albert, III, (A.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, Suite 900, St Louis MO 63105 314/862-7611	1980
Conway, Francis M, *Manager/Group Pension Adm,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	e 1981
Cook, Charles F, (F.C.A.S.), *Senior Vice President,* American International Group, 70 Pine Street, New York NY 10005 212/770-5555	1968
Cook, David William, (F.S.A.), *Associate Group Actuary,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1972
Cook, Deborah, (F.S.A.), *Consulting Actuary,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1981
Cook, Edwin A, (F.C.A.S.), *President,* Interboro Mutual Ins Co, 155 Mineola Blvd, Mineola NY 11501 516/248-1100	1965

	Enrolled
Cook, Gerald R, (F.S.A.), *Supervising Actuary,* New York State Employees, Retirement System, State Office Building, Albany NY 12225	e 1965
Cook, John H, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6261	1965
Cook, John R, (F.S.A.), *Assistant Actuary,* Chubb Life Ins Co of America, One Granite Place, Concord NH 03301 603/224-7741	1977
Cook, W Gilbert, (F.S.A.), 6520 Blue Ridge, Cincinnati OH 45213	e 1965
Cooke, Alan, (F.S.A.), *Actuary,* Bata Limited, 59 Wynford Drive, Toronto ON, Canada M5N2K7 416/446-2213	1980
Cookson, John P, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1976
Coon, Katherine C, (A.S.A.), *Assistant Actuary,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6500	1981
Cooney, Paul E, (F.S.A.), *Assistant V.P.& Assoc Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1976
Coons, John W, (F.S.A.), *Actuary,* Health Care Service Corp, 233 N Michigan Avenue, Chicago IL 60601 312/661-4822	1965
Cooper, Donald R, (F.S.A.), *Executive Vice President,* Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/335-9521	e 1969
Cooper, G Ashley, (A.S.A.), *Actuary,* The Wyatt Comapny, 90 Park Avenue, New York NY 10016 212/557-0474	e 1966
Cooper, Jack, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 1200 Porter Building, 601 Grant Street, Pittsburgh PA 15219 412/562-1502	e 1965
Cooper, Joel Leonard, (A.S.A.), *Senior Benefits Advisor,* W R Grace & Company, 1114 Ave of the Americas, New York NY 10036 212/764-6531	1980
Cooper, Keith H, (F.S.A.), Towers Perrin Forster & Crosby, 1100 Superior Ave, Diamond Shamrock Bldg, Cleveland OH 44114 216/696-8400	1967
Cooper, Lorne M, (A.S.A.), *Individual Health Officer,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-7623	e 1978
Cooper, Steven L, (F.S.A.), *Senior Vice President,* Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3000	e 1974
Cooper, Warren P, (A.C.A.S.), *Senior Vice President/Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3584	1969
Cooperstein, Steve P, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3366	1971

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Copeland, J David, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867 — e 1979

Copeland, Thomas C, III, (F.S.A.), Wendy's International, PO Box 256, Dublin OH 43017 614/764-3406 — 1971

Copestakes, Arthur D, (A.C.A.S.), *Property and Casualty Actuary,* New Hampshire Ins Dept, 169 Manchester Street, Concord NH 03301 603/271-2261 — 1971

Corbett, Dennis Michael, (A.S.A.), *Actuarial Assistant,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3118 — 1981

Corbett, Gary, (F.S.A.), *Sr.V.P., Strategic Plng. & Res.,* SAFECO Corporation, SAFECO Plaza, Seattle WA 98185 206/545-5430 — 1965

Corbett, Richmond M, (A.C.A.), *Actuary, Attorney, Consultant,* 600 Lakewood Road, Hendersonvile NC 28739 — 1966

Corcoran, Regina, 7 D Lakewood Estates, Branson MO 65616 — 1966

Corcoran, Thomas R, (F.S.A.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3665 — 1978

Corder, Dave, (A.S.A.), *Asst Vice President & Actuary,* Scor Re Life Ins Company, 500 East Carpenter Frwy, Dallas TX 75062 214/659-5555 — 1979

Cordon, Jenean C, (F.S.A.), *Actuarial Consultant,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3683 — e 1976

Corliss, Gary L, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4231 — 1975

Cormack, Charles L, *President,* C L Cormack Company Inc, 3940 Montclair Road, Suite 200, Birmingham AL 35213 205/871-7906 — e 1980

Cornell, Robert Allen, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4461 — 1980

Corr, Francis X, *Assistant Secretary,* The Reliance Companies Inc, 4 Penn Center, Philadelphia PA 19103 215/864-4195 — 1979

Corrao, M Olivia, *Consulting Actuary,* Certified Actuarial Services, 348 Change Bridge Road, Pine Brook NJ 07058 201/227-7766 — e 1976

Correll, Frank, Correll Co, 9701 South 78th Avenue, Hickory Hills IL 60457 312/599-5200 — e 1976

Corrigan, R Dennis, (F.S.A.), *Manager-Corporate Actuarial,* Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto ON, Canada M5H3N2 416/360-8350 — 1979

Corwin, Frederic W, Jr, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4155 — 1975

Enrolled

Cosburn, W Dale, (F.S.A.), *Consulting Actuary,* Reed Stenhouse Associates Ltd, Box 279, Toronto Dominion Center, Toronto ON, Canada M5K1J5 416/868-5650 — 1967

Costello, Edward T, (A.S.A., M.C.A.), *Consulting Actuary,* 307 North Michigan Avenue, Suite 820, Chicago IL 60601 312/236-2295 — e 1970

Coston, Thomas L, (F.S.A.), *Senior Vice President,* Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/335-9521 — 1972

Cotter, Michael C, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 100 Federal Street, 20th Floor, Boston MA 02110 617/871-1843 — e 1979

Coufal, Norma J, (F.S.A.), *Assistant Actuary,* Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122 — 1977

Courage, William H, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic Nat'l Bank Towers, Dallas TX 75201 214/748-5867 — e 1981

Coutts, Alan H, (A.S.A., F.C.A.), *Actuary,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0730 — e 1966

Covitz, Burton, (A.C.A.S.), *Manager W C Pricing,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5998 — 1979

Covney, Michael D., (F.C.A.S.), *Secretary & Actuary,* North American Reinsurance Co, 100 East 46th Street, New York NY 10017 212/907-8267 — 1980

Cowan, Paul C, (A.S.A., F.C.A.), *President & Chief Actuary,* Cowan Actuarial Company, 700 Walnut Street, Suite 606, Cincinnati OH 45202 513/241-1280 — e 1966

Coward, Laurence E, (A.S.A., F.C.A.), *Director,* William M Mercer Ltd, One First Canadian Place, Box 59, Toronto ON, Canada M5X1G3 416/868-2881 — e 1967

Cowell, Michael J, (F.S.A.), *Vice President & Chief Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — 1965

Cowen, James L, (A.S.A., F.C.A.), *Director of Research,* Society of Actuaries, 208 South LaSalle Street, Chicago IL 60604 312/236-3833 — e 1966

Cowman, Edward F, (A.S.A.), *Vice President & Actuary,* Bankers Mutual Life Ins Co, 500 West South Street, Freeport IL 61032 815/235-2222 — 1979

Cox, Charles D, III, (F.S.A.), *Vice President & Actuary,* Shenandoah Life Ins Co, Box 12847, Roanoke VA 24029 703/345-6711 — 1977

Cox, Daniel T, (F.S.A.), *President,* Cox Black & Associates Inc, 1590 Chevron Drive, Atlanta GA 30338 404/393-9489 — e 1979

Cox, David S, (F.S.A.), *Vice President,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1569 — 1977

Cox, Kermitt L, (A.S.A.), *Senior Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1979

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Enrolled

Cox, Samuel H, Jr, (F.S.A.), *Assoc Prof of Act. Science,* University of Texas, Finance Department, Austin TX 78712 512/471-4368 — 1980

Cragoe, Arthur C, (F.S.A.), *Senior Vice President,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 — e 1965

Craig, Douglas S, (F.S.A.), 405 D Bromley Place, Wycoff NJ 07481 201/891-1774 — 1965

Craig, Philip J, *Vice President & Actuary,* Tower Life Insurance Company, Tower Life Bldg, San Antonio TX 78205 512/226-7151 — 1967

Craig, Robert E, III, (A.S.A.), *Assistant Actuary,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3652 — 1966

Cramton, Thomas J, (A.S.A.), *Actuary,* Louis Behr Organization Inc, 401 N Michigan Ave, Room 445, Chicago IL 60611 312/321-4700 — 1980

Crandall, Harold E, (F.S.A.), *Consulting Actuary,* Box 707, Alhambra CA 91802 213/792-0536 — e 1965

Crandall, Wm H, (F.C.A.S.), *Senior Vice President,* Security Insurance Group, 9 Farm Springs Drive, Farmington CT 06032 203/278-1000 — 1971

Crane, Pamela M, (F.S.A.), *Second Vice President/Actuary,* Boston Mutual Life Ins Co, 120 Royall Street, Canton MA 02021 617/784-5039 — 1978

Crane, Thomas Ray, (A.S.A.), *Vice President,* F.C.S.Inc, 905 Hamilton Bldg, Wichita Falls TX 76301 817/322-6225 — 1980

Crapo Raymond L, (F.S.A.), *Consulting Actuary,* 1569 B North Van Dorn Street, Alexandria VA 22304 703/841-0785 — e 1965

Crawford, Angus L, (A.S.A., F.C.A.), *President,* Coates & Crawford Inc, 10299 Cabrillo Highway, Pescadero CA 94060 415/879-0500 — e 1965

Crawford, J Dickson, (F.S.A.), *Senior Vice President,* North American Life Assur Co, 105 Adelaide Street West, Toronto ON, Canada M5H1R1 416/362-6011 — e 1968

Crawford, John P, (M.C.A.), *Consulting Actuary,* 4545 N Lincoln Blvd, Oklahoma City OK 73105 405/525-3113 — 1966

Creedon, Seamus, (A.S.A.), *Deputy Chief Actuary,* Abbey Life Assur Co Ltd, 80 Holdenhurst Road, Lansdowne, Bournemouth, England — 1981

Crehan, Herbert F, *Manager Noncash Compensation,* Hay Associates, 5 Faneuil Hall, Marketplace, Boston MA 02109 617/367-7100 — e 1977

Creswell, David L, (A.S.A.), *Actuarial Assistant,* The Capitol Life Ins Co, 1600 Sherman Street, Denver CO 80201 303/861-4065 — 1981

Crider, Barbara B, (F.S.A.), *V.P.& Consulting Actuary,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047 — 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Crifo, Daniel A., (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5380	1979
Crimmins, Joseph B, (F.S.A.), 949B Heritage Village, Southbury CT 06488 203/264-9392	e 1965
Crisp, Robert C, (F.S.A.), *Manager Technical Services,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7170	e 1978
Critzer, Rex L., (F.S.A.), *V.P./Systems Insallation,* National Investors Life Ins, 2nd & Broadway, Little Rock AR 72201 501/224-3568	1978
Crocker, Norman E, (F.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, 60 Allstate Plaza, S H-2, Northbrook IL 60062 312/291-7861	1979
Crofts, Geoffrey, (F.S.A., A.C.A.S.), *Dean & Director,* Northeastern University, 360 Huntington Avenue, Boston MA 02115 617/437-2324	1965
Cronin, Paul A, (F.S.A.), *Associate Actuary,* Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Cronquist, Neil R, (F.S.A., M.C.A.), *Principal,* Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/872-5682	e 1971
Croot, Darrel J, (F.S.A., F.C.A.), *Consulting Principal,* A S Hansen Inc, 529 5th Avenue, New York NY 10017 212/490-3400	e 1965
Cross, Bob R, (A.S.A.), *Assistant Vice President,* William M Mercer Inc, 1200 1st American Center, Nashville TN 37238 615/244-4036	1979
Cross, Kristie K, (A.S.A.), *Assistant Actuary,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8354	1980
Cross, Rowland E, (F.S.A., F.C.A.), *Principal Actuary,* Internal Revenue Service, 1111 Constitution Av N W., Washington DC 20224 202/566-6220	e 1965
Crosson, William H, III, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4954	e 1965
Crouse, Charles W, (F.C.A.S.), *Assistant Professor of Math,* Cleveland State University, Cleveland OH 44115	1965
Crow, Walter C, *Staff Benefits Administrator,* Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland OH 44106 216/444-2315	e 1976
Crowder, A Norman, III, (F.S.A., F.C.A.) **[Vice President],** *Vice President,* Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	e 1965
Crowe, Joseph F, (F.S.A.), *V.P.- Annuity Products,* Aetna Life Ins & Annuity Co, 151 Farmington Avenue, Hartford CT 06156 203/273-8282	1965
Crowe, Larry R, *President,* Datair Pension Services Inc, 2137 South Lombard Avenue, Chicago IL 60650 312/652-4840	e 1976

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	Enrolled
Crowe, Patrick J, (A.C.A.S.), *Actuary,* Kentucky Farm Bureau Ins Co, 120 South Hubbard Lane, Louisville KY 40207	1980
Crowley, James H, (F.C.A.S.), *Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4411	1965
Crowne, Joseph E, (F.S.A.), *Associate Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1977
Croy, Philip E, (A.S.A.), *Consulting Actuary,* Coates Herfurth & England, 320 California Street, Suite 501, San Francisco CA 94104 415/433-4440	1979
Crozier, Bruce J, (A.S.A.), *Asst Vice President & Actuary,* Globe Life Insurance Co, 222 N Dearborn Street, Chicago IL 60601 312/977-3217	1979
Cryan, James J, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Cuba, Sheryl V, (F.S.A.), *Actuary,* Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114 402/391-2121	1975
Cubello, Frank D, (F.S.A.), 15 Coleridge Road, Short Hills NJ 07078	1965
Cull, Carolyn A, *Consulting Actuary,* E M Klein & Associates, 1000 Superior Building, Cleveland OH 44114 419/499-2863	e 1976
Cullinane, Donald, (F.S.A.), *Consulting Actuary,* Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	e 1976
Cumming, John B, (F.S.A.), *Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, Area 8I, New York NY 10019 212/554-3737	e 1965
Cumming, Richard, (F.S.A.), *Associate Actuary,* Continental Life & Accident Co, 1005 Main Street, Boise ID 83702 208/345-7770	1979
Cummings, Richard T, (F.S.A.), *Director,* William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1392	e 1971
Cummins, Thomas E, (A.S.A.), *Consulting Actuary,* 23 West Fourth Street, Suite 606, Franklin Bldg, Tulsa OK 74103 918/592-3690	e 1977
Cuni, Sally W, (A.S.A.), *Asst Dir of Pension Tech Serv,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1978
Cunningham, William, (F.S.A.), *Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3630	e 1965
Curlee, Ronald K, (F.S.A.), *Senior V.P. & Chief Actuary,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3653	1972
Curley, James O, (F.C.A.S.), *Vice President and Actuary,* Transamerica Ins Group, 1150 South Olive Street, Los Angeles CA 90015 213/742-4384	1977
Curran, Gary S, (A.S.A.), 6422 Millstone Avenue, Baton Rouge LA 70808 504/769-4826	1980
Curran, Larry A, (A.S.A.), *Systems Analyst,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Room 703, Milwaukee WI 53202 414/271-1444	1979

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Enrolled

Curran, Virginia, *Consultant,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460 — e 1976

Currie, Ross A, (A.C.A.S.), *Associate Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3906 — 1979

Curry, Alan C, (F.C.A.S.), *Vice President & Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2071 — 1966

Curry, Harold E, (F.C.A.S.), *Consultant,* Box 2336, Carefree AZ 85377 — 1965

Curtis, James A, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — e 1965

Curtis, Paul, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, T-35, Boston MA 02117 617/421-2161 — e 1980

Cushing, Arthur M, (F.S.A.), *Actuary,* Federal Dept of Insurance, 140 Rue O'Connor Street, Ottawa ON, Canada K2A0W8 613/996-8621 — 1965

Custis, Thomas K, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250 — e 1978

Cutler, Alan, (A.S.A.), *Actuarial Assistant,* Philadelphia Life Ins Co, 111 North Broad Street, Philadelphia PA 19107 215/569-9300 — 1980

Cutler, Larry A, *Manager Benefit Administration,* William Underwood Company, One Red Devil Lane, Westwood MA 02090 617/329-5300 — e 1976

Cutlip, William C, (F.S.A.), *Vice President & Chief Actuary,* Puritan Life Ins Co, Box 9200, Providence RI 02940 401/456-6650 — e 1970

Cuzzacre, Denise Q, 595-1415 Main Street, New York NY 10044 — e 1976

Cymerys, Edward C, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2772 — e 1979

Cyrulnik, Steven, (A.S.A.), *Senior Actuarial Assistant,* A S Hansen Inc, 3 Barker Avenue, White Plains NY 10601 914/761-6195 — 1981

Czupek, Thaddeus A, (A.S.A.), *Assistant Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — e 1971

D

Dackow, Orest T, (F.S.A.), *Senior Vice President, U.S.,* Great-West Life Assurance Co, 1675 Broadway Avenue, Denver CO 80222 303/892-3000 — e 1966

Dahl, Hans H, (F.S.A.), *Assistant Actuary,* American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661 — 1979

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Enrolled

Dahlberg, Peter B, (F.S.A.), *V.P. Dir Response Mkt Sales,* J C Penney Life Insurance Co, 2020 Live Oak, Dallas TX 75221 214/655-7348 — 1979

Dahlman, Gary E, (F.S.A., A.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — e 1970

Dahme, Orval E, (F.C.A.S.), *Senior Analyst-Data Processing,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6777 — 1966

Daino, Robert A, (F.C.A.S.), *Consulting Actuary,* 30 Dartmouth Road, Mountain Lks NJ 07046 201/334-2024 — 1977

Daley, Gina C., (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7700 — e 1981

D'Alise, Domenic P, *Pension Actuary,* 30 Oaklyn Lane, Matawan NJ 07747 201/583-5044 — e 1976

Dallas, Keith J, (F.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 — e 1972

Dalton, Edward F, (F.S.A.), *Vice President & Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — e 1965

Daly, Brian L, (F.S.A.), *Consulting Actuary,* 208 East Gowen Avenue, Philadelphia PA 19119 215/247-8780 — e 1965

Daly, Peter, (F.S.A.), *Executive Vice President,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON, Canada M3C1T9 416/429-3000 — 1966

Damia, Andrew P, *Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7190 — e 1967

Dana, Franklin B, (F.S.A.), *Principal Actuary,* US General Accounting Office, 441 G Street, N W, Washington DC 20548 202/275-5761 — e 1965

Danberg, Bruce E, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-1815 — e 1978

Dancy, Thomas H, (F.S.A.), *Consulting Actuary,* William M Mercer Ltd, 1 First Canadian Place, Box 59-B, Toronto ON, Canada M5X1G3 416/868-2860 — e 1966

Dandrea, Daniel A, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, One Campus Drive, Parsippany NJ 07054 201/631-2640 — 1978

Dandy, William B, (F.S.A.), *Consulting Actuary,* 838 W Bennett Avenue, Glendora CA 91740 213/963-6383 — 1965

Daniels, David A, (F.S.A., F.C.A.), *Vice President,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 — e 1966

Daniels, John P, (F.S.A.), *Actuary,* The Wyatt Co, 1111 Suburban Station, Philadelphia PA 19103 215/609-4393 — e 1965

	Enrolled
Dannecker, William, *Vice President,* Savings Bank Retirement System, 200 Park Avenue, New York NY 10166 212/867-8950	e 1979
Dant, Thomas M, (F.S.A.), *Principal,* Peat Marwick Mitchell & Co, 555 S Flower St, Los Angeles CA 90071 213/972-4000	e 1966
Danzinger, Leo J, (F.S.A.), 9510 11th St N, Tampa FL 33612	1965
Daoust, Joseph H, (F.C.A.), 660 Woodcrest Drive, Dearborn MI 48124	e 1965
Daoust, Paul R, (F.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1977
Daoust, Raymond E, *Consultant,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485	e 1976
D'Arcy, Stephen P, (F.C.A.S.), *Assistant Professor,* University of Illinois, 460 Commerce West, 1206 South Sixth Street, Champaign IL 61820 217/333-0772	1978
Darden, George R, Jr, (A.S.A.), *Assoc Vice President & Actuary,* Fidelity Union Life Ins Co, Box 500, Dallas TX 75221 214/653-2717	e 1966
Darif, Michael T, (A.S.A.), *Assistant Actuary,* Meidinger Incorporated, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240	1979
Darling, Bruce R, (F.S.A.), *Associate Actuary,* J C Penney Life Insurance Co, 2020 Live Oak, Dallas TX 75221 214/655-7131	1978
Darnton, John M, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	e 1965
Darson, Glenn T, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1976
Dash, Stanley A, (F.S.A.), *Asst V.P./Actuarial Consultant,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200	e 1980
Dastur, Furrokh N, (F.S.A.), *President,* Management Applied Programing, 6420 Wilshire Blvd, Los Angeles CA 90048 213/658-7220	1965
Daubenmier, Michael D, (A.S.A.), *Asst Vice President & Actuary,* Allied Life Ins Co, 701 Fifth Avenue, Box 974, Des Moines IA 50309 515/280-4512	1980
Daulton, David C, (F.S.A.), *Vice President & Chief Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	e 1970
Dausman, Robert O, (F.S.A.), *President,* AJD Ins Consultants Inc, Box 12409, Jackson MS 39211 601/366-2288	e 1974
Davi, Joseph N, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1969
Davi, Ronald J, *Vice President,* Carobonel & Associates Inc, 888 7th Avenue, New York NY 10019 212/582-6751	e 1977
David, Aida S, (F.S.A.), *Associate Actuary,* Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/291-7873	1979

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Enrolled

David, Frank H, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3398 — e 1965

Davidoff, Drew S, (F.S.A.), *Manager,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-6530 — 1979

Davidson, George I, III, (F.S.A.), *Vice President & Assoc Actuary,* Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422 — e 1974

Davidson, James I, *Consultant,* Box 273, Laguna Hills CA 92651 — 1966

Davidson, Neil, (F.S.A.), *Associate Actuary,* North American Co Life/Health, 209 South LaSalle Street, Chicago IL 60604 312/346-2200 — 1979

Davidson, Waid J, Jr, (F.S.A., F.C.A.), *Vice President,* Tillinghast Nelson & Warren, 207 Carrillon Tower West, Dallas TX 75240 214/233-9684 — e 1965

Davies, James J, (A.S.A., M.C.A.), *Consulting Actuary,* Hazlehurst & Associates Inc, 235 Peachtree Street, Suite 600, Atlanta GA 30343 404/688-0602 — e 1969

Davies, Roger W, (A.S.A.), *Director & Executive Assistant,* Armco Financial Servs Europe, Westchester House, Harland, Road, Haywards Health, West Sussex, England BN147N 044/441-4177 — 1981

Davies, Ronald S, (F.S.A.), *Vice President,* GBB Associates Limited, Box 65, Royal Bank Plaza, Toronto ON, Canada M5J2J2 416/865-0060 — e 1966

Davis, Edward E, (F.S.A.), *Consulting Actuary,* Potts Davis & Company, 651 High Street NE, Box 390, Salem OR 97308 503/585-7555 — e 1972

Davis, Edward H, (A.S.A., F.C.A.), *Vice President Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1966

Davis, George E., (F.C.A.S.), *Vice President & Sr Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6325 — 1979

Davis, J Kenneth, (A.S.A.), 321 Wilmington Rd, Greenville SC 29615 — 1966

Davis, Joe E, (F.S.A.), *2nd V.P. & Associate Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2406 — 1970

Davis, Rex C, (A.C.A.S.), *Vice President,* Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-7003 — 1969

Davis, Robert, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1971

Davis, Robert F, (F.S.A.), *Staff Actuary,* Blue Cross/Blue Shield of TX, 901 South Central Expwy, Richardson TX 75080 214/669-6173 — 1965

Davis, Robert P, (F.S.A.), *Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1971

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	Enrolled
Davis, Rodney D, (A.C.A.S.), *Executive Vice President,* Beacon Insurance Company, Box 633, Wilkesboro NC 28697	1980
Davis, Rowland, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 233 S Wacker Dr, Chicago IL 60606 312/876-0909	e 1977
Davis, Therman W, (A.S.A.), *Assistant Actuary,* NRG America Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603	1979
Dawidowicz, Thomas P, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2772	e 1979
Dawson, Ernest G, (M.C.A.), *Vice President,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8062	e 1966
Day, Roy E, *Assistant Vice President,* Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30365 404/898-1678	1966
Deal, D Frank, (F.S.A.), *Second Vice President,* National Life & Accident Ins, National Life Center, Mail Code 1990, Nashville TN 37250 615/749-1308	1972
Dean, Charles E, Jr, (F.S.A.), *Principal,* A S Hansen Inc, First International Bldg, Suite 2020, Dallas TX 75270 214/748-0501	e 1975
Dean, Curtis Gary, (A.C.A.S.), *Assistant Actuary,* American States Ins Co, 500 North Meridian, Indianapolis IN 46206	1980
Dean, Daryl J, (F.S.A., F.C.A.), *President,* Howard E Nyhart Company Inc, 3505 N Washington Blvd, Box 88187, Indianapolis IN 46208 317/923-2391	e 1970
Dean, Joseph, *President,* Compensation Planning Inc, 301 Midland Center, Oklahoma City OK 73102 405/239-2744	e 1977
Dean, Joseph E, (F.C.A.), *Consultant,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9392	e 1970
Dean, William R., (F.S.A.), *Vice President & Chief Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2749	1975
Dearing, Ronald D, (F.S.A.), *Manager,* Peat Marwick Mitchell & Co, 720 Olive Street, St Louis MO 63101 314/444-1508	e 1979
DeBartolo, Fred, (A.S.A., A.C.A.), *Senior Vice President,* Philadelphia Life Ins Co, 111 North Broad Street, Philadelphia PA 19107 215/569-9300	1966
DeCiccio, John M, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-5077	1976
Deckinger, Matthew G, (A.S.A.), Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1979
Deesposito, Caroline, *Senior Consultant,* Consulting Actuaries Inc, 1129 Bloomfield Ave, West Caldwell NJ 07006 201/575-1100	e 1976
DeGann, A David, *Actuary,* Wyatt Harris Graham Inc, 90 Park Avenue, 27th Floor, New York NY 10016 212/557-0645	e 1976
DeGarmo, Lyle W, (A.C.A.S.), *Actuary,* American Agricultural Ins Co, 225 Touhy Avenue, Park Ridge IL 60068 312/399-5721	1979

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	Enrolled
DeGeeter, Robert E,(F.S.A.), *Vice President,* Lewis & Ellis Incorporated, 7540 L B J Freeway, Dallas TX 75251 214/661-9047	1967
Deitsch, Aaron, (F.S.A.), *Owner,* Aaron Deitsch Company, 104 East 40th Street, Suite 114, New York NY 10016 212/949-1096	e 1974
delaCruz, J Lamberto, (F.S.A.), *Actuary,* National Associates Inc, 424 N San Mateo Drive, San Mateo CA 94402 415/348-3040	1978
Delahanty, Edward L, (F.S.A.), *Partner,* Hewitt Associates, First Bank Place, W -1115, 120 South Sixth Street, Minneapolis MN 55402 612/339-7501	e 1974
Delamarter, Gregory A, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979
Delaney, Andrew, (F.S.A., A.C.A.), *Senior Vice President,* American General Corporation, PO Box 3247, Houston TX 77001 713/522-1111	1965
DeLong, Scott H, III, (F.S.A), *Sr Vice President-Operations,* NWNL General Insurance Co, 20 Washington Avenue, S, Minneapolis MN 55440 612/372-5574	1978
DeLuca, Epiphany A, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5234	e 1979
DeMars, Roger W, *Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7107	e 1967
DeMelio, Joseph, (F.C.A.S.), *President & Treasurer,* J C Penney Casualty Ins Co, 800 Brooksedge Boulevard, Westerville OH 43081 614/891-8667	1966
deMontigny, Andre E, (F.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, Caixa Postal 20931, 01000 Sao Paulo, Brazil 011/211-9216	1972
Dempster, Howard V, (F.C.A.S.), *Sr Vice President & Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4211	1977
Demsey, Brian R, Brian R Demsey & Associates, 4000 Mac Arthur Boulevard, Suite 770 East Tower, Newport Beach CA 92660 714/833-1346	e 1976
Demty, Joseph C, (A.S.A.), *Director of Actuarial Services,* Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550	e 1981
den Boer, Heinrich A, (F.S.A.), *Second Vice President,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720	e 1966
Denham, Robert M, *President,* United Family Life Ins Co, Box 2204, Atlanta GA 30301 404/659-3300	e 1966
Denman, Martin Aaron, (A.S.A.), *Actuary,* Hirschfeld Stern Moyer & Ross, Inc, 666 Fifth Avenue, New York NY 10103 212/582-2524	e 1980
Dennison, Scott L, (F.S.A.), *Sr Actuarial Associate,* Bankers Life Company, 711 High Street, Actuarial 5N, Des Moines IA 50307 515/247-6655	1981

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Enrolled

DePalo, Armand M, (F.S.A.), *Associate Actuary,* Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8182 — 1979

DePrenger, Herbert L, (F.S.A.) *Vice President & Controller,* Government Employees Ins Co, GEICO Plaza, Washington DC 20076 301/986-2843 — 1965

Derby, Burton H., *President,* American Fiduciary Corporation, 100 Wells Avenue, Newton MA 02159 — e 1981

Dershowitz, Harold N, (F.S.A.), *Actuary,* American Agency Life Ins Co, 1252 W Peachtree St, NW, Atlanta GA 30309 404/875-9921 — 1981

DeRubeis, Carmine Peter, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400 — e 1980

DeRyder, David R, (A.S.A.), *Consulting Actuary,* Stone Young & Company, Box 828, Upr Montclair NJ 07043 201/744-8200 — e 1976

Desai, Kiran, (F.S.A., M.C.A.), *Senior Vice President/Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8000 — e 1969

Desai, Krishna B, (F.S.A.), *Actuary,* Investronics Incorporated, Box 334, Edgewater MD 21037 — e 1966

Deschenes, Jean Jacques, (F.S.A.), *Vice President & Actuary,* Sun Life Assurance of Canada, One Sun Life Executive Pk, Wellesley Hls MA 02181 617/237-6030 — 1975

DeSelm, Thomas A, (A.S.A.), *Associate Actuary,* Security Benefit Life Ins Co, 700 Harrison St, Topeka KS 66636 913/295-3043 — 1966

DeSimone, Ralph, *President,* Retirement Designs Inc, 3785 Via Nona Marie, Suite 315, Carmel CA 93933 408/625-2835 — e 1978

Desmond, Sherrie B, (F.S.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400 — e 1976

DesRochers, Christian J, (F.S.A.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4521 — 1977

DeStefano, Ronald, *Consulting Actuary,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-2800 — e 1976

Deutsch, Anthony C, (F.S.A.), Amer Telephone & Telegraph Co, 444 Hoes Lane, Piscataway NJ 08854 201/699-3804 — 1980

Deutscher, Harold J, (F.S.A.), Lewis & Ellis Incorporated, 16055 Ventura Boulevard, Suite 1126, Encino CA 91436 213/501-3035 — e 1965

Devereaux, David G, (F.S.A.), *Vice President & Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6349 — 1971

Devine, James L, (F.S.A.), *Supervising Actuary,* New York State Ins Dept, Agency Building # 1, Empire State Plaza, Albany NY 12257 518/474-6605 — 1966

DeVol, David, *Consulting Actuary,* G B Buck Consulting Actuaries, 2 Hillcrest Road, Caldwell NJ 07006 212/279-4400 — 1967

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Devos, Denis J, (F.S.A.), *Manager-Group Ins Underwriting,* Great-West Life Assurance Co, 60 Osborne Street, N, Winnipeg MB, Canada R3C3A5 204/946-9691 — 1979

Dewan, John A, (A.S.A.), *Actuarial Assistant,* Combined Ins Co of America, 707 Skokie Blvd, Northbrook IL 60062 312/275-8000 — 1980

Dewar, Walter S, (F.S.A.), *Consulting Actuary,* 5243 Jason Street, Houston TX 77096 713/667-8807 — 1965

DeWeese, Charles C, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-7640 — 1974

Dexter, James B, (F.S.A.), *Assistant Vice President,* Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/292-1900 — e 1978

Dezube, Mitchell, (F.S.A.), *Senior Vice President,* Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/484-9314 — e 1965

Dial, Philip S, (F.S.A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721 — e 1976

Diamond, Richard H, (F.S.A.), *Life Actuary,* Maine Bureau of Insurance, State House Station 34, Augusta ME 04333 207/289-3101 — 1979

Diamond, Stephen D, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9393 — e 1980

DiBattista, Susan T., (F.C.A.S.), *Assistant Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000 — 1980

Dice, William F, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2001 — 1965

DiChillo, Richard A, *Sr. Pension Actuarial Consult,* Aetna Life & Casualty, 151 Farmington Ave. A211, Hartford CT 06156 203/273-4542 — e 1976

Dick, A Keith, (A.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 800 Dorchester Blvd., West, Suite 3010, Montreal PQ, Canada H3B1X9 514/866-7652 — 1980

Dicke, Arnold A, (F.S.A.), *Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — e 1978

Dickerman, Owen L, *Actuary,* A A Beaven & Company Limited, 55 East Jackson Boulevard, Suite 1000, Chicago IL 60604 312/987-9670 — e 1976

Dickerman, Robert W, (A.S.A.), *Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 — 1966

Dickler, Joseph M, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3441 — 1965

Dickson, David, (F.S.A.), *Assistant Actuary,* Independent Order of Foresters, 789 Don Mills Rd, Don Mills ON, Canada M3C1T9 416/429-3000 — 1980

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Enrolled

Dickson, Jeffrey J, (A.C.A.S.), *President,* Independent Actuarial Services of MA, 1387 Main Street, Suite 917, Springfield MA 01103 413/737-2637 — 1977

Dickson, Robert K, (F.S.A.), *Senior Vice President,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — e 1974

Dickstein, Morton, *Actuarial Consultant,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0468 — e 1970

Diemer, Richard L, (A.C.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1966

Dieter, George H Jr., (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7009 — 1976

Dieter, Roland A, (F.S.A.), *Actuary, Analysis & Reports,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3182 — e 1976

DiFiore, Lawrence B, (A.S.A.), *Sr. Consultant,* Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Los Angeles CA 90010 213/480-4800 — e 1981

DiJoseph, John Charles, (A.S.A.), *Actuarial Associate,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19181 215/988-8347 — 1980

Dilliner, Larry J, (A.S.A.), *Assistant Manager,* Great-West Life Assurance Co, 60 Osborne Street, North, Indv.Actuarial Dept. (US), Winnipeg MB, Canada R3C3A5 204/956-2957 — 1979

Dillingham, Grace V, (F.S.A.), *Associate Actuary,* American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4168 — 1971

Dillman, James W, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400 — e 1969

Dilts, Charles R, (A.S.A.), *Consulting Actuary,* Dilts Umstead Associates, 307 Guaranty State Bank Building, Durham NC 27701 919/688-8913 — e 1969

Dineen, Terrence John, (A.S.A.), *Actuarial Systems Specialist,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8165 — 1981

Dinius, John B, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2563 — 1977

Dinney, George R, (F.S.A.), *Vice President-Development,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-9124 — 1966

DiPaolo, Frank P, (F.S.A.), *Actuarial Vice President,* Confederation Life Ins Co, 321 Bloor Street, East, Toronto ON, Canada M4W1H1 416/967-8040 — e 1966

Discenza, Judith A, (F.S.A.), *2nd Vice President & Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1975

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	Enrolled
Disch, Aloysius J, *Vice President,* Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/647-3957	e 1976
Dittmer, Joseph H, (F.C.A.), *President & Actuary,* Divad Consultants Inc, c/o Shore & Reich Ltd, 285 Madison Avenue, New York NY 10017	e 1966
Divin, Cherri, (F.S.A.), Aplitec Incorporated, 5206 Fm 1960 West, Suite 200, Houston TX 77069 713/893-2611	1979
Dixon, D. Bruce, (F.S.A.), *Associate Group Actuary,* Crown Life Insurance Company, 120 Bloor Street East, Toronto ON, Canada M4W1B8 416/928-7680	1979
Dobis, Frank J, (A.S.A.), A S Hansen Inc, Suite 2330/Energy Center, 717 17th Street, Denver CO 80202 303/825-7641	1980
Dobson, Robert H, (F.S.A.), *Vice President - Finance Group,* Blue Cross/Blue Shield of AL, 450 Riverchase Parkway, E, Birmingham AL 35298 205/988-2121	1974
Dodd, George T, (A.C.A.S.), *Assistant Actuary,* Utica Mutual Ins Co, Box 530, Utica NY 13503 315/735-3321	1981
Dodd, Thomas Hugh, (A.S.A.), *Associate Actuary,* The Wyatt Co, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-1616	e 1980
Dodd, Thomas Kilburn, (F.S.A.), 125 Ridgewood Rd, West Hartford CT 06107	1965
Dodge, Frank F, (F.C.A.), *President,* F F Dodge Company, 219 S Kaspar Avenue, Arlington Hts IL 60005 312/394-9518	1966
Dodson, M R, (F.S.A.), 5325 Gleneagles Dr, Tucson AZ 85718	1965
Doellman, John Linn, (F.C.A.S.), *Assistant Actuary,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5000	1981
Doepke, Mark A., (A.C.A.S.), *Assistant Actuary,* Allstate Insurance Company, 321 Middlefield Road, Menlo Park CA 94025 415/324-2721	1979
Dokken, Thomas J, (A.S.A.), *Assistant Actuary,* ITT Life Insurance Corp, 600 S County Road #18, Shelard Tower #1600, Minneapolis MN 55426	1980
Dolan, Michael C, (F.C.A.S.), *Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4685	1979
Dolan, Robert J, (A.S.A.), *Associate Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	e 1981
Dolan, Ronald J, (F.S.A.), *Assistant Actuary,* Ohio National Life Ins Co, PO Box 237, Cincinnati OH 45201 513/861-3600	1975
Dolan, Ronald V, (A.S.A.), *Executive Vice President,* First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911	1975
Dolce, Stephen F., *Vice President,* Pension Actuarial Services Inc, 1860 Broadway, Suite 711, New York NY 10023 212/265-5200	e 1980

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Enrolled

Dolins, Jerrold G, (A.S.A.), *Director & Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5191 — 1979

Doll, Douglas, (F.S.A.), Tillinghast Nelson & Warren, IBM Bldg Suite 130, 815 South Main Street, Jacksonville FL 32207 904/398-5661 — 1979

Dollinger, Ruth S., (F.S.A.), *Actuary,* William M Mercer Inc, 1211 Avenue of Americas, New York NY 10036 212/997-8162 — e 1981

Dolliver, Arthur M, (A.S.A.), *Administrative Assistant,* Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000 — 1970

Domenico, Joseph A, *Supervisor Group Pensions,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB, Canada R3C3A5 204/946-9533 — e 1976

Domenico, Philip, (A.S.A.), *Vice President,* Mutual Life Ins Co of New York, One Mony Plaza, Syracuse NY 13202 315/473-3160 — 1966

Don, Harry A, (F.S.A.), *Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1972

Donahey, James R, (F.S.A.), *Actuary,* Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600 — e 1965

Donald, David U, (F.S.A.), *Assistant Actuary,* Bryan Pendleton Swats & McAllister, Suite 226 Highland Vlg, Jackson MS 39211 601/981-2155 — 1979

Donaldson, Gary M, (A.S.A.), *Actuarial Assistant,* Aid Association for Lutherans, 4321 No Ballard Road, Appleton WI 54919 414/734-5721 — 1981

Donaldson, John P.,(F.C.A.S.), *Vice President & Actuary,* ARMCO Insurance Group, Inc., 731 North Jackson St., Milwaukee, WI 53201 414/765-8444 — e 1980

Donatiello, Joseph R., (A.S.A.), *Actuarial Associate,* Munich American Reassurance Co, Box 3210, Atlanta GA 30302 404/394-5665 — 1980

Dondero, Arlene, *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Donlon, Thomas M, (A.S.A.), *Group Actuary,* William M Mercer Inc, 222 Riverside Plaza, Chicago IL 60606 312/930-6063 — 1980

Donnelly, Edward F, (A.S.A.), *Pension Research Assistant,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/474-7000 — e 1979

Donnelly, Vincent W, (F.S.A.), *Associate Actuary,* American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4167 — 1975

Donnelson, Paul V, (A.S.A.), *Associate Actuary,* McCready & Keene Inc, Box 50280, Indianapolis IN 46250 317/849-4333 — e 1981

Donofrio, James J, (A.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 3400 Peachtree Road, Atlanta GA 30326 404/261-7820 — e 1979

D'Onofrio, Joseph R, (F.S.A.), *Actuary,* William M Mercer Inc, 3303 Wilshire Blvd., Los Angeles CA 90010 213/386-7840 — e 1980

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Enrolled

Donovan, Maurice V, (F.S.A.), 41 Cranford Rd, Glen Rock NJ 07452 1965

Doran, Phyllis A, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 120 South La Salle Street, Chicago IL 60603 312/726-0677 1979

Dorf, Stanley A, (F.C.A.S.), *Chief Casualty Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-4090 1966

Dorfman, Eugene F, (F.S.A.), 245 East 21st Street, New York NY 10010 1965

Dorman, Arnold M, *Assistant Vice President,* Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5301 e 1976

Dorman, Roland F, (F.S.A., A.C.A.), *Management Consultant,* 18 Drumlin Road, West Simsbury CT 06092 203/658-2877 1965

Dorn, Kirk L, (F.S.A.), *Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 1976

Dorn, Lowell M, (F.S.A.), 1952 Sharon St, Boca Raton FL 33432 305/395-6152 1965

Dorris, J Paul, (F.S.A.), *President,* J Paul Dorris Inc, 3185J Airway Ave, Costa Mesa CA 92626 714/979-4470 e 1971

Dostert, Thomas E, (M.C.A.), *Asst Vice President & Actuary,* Globe Life Insurance Co, 222 N Dearborn Street, Chicago IL 60601 312/977-3311 1970

Dotterer, Vicki A, (A.S.A.), *Actuarial Consultant,* William M Mercer Inc, 3 Embarcadero Center, P. O. Box 7440, San Francisco CA 94120 415/393-5226 1979

Doucette, Joseph J, (F.S.A.), *Senior Vice President-Pensions,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2509 1965

Dougan, Robert E, (F.S.A.), *Associate Actuary,* Volunteer State Life Ins Co, PO Box 1369, Chattanooga TN 37401 615/756-2887 e 1980

Douglas, John F, (F.S.A.), *Director,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2237 1977

Dousette, Ralph A, (A.S.A.), *Assistant Actuary,* Blue Cross/Blue Shield of MI, 600 Lafayette East, Mail Code 1902, Detroit MI 48226 313/225-9000 1979

Dow, Harold E, (F.S.A.), Blue Mill Rd, Morristown NJ 07960 1965

Dow, William E, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4221 1966

Dowling, Joseph H, (F.S.A.), *President,* Insurance Capital Corporation, 4 Whitney St Extension, Westport CT 06880 203/226-8193 1965

Downard, Douglas F, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080 e 1980

Downey, William R, *Vice President - Pensions,* Eugene E Holbrook & Associates, 2101 N Andrews Avenue, Ft Lauderdale FL 33111 305/564-9685 e 1978

Downing, Ronald E, (F.S.A., F.C.A.), *Consulting Actuary,* 4441 La Barca Dr, Tarzana CA 91356 213/705-1806 e 1965

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Enrolled

Dowsett, Robert C, (F.S.A.), *President,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4525 1966

Doyle, John M, (A.S.A.), *President,* John M Doyle & Associates, 1940 Commerce Street, Yorktown Hgts NY 10598 914/962-2091 e 1976

Doyle, Martina E, (F.S.A., A.C.A.), 90 Pond Side Dr, Wethersfield CT 06109 e 1965

Doyle, Terrance A, (A.S.A.), *Associate Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-2000 1979

Doyon, Renaud, (F.S.A.), *Chief Actuary,* Les Artisans Coopvie, 333 Est Rue Craig, Montreal PQ, Canada 514/861-5781 1980

Doze, Larry J, (F.S.A.), *Assistant Actuary,* Life Investors Insurance Co, 4333 Edgewood Road NE, Box 1447, Cedar Rapids IA 52406 319/398-8536 1979

Dozier, R.William, Jr, *President,* The Dozier Company, 1140 NW 63rd Street, Suite 524, Oklahoma City OK 73116 405/843-6671 e 1979

Draeseke, Douglas G, (F.S.A.), *Consulting Actuary,* Sorensen & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018 1972

Drake, David C, (F.S.A.), *Senior Vice President,* Equitable Life Ins Co, 1700 Old Meadow Road, McLean VA 22101 703/821-5400 e 1967

Drake, Lyle F, (A.S.A.), 9925 Willowcreek Circle, Sun City AZ 85351 1966

Drake, Richard H, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6653 1965

Dreher, William A, (F.S.A., F.C.A.), *Principal,* Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700 e 1965

Drennan, Daniel F, (A.S.A.), US Railroad Retirement Board, 844 N Rush Street, Chicago IL 60611 312/751-4500 e 1965

Drennan, James E, (F.S.A.), *2nd V.P. & Associate Actuary,* Philadelphia Life Ins Co, Box 2465, Houston TX 77001 713/871-4790 1979

Drennan, John P, (F.C.A.S.), *Senior Actuary,* Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5805 1974

Dresner, David E, (A.S.A.), *Partner in Charge,* Coopers & Lybrand, 222 S. Riverside Plaza, Chicago IL 60606 312/648-1133 e 1976

Drew, William A, (F.S.A.), *Vice President & Actuary,* Indianapolis Life Ins Co, 2960 N Meridian Street, Indianapolis IN 46208 317/927-6638 1965

Dreyer, Robert H, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644 1966

Dreyfuss, Richard C, (A.S.A.), *Manager of Employee Benefits,* Hershey Foods Corporation, 19 East Chocolate Avenue, Hershey PA 17033 717/534-4301 1980

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Enrolled

Drinkwater, William H, (F.S.A.), *Assistant Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 233-6400 — 1980

Driscoll, Francis T, (F.S.A., F.C.A.), *Benefit Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1966

Driskell, Richard G, (A.S.A.), 2910 Cypress Drive, Muncie IN 47302 317/284-4983 — 1971

Drisko, Robert D, (F.S.A.), *Consulting Actuary,* Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440 — e 1965

Drobisch, Miles R, (F.C.A.S.), 71 Rico Way, San Francisco CA 94123 — 1965

Drobnyk, Wendel J, 299 Pablo Rd, Ponte Vedra FL 32082 904/285-2018 — 1968

Drolet, Michel, (F.S.A.), *Assistant Actuary,* Metropolitan Life Ins Co, 99 Bank Street, Ottawa ON, Canada K1R7S7 613/231-4111 — e 1977

Dropkin, Lester B, (F.C.A.S.), *Vice President & Chief Actuary,* Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/986-3535 — 1965

Drown, Gary K, (F.S.A.), *Vice President-Administration,* Indianapolis Life Ins Co, 2960 N Meridian Street, Indianapolis IN 46208 317/927-6506 — e 1965

Drumm, F Lawrence, (F.S.A.), *Vice President & Actuary,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-2000 — e 1965

Drumm, Lynda P, *Consulting Actuary,* Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 — e 1977

Drury, David J, (F.S.A.), *Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5921 — 1971

Drzal, Keith A, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6887 — 1980

Duarte, Nicholas, *President,* Nicolas Duarte, Law Office, 10400 Griffin Road, Suite 108, Cooper City FL 33328 305/434-0800 — e 1976

Dubas, Keith J, (F.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-7086 — 1980

Dubin, Alan, (F.S.A.), *Executive Vice President,* Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 — 1981

DuBois, David H, (F.S.A.), *Actuary,* Public Employees' Retirement, 1416 9th Street, Sacramento CA 95809 916/323-0232 — 1976

Duckworth, Wayne H, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6449 — 1979

Duda, Arlene, 7 Laythan Road, Edison NJ 08817 — e 1976

Duffy, Kenneth J, (F.S.A.), Yaffe & Offutt Assoc Inc, 201 North Charles Street, Baltimore MD 21201 301/332-1166 — e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Duffy, Thomas J, (A.C.A.S.), *Associate Actuary,* Zurich American Ins Companies, 231 North Martingale Road, 4th Floor, Schaumburg IL 60196 312/843-6275 — 1979

Dugan, Paul B, *President,* Pension Benefit Designers Inc, 616 American Bank Bldg, Suite 616, Battle Creek MI 49017 616/962-4994 — e 1976

Duhaime, Roger G, (F.S.A.), *Vice President,* Les Conseillers D P T Inc, Box 191, Tour de la Bourse, Place Victoria, Montreal PQ, Canada H4Z1E2 514/878-1773 — 1978

Dukacz, Julian J, (F.S.A.), *Senior Tax & Research Actuary,* Sun Life Assurance of Canada, 20 King Street, West, Toronto ON, Canada M5W2C9 514/866-6411 — 1971

Dukes, Jeffery T, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 120 S LaSalle Street, Suite 1710, Chicago IL 60603 312/726-0678 — 1981

Dummer, Arthur O, (F.S.A.), *Senior Vice President,* Beneficial Life Ins Co, 36 South State Street, Salt Lake Cty UT 84136 801/531-7979 — e 1966

Dummer, James H, (A.C.A.), *Mgr, Special Accounts - Pension,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6466 — e 1980

Duncan, Carl I, (M.C.A.), Duncan & Associates, 8603 Crownhill Blvd, Suite 201, San Antonio TX 78209 512/828-3166 — e 1971

Duncan, David S, (A.S.A.), *Actuarial Assistant,* Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-6385 — 1981

Duncan, Robert M, (F.S.A.), Box 2358, Walnut Creek CA 94595 415/939-1050 — e 1965

Dundich, John P, (A.S.A.), *Associate Actuary,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6517 — 1979

Dunham, Kenneth Van, (A.S.A.), *Associate Actuary,* The Wyatt Co, 9896 Bissonnet, Suite 300, Houston TX 77036 713/771-9394 — 1981

Dunkley, Herbert C, (A.S.A., A.C.A.), 198 Shadowbrook Drive, Folsom CA 95630 916/988-4889 — e 1965

Dunlap, James A, Jr, (A.S.A.), *Director,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0350 — e 1966

Dunn, Charles W, (F.S.A.), *Associate Actuary,* American Defender Life Ins Co, Box 27887, Raleigh NC 27611 919/821-1100 — 1980

Dunn, Edward J, (A.C.A.), *President,* E J Dunn & Associates, 3093 Citrus Circle, Suite 160, Walnut Creek CA 94598 415/930-0666 — e 1966

Dunn, Melvin B, (F.S.A., A.C.A.), *President,* Inter American Insurance Co, 55 East Jackson Blvd., Suite 930, Chicago IL 60604 312/987-9702 — e 1967

Dunn, R Lewis, (F.S.A.), *Vice President-Group Ins,* Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON, Canada M4V1N7 416/923-6661 — 1970

Dunn, Ted L, (A.S.A.), *Vice President,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1011 — 1968

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	Enrolled
Duperreault, Brian, (A.C.A.S.), *Senior Vice President,* American Intl Underwriters, 70 Pine Street, New York NY 10270	1979
DuPourque, Etienne, (A.S.A.), *Consultant,* Box 7440, San Francisco CA 94120 415/393-5300	1980
Dupuis, Robert Edward, (A.S.A.), *Actuarial Student,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-2997	1981
DuPuy, James R, (F.S.A.), *Executive Vice President,* Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5163	1971
Duran, J Peter, (F.S.A.), *Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411	1980
Durfee, James G, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080	e 1978
Durfee, Joan G, (F.S.A.), *Associate Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2430	1978
Durkin, James H, (A.C.A.S.), *Consulting Actuary,* 140 East 56th Street, New York NY 10022 212/752-7141	1966
Durland, Lawrence V, Jr, (F.S.A.), *Vice President,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2748	1974
Durland, Leslie L, (F.S.A.), *Senior Vice President,* American Agency Life Ins Co, 1252 West Peachtree St, NW, Atlanta GA 30309 404/875-9921	1979
Durland, Melanie K, (F.S.A.), *Assistant Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-7207	1980
DuRose, Stanley C, (A.C.A.S.), *First Vice President,* Cumis Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1966
Dush, Marcia A., (A.S.A.), *Associate Actuary,* Towers Perrin Forster & Crosby, 233 South Wacker Drive, Suite 8414, Chicago IL 60606 312/876-0909	e 1981
Dutson, Patrick A, *Senior Vice President,* Meidinger Incorporated, 2000 Embassy Square, Louisville KY 40299 502/499-1240	e 1976
Dutton, Richard C, (F.S.A.), *Actuary,* Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935	1979
Dyer, Harland A, (A.S.A.), *Consulting Actuary,* Latta & Langston, 287 Highland Village, 4500 Interstate 55, North, Jackson MS 39211 601/362-3143	1971
Dyer, Herbert L, *Treasurer,* US Air Incorporated, National Airport, Washington DC 20001 703/892-7204	e 1976
Dyer, John K, Jr, (F.S.A., F.C.A.), 3364 Lake Road North, Sanibel FL 33957 813/472-4765	1965
Dyer, Thomas E, (F.S.A.), *Inforce Marketing Officer,* Northwestern Mutual Life Ins, 720 E Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1979

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Enrolled

Dykhouse, Jack R, (F.S.A.), *Executive Vice President,* TOP Incorporated, 363 West Big Beaver, Troy MI 48084 313/524-1500 — 1972

Dymowski, Robert J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644 — 1970

Dysthe, Earl E, *President & Senior Consultant,* Federated Profit Systems Inc, 4010 Moorpark, Suite 216, San Jose CA 95117 408/984-2026 — e 1978

Dziobek, Donna, (F.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1979

E

Earl, Ronald D, *Senior Actuarial Associate,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1829 — e 1976

Earle, David A, (F.S.A.), *Associate Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — 1974

Earle, William C, Jr, *Consultant,* The Wyatt Co, 1660 Suburban Station Building, Philadelphia PA 19103 215/569-4393 — e 1970

Early, Steven A., (A.S.A.), *Associate Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1980

Eason, Clifton W, (F.S.A.), *Associate Actuary,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720 — 1976

Eason, Thomas F, (F.S.A.), *Vice President & Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2401 — e 1971

Easterly, William E, (F.S.A.), *Assistant Vice President,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 — 1966

Eastlack, Allen C, (A.S.A.), 1200 Canyonwood Ct, Apt. 3, Walnut Creek CA 94595 — 1966

Easton, Albert E, (F.S.A.), *Vice President & Actuary,* Berkshire Life Ins Co, 700 South Street, Pittsfield MA 01201 413/499-4321 — e 1967

Easton, Richard D, (A.C.A.S.), *Senior Actuarial Assistant,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5000 — 1981

Eaton, Karl F, (A.C.A.S.), *Senior Vice President,* First Systems Corporation, 5200 Metcalf, P.O. Box 2991, Overland Pk KS 66201 913/676-5188 — 1966

Eaton, William D, (A.S.A.), *Vice President & Actuary,* Blue Cross/Blue Shield of DE, Wilmington DE 19899 302/421-3185 — 1980

Eckard, Garry M, (F.S.A.), *President,* Garry Eckard & Co Inc, 11025 Timber Lane, Box 110, Carmel IN 46032 317/844-6209 — 1969

Eckersley, Derek, (F.S.A.), *Vice President & Actuary,* Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo ON, Canada N2J4C6 519/888-5224 — e 1969

Enrolled

Eckert, John S, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 — 1970

Eckert, Ralph J, (F.S.A.), *President & Chairman,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 — 1965

Eckhart, Kenneth V, (A.S.A.), *Consulting Actuary,* Eckhart & Company, 150 E Wilson Bridge Road, Suite 305, Worthington OH 43085 614/436-0345 — e 1966

Eckler, Samuel, (F.S.A.), *Chairman & Chief Exec. Officer,* Eckler Brown Segal & Co Ltd, 789 Don Mills Road, Don Mills, ON, Canada M3C1T8 416/429-3330 — 1967

Eckley, Douglas A, (F.S.A.), *Supervisor,* Ernst & Whinney, 153 East 53rd Street, New York NY 10022 212/888-9100 — 1980

Eckman, Charles T, *Actuary,* Dan McGinn & Associates Inc, 2564 West Woodland Drive, Box 4560-P, Los Angeles CA 92801 714/826-0640 — e 1976

Eckman, Michael V, (F.S.A.), *Assistant Vice President,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1977

Eckstut, Gene, (F.S.A.), *Assistant Vice President,* Continental American Life Ins, 1100 King Street, Box 750, Wilmington DE 19899 302/421-5833 — 1978

Eddins, Joseph M, *Vice President & Actaury,* Maryland Casualty Company, 3910 Keswick Road, Baltimore MD 21211 301/366-1000 — 1970

Eddy, Arthur C, (F.S.A.), *Consulting Actuary,* A C Eddy Incorporated, 18915 Detroit Avenue, Suite 604, Lakewood OH 44107 216/228-7461 — e 1965

Eddy, C Manton, (F.S.A.), 51 Hunter Dr, West Hartford CT 06107 — 1965

Eddy, Jeanne H, (F.C.A.S.), *Actuary,* USF & G Company, 100 Light Street, Baltimore MD 21202 301/547-3823 — 1981

Ede, Cecil F, 32302 Alipaz St, Apt 179, Sn Jun Cpstrn CA 92675 — 1967

Edelstein, Hermann, (A.S.A.), *Actuarial Software Technician,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8166 — e 1976

Eden, John P, (F.S.A.), *V.P. of Planning & Systems,* Continental American Life Ins, 1100 King Street, Box 750, Wilmington DE 19899 302/421-5833 — e 1965

Edens, William Roderic, (F.S.A.), *Assistant Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2423 — 1981

Edie, Grover M., (A.C.A.S.), *Asst Vice President & Actuary,* Erie Insurance Exchange, 144 East Sixth Street, Erie PA 16530 814/452-6831 — 1980

Edmonds, Joseph M, (F.S.A.), *Actuary,* American Benefit Corporation, 401 Eleventh Street, Huntington WV 25701 304/525-0331 — 1979

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	Enrolled
Edmondson, Alice H., (A.S.A.), *Associate Actuary,* Edward H Friend & Co, 1800 K Street NW, Suite 500, Washington DC 20006 202/785-9080	1981
Edris, C Lawrence, (F.S.A.), *Assistant Vice President,* Lincoln National Corporation, 1300 S Clinton Street, Box 1110, Fort Wayne IN 46801 219/424-5421	1978
Edwards, Charles E, (F.S.A.), *Chairman,* The Edwards Group Inc, 3001 LBJ Freeway, Suite 206, Dallas TX 75234 214/241-1826	1971
Edwards, Clint E, (F.S.A.), *Senior Vice President,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8252	e 1966
Edwards, Donald R, (F.S.A.), *Senior Vice President/Actuary,* Lafayette Life Ins Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411	e 1965
Edwards, Fred L, (A.S.A.), *Pension Actuarial Consultant,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1971
Edwards, John S, (F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 251 S Lake Ave, Pasadena CA 91101 213/577-1144	e 1967
Edwards, Norma L, (A.S.A.), 3024 N Calvert Street, Baltimore MD 21218 301/889-7036	1966
Edwards, Ralph E, (F.S.A.), 3024 N Calvert Street, Baltimore MD 21218 301/889-7036	e 1965
Egan, Joseph E, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-4843	e 1973
Egan, Thomas, Jr, (F.S.A.), *Senior Actuary,* Meidinger Incorporated, Box 27506, Richmond VA 23261 804/285-7385	e 1979
Egeberg, Dale R, (F.S.A.), *Assistant Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2219	1979
Eggleston, Joseph B, (A.S.A.), *Assistant Actuary,* Occidental Life Ins Co of NC, Box 10234, Raleigh NC 27605 919/834-0751	1979
Egnasko, Gary J, (A.C.A.S.), *Actuarial Assistant,* CG/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451	1979
Ehlbeck, Guy Louis, *Sr. Actuarial Consultant,* New York Life Ins Co, 51 Madison Avenue, Room 951, New York NY 10010 212/576-6661	e 1980
Ehlert, Darrell W, (F.C.A.S.), *Vice President,* Allstate International Inc, Allstate Plaza, Northbrook IL 60062 312/291-6644	1967
Ehrhardt, Allen A, *Consultant,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Ehrhardt, Wanda O, *Consultant,* The Wyatt Co, 233 South Wacker Drive, Suite #5600, Chicago IL 60606 312/876-1616	e 1977
Ehrhart, Lawrence A, (F.S.A.), *Vice President & Chief Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19181 215/988-5732	e 1971
Ehrlich, Warren S, (A.C.A.S.), *Assistant Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038	1981

	Enrolled
Eide, K Arne, (F.S.A., F.C.A.S.), Fertile MN 56540 218/945-6747	1965
Eiler, Burness R, (F.S.A.), *Actuary,* Ministers Life - A Mutual Life Insurance Company, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131	e 1966
Einck, Nancy R, (A.C.A.S.), *Actuary,* Armco Insurance Group Inc, 731 North Jackson Street, Milwaukee WI 53201	1981
Einhorn, Martin A, (A.S.A.), *Asst Vice President & Actuary,* Consulting Actuaries Intl Inc, 666 Fifth Avenue, New York NY 10103 212/245-2300	e 1980
Eisenbarth, Gary L, (A.S.A.), *Actuary,* Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3021	1979
Eisenberg, Phillip A, (F.S.A.), *Assistant Vice President,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2320	e 1972
Eisenberg, Steven A, (F.S.A.), *Senior V.P. & Chief Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8972	e 1975
Eisner, Morris, (F.S.A.), *Assistant Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2589	1966
Eisner, Stanley L, (F.S.A.) 130 King Fisher Drive, Middletown, NJ 07748	1965
Eizen, Sheldon D, *President,* National Admin Svcs of MI Inc, 21500 Greenfield, Detroit MI 48237 313/645-6090	e 1977
Eklof, Cary B, (F.S.A., M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144	e 1977
Elam, Charles P, (A.S.A.), *Senior Actuarial Associate,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1674	1980
Eland, Douglas D., (F.C.A.S.), *Asst. Vice President & Actuary,* United Services Auto Assn, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-4631	1979
Elder, Robert M, (F.S.A.), *Asst Vice President & Actuary,* Kentucky Central Life Ins Co, Kincaid Towers, Lexington KY 40508 606/253-5253	1971
Eldridge, Donald J, (F.C.A.S.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1978
Elias, Robert S, (A.S.A.), *Actuarial Associate,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	e 1979
Eliason, Edward B, (F.C.A.S.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6606	1967
Elken, John H, (A.S.A.), *Senior Vice President,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5232	1966
Elkin, Jack M, (A.S.A., F.C.A.), *Consultant,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1965

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Enrolled

Ellenby, Milton Q, (A.S.A., F.C.A.), *Actuary,* A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/273-2345 — e 1966

Elley, Frederick W, (F.S.A.), 17377 Libertad Dr, San Diego CA 92127 — 1965

Elliott, George B, (F.C.A.S.), 1313 Idaho Ave, Cape May NJ 08204 — 1965

Ellis, Greg E., (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-7081 — 1981

Ellis, J Daniel, (F.S.A.), *Executive Vice President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047 — 1972

Ellis, Stephen H, *Actuary,* Pension Service Corporation, Spring House Square, 809 N Bethlehem Pike, Spring House PA 19477 215/643-2640 — e 1977

Ellwanger, James M, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7000 — 1981

Ellyson, Craig W, (F.S.A.), 11 Woodland Dell Road, Wilbraham MA 01095 413/596-6844 — e 1969

Elmshauser, Ronald D, *Adm, Life & Hlth Division,* Nebraska Dept of Ins, 301 Centennial Mall, South, Lincoln NE 68509 402/471-2201 — 1970

Elstein, Allen R, (F.S.A.), *Associate Actuary,* Connecticut Mutual Life Ins Co, 140 Garden St, Hartford CT 06115 203/549-4111 — 1975

Ely, Ray M, (F.S.A., F.C.A.), 212 Upland Way, Wayne PA 19087 — e 1965

Emering, Edward J., *Director of Actuarial Services,* Touche Ross & Company, 1 Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900 — e 1977

Emery, E Ward, (A.S.A.), 200 Parsippany Blvd, Boonton NJ 07005 — 1971

Emery, Ronald H, (A.S.A.), United Life & Accident Ins, One Granite Pl, Concord NH 03301 603/224-7741 — 1980

Emmert, Gayle E, (F.S.A.), *Vice President & Actuary,* Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5234 — 1971

Emmons, Winfred S, III, (F.S.A.), *Assistant Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2434 — 1980

Emory, Linda B, (F.S.A.), *Vice President & Assoc Actuary,* Life Ins Co of Georgia, 600 West Peachtree Street, Atlanta GA 30308 404/898-1662 — 1969

Eng-Seto, Hor Fay, *Pension Cost Consultant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2919 — e 1978

Eng, Howard N., (A.S.A.), *Assistant Actuary,* Blue Cross/Blue Shield Assn, 676 North St Clair Street, Chicago IL 60611 312/440-6505 — 1981

Eng, John Gan, (A.S.A.), Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6000 — e 1977

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Enrolled

Engel, Lawrence E, (F.S.A.), *Actuary Individual Insurance,* Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 — 1972

Engel, Philip L, (F.S.A., F.C.A.S.), *Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4301 — 1970

Engelhardt, John L, (F.S.A.), *Vice President & Actuary,* Frankona American Life Reassur, 2440 Pershing Road, Suite 200, Kansas City MO 64108 816/346-6506 — 1977

Engeman, Melvin A, *Vice President & Actuary-Life,* Capitol Life Ins Co, 1600 Sherman St, Denver CO 80203 303/861-4065 — 1967

Engen, Richard A, (F.S.A.), *Senior Vice President,* Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3717 — 1966

England, Arthur W, (F.S.A.), Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440 — e 1965

Engstrom, Paul E, (F.S.A.), *Chief Actuary,* The Excess Insurance Group, Warren Road, Worthing, Sussex, England BN149Q — e 1970

Engstrom, Paul L, (F.S.A.), *Manager, Group Pension Adm,* Standard Insurance Company, Box 711, Portland OR 97207 503/248-2758 — e 1978

Enoch, Jerry F, (F.S.A.), *Assistant Actuary,* National Old Line Ins Co, 501 Wood Lane, Little Rock AR 72201 501/372-5000 — 1979

Enriquez, Ruben F, *Chief Actuary,* Charter Security Life Ins Co, 720 Fifth Avenue, New York NY 10019 212/397-7505 — e 1971

Epley, H Robert, III, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2700 Diamond Shamrock Twr, Dallas TX 75201 214/745-1600 — e 1976

Eppink, Walter T, (F.C.A.S.), 152 Southwood Drive, Kenmore NY 14223 — 1965

Epstein, Harvey, (F.S.A.), *Actuary,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0482 — e 1976

Epstein, Nathan H, (F.S.A.), *Vice President & Life Actuary,* Guardian Life Ins Co, 201 Park Avenue, S, New York NY 10003 212/598-8188 — e 1971

Erbe, Elsbeth T, (A.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, One Boston Pl, Boston MA 02108 617/523-6200 — e 1978

Erdenberger, Richard W, (F.S.A.), *Consulting Actuary,* Erdenberger & Associates, 8383 Stemmons Freeway, Suite 217, Dallas TX 75247 214/630-5881 — 1965

Erickson, Terrance T, (A.S.A.), *Actuary,* National Ben Franklin Life Ins, 360 W Jackson Boulevard, Chicago IL 60606 312/341-2700 — 1973

Ericson, Arthur W, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000 — 1973

Erk, Henry A, III, (F.S.A.), *Vice President/Senior Actuary,* Meidinger Incorporated, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240 — e 1980

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Erman, Anita M, (A.S.A.), *Associate Manager, Grp Pensions,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/877-6000 — 1980

Ermilio, John, *Vice President & Actuary,* Consulting Group Incorporated, 222 Lancaster Avenue, Devon PA 19333 215/687-4106 — e 1981

Ernsdorff, Robert W, (F.S.A.), 10701 Manzanita Dr, Sun City AZ 85373 — 1965

Ernst, Richard C, (F.C.A.S.), *Associate Actuary,* C G/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1978

Eschrich, Robert W, (A.S.A.), *Actuary,* Unigard Olympic Life Ins Co, 15805 NE 24th Street, P.O. Box C90055, Bellevue WA 98009 206/643-3962 — 1979

Escott, Francis H, (F.S.A.), 42 Motley Street, Malverne NY 11565 — 1965

Espie, Robert G, (F.S.A., F.C.A.S.), 188 Westmont, West Hartford CT 06117 203/561-1618 — 1965

Estefania, J R, *Chief Actuary,* Small Business Administration, 1441 L Street NW, Washington DC 20416 202/653-6107 — e 1968

Estell, Richard J, (F.S.A.), *Vice President & Actuary,* American Republic Ins Co, 6th and Keosauqua Way, Des Moines IA 50301 515/245-2150 — 1975

Esten, Bradford D, (A.S.A.), *Assistant Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90015 213/742-2111 — 1980

Esuchanko, Joseph, (A.S.A.), *Asst Vice President & Actuary,* Johnson & Higgins, 600 Renaissance Center, Suite 2100, Detroit MI 48243 313/567-1600 — e 1976

Etheridge, Lonnie A, (F.S.A.), *Assistant Actuary,* Lamar Life Ins Co, 317 East Capital Street, Jackson MS 39205 601/354-5481 — 1979

Ethington, Dale F, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, 425 Market Street, San Francisco CA 94105 415/546-3480 — e 1971

Evans, Dale McDowell, (A.C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2040 — 1979

Evans, Don J, (F.S.A.), *Vice President & Actuary,* Society National Life Ins Co, 9101 Wesleyan Road, Indianapolis IN 46268 317/875-0142 — 1965

Evans, Gareth W, (F.S.A.), *Actuary,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-7624 — 1979

Evans, Glenn A, (F.C.A.S.), *Associate Actuary,* Argonaut Insurance Company, 250 Middlefield Road, Menlo Park CA 94025 415/858-6446 — 1980

Evans, John J, *Actuarial Consultant,* 1315 Glenfield, Dallas TX 75224 214/331-6244 — 1966

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Enrolled

Evans, Mark D J, (F.S.A.), *Associate Actuary,* Capital Holding Corporation, Commonwealth Building, Louisville KY 40232 502/584-8157 — 1980

Evans, Robert E, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2218 — 1981

Even, Charles A Jr., (F.C.A.S.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-7828 — 1969

Evenson, Russell A, (F.S.A.), *Second Vice President/Actuary,* Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1978

Everett, John F., *President,* Smith Everett & Associates Inc, 146 West Broad Street, Rochester NY 14614 716/546-8060 — e 1980

Eversberg, Barbara J, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3015 — 1981

Eyers, Robert G, (F.C.A.S.), *Vice President & Actuary,* J C Penney Casualty Ins Co, 800 Brooksedge Boulevard, Westerville OH 43081 614/891-8600 — 1971

Eyre, Harry C, (F.S.A.), 3060 Mount Holyoke, Columbus OH 43221 614/457-6328 — 1965

Ezell, Linda Ann, (A.S.A.), *Assistant Actuary,* Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/335-9521 — 1980

F

Faath, Richard J, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 11004 212/536-3087 — e 1980

Faber, James A, (F.C.A.S.), *Principal,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5877 — 1970

Faber, Peter R, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1971

Facciani, Gerald D, *Consulting Actuary,* Professional Plan Adm Inc, 4401 Rockside Road, Suite 210, Cleveland OH 44131 216/447-1694 — e 1976

Facey, John A, (F.S.A.), *Senior Vice President,* Security-Connecticut Life Ins, Security Drive, Avon CT 06001 203/677-8621 — e 1965

Fackler, Don F, (F.S.A.), *Senior Vice President,* Lincoln National Life Ins Co, 1300 South Clinton Street, P.O. Box 2266, Fort Wayne IN 46801 219/427-4520 — 1965

Fafian, Joseph, (F.S.A.), *President & Chief Oper Officer,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 212/684-6565 — e 1966

Faga, Doreen S., (F.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3204 — 1979

	Enrolled
Fagan, Janet L, (F.C.A.S.), *Assistant Secretary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6710	1979
Fagan, Vincent F, Jr, (A.S.A.), *Principal Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-4191	e 1966
Fagerberg, Denise E, (F.S.A.), *Assistant Actuary,* Transamerica Occidental Life,1150 South Olive, Los Angeles CA 90015 213/742-3360	1979
Fagg, Gary, (F.S.A.), *Vice President & Actuary,* Credit Life Ins Co, One South Limestone St, Springfield OH 45501 513/328-2292	1977
Fagiano, Anthony J, *Senior Examiner & Actuary,* Idaho Department of Insurance, 700 West State Street, Boise ID 83720 208/334-2250	1973
Fahrenbach, John J., (F.S.A.), *Actuary,* Equitable Reserve Association, Box 448, Neenah WI 54956 414/722-1574	1980
Faig, Kenneth, (F.S.A.), *Associate Actuary,* North American Co-Life/Health, 209 S LaSalle St, Chicago IL 60604 312/346-2200	1979
Fairbanks, Alfred V, (F.C.A.S.), *Asst Vice President & Actuary,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1965
Fairbanks, Guy L, Jr, (A.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2993	1966
Fairfield, James P, *Second Vice President,* Indianapolis Life Insurance Co, 2960 N Meridian Street, Indianapolis IN 46208 317/927-6555	1966
Faith, Edward L, (F.S.A.), 30 Willmore Rd, St Louis MO 63109	e 1965
Falcone, Nicholas A, *President,* The Plan Administrator, 1411 Walnut Street, Suite 1100, Philadelphia PA 19102 215/563-4426	e 1976
Falk, William J, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 233 So Wacker Drive, Suite 8414, Chicago IL 60606 312/876-0909	e 1977
Falkoff, Barry J, (F.S.A.), *Associate Pension Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1974
Fallon, Michael, (A.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	1979
Fallquist, Richard J, (F.C.A.S.), *Consulting Actuary,* Western Actuarial Services Inc, 1020 108th NE, Suite 107, Bellevue WA 98004 206/451-9195	1977
Fantozzi, William L, 2345 Henderson Mill Road, Atlanta GA 30345 404/939-3767	e 1976
Farb, Edward I, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1972

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	Enrolled
Farley, Jarvis, (F.C.A.S.), *Consultant,* Box 75, Babson Pk MA 02157 617/235-1200	1965
Farmer, Neal A, (F.S.A.), *President,* NN Investors Life, Box 57065, Birmingham AL 35259 205/879-1731	e 1966
Farmer, Thurston P, (F.S.A., F.C.A.), *Consulting Actuary,* 1000 Lake St Louis Blvd, Lake St Louis MO 63367 314/625-1244	e 1965
Farnam, Walter E, (F.C.A.S.), *National Director,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4413	1976
Farquhar, William A, (F.S.A.), *Divisional Actuary,* Meidinger Incorporated, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397	e 1969
Farr, Charles E, (F.S.A.), *Vice President & Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5483	e 1965
Farrant, Maurice H, (F.S.A., F.C.A.), 2061 Beach Avenue, Apt M-1, Vancouver BC, Canada V6G1Z3	e 1966
Farrell, Lawrence M, *Executive Vice President,* Pension & Group Services Inc, The Haymarket - Suite 400, 161 East Michigan Avenue, Kalamazoo MI 49007 616/382-0300	e 1976
Farrell, Thomas F, (F.S.A.), *Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2418	1978
Farrimond, William, *President,* Interaction Corporation, 1555 Lynnfield Road, Suite 117, Memphis TN 38119 901/767-0080	e 1976
Farris, William Fred, (A.S.A.), *Assistant Actuary,* Fidelity Union Life Ins Co, Box 500, Dallas TX 75221 214/653-2711	1981
Fasking, Dennis Duane, (A.C.A.S.), *Center Pricing Officer,* Sentry Insurance Group, #4 Executive Plaza East, Box 105059, Atlanta GA 30348 404/321-6113	1979
Fatouros, Nicholas P, *Consultant,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Faucett, Judy, (F.S.A.), *Assistant Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3823	1977
Faulkner, Keith A, (A.S.A.), *Consulting Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York, NY 10036 203/227-1837	e 1976
Fauser, Louis, *Chief Executive Officer,* Bankers Mutual Life Ins Co, 500 W South Street, Freeport IL 61032 815/235-2222	1967
Faust, J Edward, (F.C.A.S.), *Consulting Actuary,* 11755 East 300 South, Zionsville IN 46077 317/873-3672	1965
Fay, Richard C, (A.S.A.), 408 Cannons Lane, Louisville KY 40206	e 1966
Fayolle, John P, *Executive V.P & Senior Actuary,* Stuart Hack Co, 1501 West Mount Royal Ave, Baltimore MD 21217 301/669-8900	e 1971
Feay, Dallas H, (A.S.A.), 22 Cedar Ave, Rockville Ctr NY 11570	1966
Feay, Maurice F, (F.S.A.), 1527 Pemberton Dr, Columbus OH 43221	e 1965

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Enrolled

Fecke, Ralph M, (A.S.A.), *Actuary,* The Wyatt Company, 200 First National Bldg, Detroit MI 48226 313/533-0130 — 1981

Fecteau, Thomas B, *President,* Shactman-Fecteau Assoc Inc, 184 Taunton Avenue, Seekonk MA 02771 617/336-9424 — e 1976

Fedyna, Michael W, (F.S.A.), *Vice President & Actuary,* INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-3567 — 1978

Feehan, Michael G, (A.S.A.), *Vice President & Actuary,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/505-8000 — e 1971

Feeney, Raymond M, (A.S.A.), *Assistant Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7136 — e 1979

Feeney, William A, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2103 — 1965

Feichtinger, James N., *President & Actuary,* Consultants & Actuaries, 3547 Camino Del Rio, South, Suite C, San Diego CA 92108 714/282-7641 — e 1977

Fein, Richard I, (F.C.A.S.), *Senior Vice President,* National Council on Comp Ins, One Penn Center, New York NY 10119 212/560-1022 — 1979

Feinberg, Melvin J, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6454 — 1977

Feinman, Jess, (F.S.A.), *Vice President & Actuary,* Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500 — e 1978

Feinstein, David C, (A.S.A.), Daskais & Walls Inc, 2 North Riverside Plaza, Chicago IL 60606 312/648-7413 — 1979

Felcon, Francis X, (A.S.A.), *Actuarial Associate,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2538 — 1980

Feldman, Martin, (F.S.A., A.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3132 — e 1976

Feldman, William Thomas, (A.S.A.), *Actuarial Assistant,* Combined Ins Co of America, 707 Combined Centre, Northbrook IL 60062 312/564-8000 — 1980

Feldmann, Kenneth F, (F.S.A.), 615 Frederico Blvd, Belen NM 87002 505/864-3163 — 1965

Feldtmose, John N, (F.S.A., F.C.A.), *Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5296 — e 1970

Feller, Benjamin E, (F.S.A.), *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1978

Fellers, William W, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K St N W, Washington DC 20006 202/452-0660 — e 1965

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	Enrolled
Fenichel, Seymore A, (F.S.A., A.C.A.), 2 Tildon Court, Livingston NJ 07039	1965
Fenker, Richard M, *Consulting Actuary,* Box 59, Gallatin TN 37066 615/452-5375	1967
Fenlaw, Mark R, (F.S.A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	1979
Fenster, Bernard, (A.S.A.), *Vice President & Actuary,* Constitution Life Ins Co, 325 W Touhy Avenue, Park Ridge IL 60068 312/825-0900	1966
Ferguson, Alan N, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6667	1965
Ferguson, Clyde L, (F.C.A.), *Consulting Actuary,* Ferguson Actuarial Service, Box 1388, Charleston WV 25325	1965
Ferguson, Ronald E, (F.C.A.S.), *Senior Vice President,* General Reinsurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4270	1971
Ferguson, Thomas, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1974
Ferguson, William A, (F.S.A., F.C.A.) [**Vice President**], *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30026 404/261-5420	e 1965
Fernandez, Eladio M, *Actuarial Assistant,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7073	e 1976
Fernandez, William N, (A.S.A.), *President & Actuary,* Trans-Oceanic Life Ins Co, G PO Box 3467, San Juan, Puerto Rico 809/782-2680	1969
Ferrante, Russell L., (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic Ntl Bk Twr, Dallas TX 75201 214/748-5867	e 1981
Ferrara, Theodore A, (A.S.A., A.C.A.), *Actuary,* Social Security Administration, Baltimore MD 21235 301/594-2490	e 1966
Ferrari, J Robert, (A.C.A.S.), *Vice President & Economist,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1971
Ferrell, Joe H, (F.S.A.), *Actuary,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333	e 1980
Ferreri, James Paul, (A.S.A.), *Consultant,* Hewitt Associates, 102 Half Day Road, Lincolnshire IL 60015 312/295-5000	1981
Ferris, William L, (F.S.A.), *V.P. Information Systems,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3287	1978
Ferstenfeld, Larry H, (A.S.A.), *Associate Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1971
Feshbach, Andrea, (F.S.A.), *Manager,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	e 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Feuer, Harvey W, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Bankers National Life Ins Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	1972
Feuer, Philip J, (F.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1965
Feury, Theodore P, Jr, (A.S.A.), *Associate Actuary,* Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551	1979
Feutz, James R, (F.S.A.), *Treasurer,* Frank C Feutz Company, Box 248, Paris IL 61944 217/465-8402	e 1976
Fibiger, John A, (F.S.A.), *President,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1965
Fichthorn, Kurt H, (A.S.A.), Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2569	1980
Fickes, Jerry W, *President,* National Fidelity Life Ins Co, 5200 Metcalf, Box 2986, Overland Park KS 66201 913/676-5800	1967
Fickes, Steven W, (A.S.A.), *Associate Actuary,* Colonial Life & Accident Ins, Box 1365, Columbia SC 29202 803/798-7000	1980
Fiddler, Tom L, (A.S.A.), *Associate Actuary,* Meidinger Incorporated, Nine Office Park Circle, Suite 216, Birmingham AL 35223 205/870-7420	e 1976
Fiebrink, Mark E, (F.C.A.S.), *Associate Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6257	1978
Field, Robert W, (F.S.A.), *Actuary,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON, Canada M3C1T9 416/429-3000	1977
Field, Warren A, (F.S.A., F.C.A.), *Vice President,* Meidinger Incorporated, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	e 1968
Fielding, Richard G, (F.S.A.), *Associate Actuary,* National Investors Life Ins, Box 3668, Little Rock AR 72203 501/376-3261	1980
Files, Richard L, (F.S.A.), *Consulting Actuary,* Lewis & Ellis Inc, 5001 College Blvd, Suite 101, Leawood KS 66211 913/381-8877	e 1969
Filipski, Jerrold M, (A.S.A.), *Actuary,* Fred. S James & Company, Public Ledger Bldg, Philadelphia PA 19106 215/928-4725	e 1979
Fillingham, Robert S, (F.S.A.), *Sr Vice President - Ins Oper,* Acacia Mutual Life Ins Co, 51 Louisiana Avenue, NW, Washington DC 20001 202/628-4506	1966
Fine, Howard J, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Penn Plaza, New York NY 10001 212/279-4400	e 1980
Fineis, Thomas W, (A.S.A.), *Assistant Actuary,* Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200	1981
Finelli, John J, (F.S.A.), 2098 SW Terrace, Boynton Beach FL 33435	1965

	Enrolled
Fineman, Marvin D, (F.S.A.), *Associate Actuary,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8429	1978
Fingas, Wayne E, (F.S.A.), *Assistant Manager,* Great-West Life Assurance Co, 300-115 Carlton Street, Winnipeg MB, Canada R3C3H8 204/949-1190	1978
Finger, Robert J, (F.C.A.S.), *Consulting Casualty Actuary,* Consulting Casualty Actuaries, Inc, 1888 Greenfield N 203, Los Angeles CA 90025 213/473-9596	1977
Fink, Jack, (F.S.A.), *Vice President & Actuary,* Continental American Life Ins, 1100 King Street, Box 750, Wilmington DE 19899 302/421-5829	e 1971
Fink, Richard D, (F.S.A.), *2nd Vice President & Actuary,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	e 1965
Finkel, Paul A, (F.S.A.), *Vice President,* Reliance Group, 919 Third Avenue, New York NY 10022 212/750-7640	e 1972
Finkenberg, Frank E, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1969
Finley, John G, (A.S.A.), *Chief Actuary,* National Savings Life Ins Co, Box 1338, Murfreesboro TN 37130 615/890-9061	1981
Finley, John M, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1972
Finn, Peter J, (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1969
Finn, Richard, (F.S.A.), *Vice President & Chief Actuary,* Security-Connecticut Life Ins, Security Drive, Avon CT 06001 203/677-8621	1979
Finnegan, Lawrence J, (F.S.A.), *President & Chairman of Board,* Boston Mutual Life Ins Co, 120 Royall Street, Canton MA 02021 617/828-7000	1965
Finnegan, Philip F, (F.S.A.), *Vice President & Asst. Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6888	1965
Finster, John N, (A.S.A.), *Actuarial Consultant,* A S Hansen Inc, 2101 L St N W, Washington DC 20037 312/234-3400	1979
Fischbeck, C Lee, (F.S.A.), *Second Vice President/Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2427	1973
Fischer, Carl H, (F.S.A., F.C.A.), *Prof.Emeritus, Actuarial Math,* University of Michigan, Graduate School of Business Administration, Ann Arbor MI 48109 313/764-2341	e 1965
Fischer, Niels H, (F.S.A.), *Actuarial Director,* John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-4096	1965

Enrolled

Fischer, Paul M, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Actuarial Ser., Unlimited, Florham Park NJ 07932 201/966-3094 — e 1979

Fisher, Hillary J, (F.S.A.), 4246 Palmero Blvd, Los Angeles CA 90008 — 1965

Fisher, Kathy R, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-5351 — 1979

Fisher, Lawrence D, (A.S.A.), *Second Vice President/Actuary,* Central States Health & Life, 96th & Western, Box 34350, Omaha NE 68134 402/397-1111 — 1979

Fisher, Mary C, (F.C.A.), *Consulting Actuary,* 758 Campbell Center, 8350 No Central Expwy, Dallas TX 75206 — e 1965

Fisher, Peter A., (A.S.A.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6928 — 1981

Fisher, Richard F, (F.S.A.), *Assistant Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — e 1978

Fisher, Russell S, (A.C.A.S.), *Assistant Secretary,* General Reinsurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4265 — 1979

Fisher, Shirley A, (A.S.A.), *Actuarial Associate,* Fidelity Mutual Life Ins Co, South Penn Square, Box 7318, Philadelphia PA 19101 215/977-8164 — 1980

Fisher, Wayne H, (F.C.A.S.), *Vice President/Senior Actuary,* Continental Insurance Company, 2 Corporate Place South, Piscataway NJ 08854 201/981-4536 — 1977

Fishman, Alan S, (A.S.A., F.C.A.), *Senior Partner,* Clay & Partners, 70 Brook Street, London, England 001/408-1600 — e 1976

Fishman, Deborah Marx, (A.S.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1976

Fishman, Ira F, *Consulting Actuary,* 377 Park Avenue South, New York NY 10016 212/243-4444 — e 1976

Fishman, Morris, (F.S.A.), *Vice President & Actuary,* Charter National Life Ins Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575 — 1979

Fishman, Steven, *President,* PFR Planning Inc, 888 7th Avenue, New York NY 10019 212/541-8800 — e 1976

Fitch, Timothy, (F.S.A.), Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6719 — 1979

Fitzgerald, Brian A P, (A.S.A.), *Managing Vice President,* TA Associates, Box 439, Toronto Dominion Centre, Toronto ON, Canada M4T2G6 416/361-6917 — e 1976

Fitzgerald, Daniel J, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1976

Fitzgerald, Joseph M, (F.S.A.), *Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6617 — 1979

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	Enrolled
Fitzgibbon, Walter J, Jr, (F.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4338	1965
Fitzhugh, Gilbert V I, (F.S.A.), *Vice President & Asst. Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6619	1965
Fitzhugh, Gilbert W, (F.S.A., F.C.A.S.), Box 682, Pauma Valley CA 92061 714/742-1458	1965
Fitzmaurice, Gregory L, (A.S.A.), *Actuarial Assistant,* The Capitol Life Ins Co, 1600 Sherman Street, Denver CO 80201 303/861-4065	1981
Fitzpatrick, Richard H, (F.S.A.), *Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1711	1965
Fitzpatrick, Robert F., (A.S.A.), *Actuary,* Meidinger Incorporated, 60 State Street, Suite 520, Boston MA 02109 617/227-3400	e 1980
Fitzsimons, Christopher, IV, (A.S.A.), *Assistant Group Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1979
Fix, Michael L, (F.S.A.), *Actuary,* Provident Life Insurance Co, 316 North 5th Street, Bismarck ND 58501 701/223-2120	1979
Fixmer, John P, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1966
Flack, Paul R, (A.C.A.S.), *Vice President & Actuary,* INA Reinsurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4690	1979
Flaherty, Daniel J, (F.C.A.S.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	1968
Flanagan, Richard J, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Flatt, Savage R, (F.S.A.), *Actuary,* The Wyatt Co, 259 Whooping Loop, Altamonte Spg FL 32701 305/830-7660	e 1977
Fleischacker, Paul R, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155	1970
Fleischer, Donald R, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia PA 19102 215/563-4500	e 1974
Fleischer, Edward N, (F.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1970
Fleischman, Richard, (F.S.A.), *Consulting Actuary,* Financial Data Planning Corp, 2675 S Bayshore Drive, Miami FL 33172 303/858-8200	e 1980
Fleming, Barton G, (F.S.A.), *Executive Vice President,* W E Stanley & Company Inc, Box 5363, Greensboro NC 27403 919/273-9492	e 1980

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Enrolled

Fleming, Gail L, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6244 — 1977

Flick, Jesse E, (F.C.A.), *Consulting Actuary,* 3217 NW 61st Terrace, Oklahoma City OK 73112 405/751-6638 — 1966

Flickner, Edward A, Jr, (A.S.A.), *Life Actuary,* Georgia Insurance Department, 236 State Capitol Bldg, Atlanta GA 30334 404/656-2074 — 1966

Flier, Alvin, (A.S.A.), *Vice President & Actuary,* Pierce National Life Ins Co, 3807 Wilshire Blvd, Los Angeles CA 90010 213/381-7393 — 1971

Flinn, Ellis D, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K St N W, Washington DC 20006 202/857-9337 — 1966

Flint, John H, *Partner,* Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750 — e 1976

Flittie, John H, (F.S.A.), *Principal,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — e 1965

Flott, Robert F, (F.C.A.), *Actuary,* Brown & Flott, 300 S Wacker Dr, Chicago IL 60606 312/922-0480 — e 1965

Flournoy, Selwyn L, Jr, (F.S.A.), *Sr. Vice President - Financial,* Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6283 — 1973

Fluhr, Howard, (F.S.A.), *Senior Vice President/Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — e 1971

Flury, Jack M, (F.S.A.), *Vice President & Actuary,* Ohio State Life Ins Co, 471 East Broad Street, Columbus OH 43216 614/221-5301 — 1974

Flynn, David P, (F.C.A.S.), *Sr Vice President & Actuary,* US Insurance Group, 299 Madison Avenue, Morristown NJ 07960 201/455-0707 — 1971

Flynn, Edmond H, *Executive Vice President,* National Associates Inc, 424 N San Mateo Drive, San Mateo CA 94401 — e 1977

Flynn, Joseph T, (A.S.A.), *Senior Consultant,* Coates Herfurth & England, 320 California Street, Suite #501, San Francisco CA 94104 415/433-4440 — 1972

Foelster, Mary J, 2300 S Gilinger Road, Lafayette Hl PA 19444 215/825-1494 — e 1976

Foerster, Ernest R, (F.S.A.), *Asst. V.P. & Associate Actuary,* Security Life of Denver, Security Life Bldg, Denver CO 80202 303/534-1861 — 1979

Fogle, John M, *Partner,* Fogle Sheridan & Associates, 3145 N Meridian Street, Box 88287, Indianapolis IN 46208 317/844-1216 — e 1976

Foley, Charles D, (A.C.A.S.), *Actuary,* New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/669-6300 — 1979

Foley, John E., (A.S.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1981

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Enrolled

Foley, Robert T, (A.S.A.), *Data Processing Manager,* Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500 — e 1967

Foley, Thomas C, (A.S.A.), *Vice President & Actuary,* Pyramid Life Insurance Co, 6201 Johnson Drive, Shawnee Mission KS 66202 913/722-5656 — 1980

Foote, James M, (A.C.A.S.), *Assistant Actuary,* New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/669-6300 — 1979

Forbes, E Dean, (A.S.A.), 611 Mendelsohn Drive, Kirkwood MO 63122 — 1966

Forbes, Leon D, (F.S.A.), *Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6373 — 1965

Ford, Alan Douglas, (A.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, 1 Campus Drive, Parsippany NJ 07054 201/966-3088 — 1980

Ford, Edward W, (F.C.A.S.), *Casualty Actuary,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/557-0944 — 1980

Ford, James F, (F.S.A.), *Assistant Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — 1977

Ford, Robert P, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5463 — 1977

Forde, Luther O, (F.S.A.), *Senior V.P. & Chief Actuary,* Lutheran Brotherhood, 701 Second Avenue, South, Minneapolis MN 55402 612/340-7001 — e 1965

Forest, William B, (A.S.A.), *Group Actuary,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000 — e 1966

Forester, P William, (F.S.A., A.C.A.), *Principal,* Peat Marwick Mitchell & Co, One Marine Midland Plaza, Ste 1400, Rochester NY 14604 716/454-1644 — e 1966

Forker, David C, (F.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/648-1133 — 1969

Forrest, Robert L, (F.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 — e 1971

Forrester, A Ben, (F.S.A.), *Vice President Actuarial,* Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887 — 1978

Fors, Daniel G, Deferred Compensation Adm., 1645 Northstar Center, Minneapolis MN 55402 612/339-8991 — e 1976

Forstadt, Jack, (A.S.A.), *Partner,* Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/648-1133 — e 1979

Forsythe, Albert H, Jr, (F.S.A.), 73 Second Street, Hallowell ME 04347 207/622-9535 — 1965

Fort, Sarah L, (A.S.A.), *Associate Actuary,* American Defender Life Ins Co, Box 27887, Raleigh NC 27611 919/821-1100 — 1980

Enrolled

Forte, Edward T, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 — e 1973

Fortier, Brian, (F.S.A.), Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4910 — e 1970

Fortier, Richard, (F.S.A.), *Chief Actuary,* Les Cooperants Com Mutuelle, 1259 Rue Berri, Montreal PQ, Canada H2L4C7 514/288-1502 — 1981

Fortuin, Henry J L, (F.S.A.), 145 Beechwood Rd, Ridgewood NJ 07450 — e 1965

Fosler, Howard, (F.C.A.), *Vice President,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1966

Fossa, E Frederick, (F.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 200 Clarendon Street, 49th Floor, Boston MA 02116 617/267-4300 — 1971

Foster, A Michael, (F.S.A.), *Second Vice President/Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1976

Foster, Allan, (F.S.A.), *Vice President & Actuary,* West Coast Life Ins Co, 1275 Market Street, San Francisco CA 94103 415/552-6200 — 1972

Foster, Pamela K, *President,* Foster & Associates, 600 Bypass Drive, Suite 118, Clearwater FL 33516 813/796-0944 — e 1976

Foster, Robert B, (F.C.A.S.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2909 — 1965

Foster, Solveig A, *Actuarial Consultant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4887 — e 1977

Foster, Ward V., Jr, (A.S.A.), *Consulting Actuary,* Foster & Foster Inc, P.O. Box 13461, Gainsville FL 32604 904/378-5638 — e 1979

Foster, Wayne R, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 — e 1976

Fountain, Steven Mark, (A.S.A.), *Analyst - Office Systems,* Protective Corporation, Box 2606, Birmingham AL 35202 205/879-9230 — 1981

Fowler, Bradley C, (F.S.A.), *Managing Vice President,* M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970 — e 1978

Fowler, Thomas W, (F.C.A.S.), *Vice President & Actuary,* Swiss Re Holding (N America)Inc, 100 East 46th Street, New York NY 10017 212/907-8000 — 1965

Fox, Kingsley G, (F.S.A.), 3 Otter Crescent, Toronto ON, Canada M5N2W1 416/488-6760 — 1967

Fox, Martin S, (F.S.A.), *President,* M S Fox & Associates Inc, 6272 Del Valle Drive, Los Angeles CA 90048 213/550-8752 — e 1966

Fox, Michael, (F.S.A.), *Asst Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2890 — 1979

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Enrolled

Fox, Myra B, (F.S.A.), *Associate Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1609 — 1980

Fox, Peter A, Jr, (A.S.A.), *Assistant Actuary,* Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887 — 1981

Frackenpohl, Herbert M, *Director-Group Pension Service,* Prudential Insurance Company, 71 Hanover Road, Florham Park NJ 07932 201/966-3501 — e 1976

France, Mark S, (F.S.A.), *Consulting Actuary,* Rudd & Wisdom Inc, Consulting Actuaries, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721 — 1979

Francescone, Michael J, (A.S.A.), *Actuarial Assistant,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2433 — 1981

Francis, Donald R, (F.S.A.), *Executive Vice President,* North West Life Assurance Co, 595 Howe Street, Vancouver BC, Canada V6C2T5 604/689-1211 — e 1970

Frank, Martin J, (A.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 — e 1967

Frank, Michael W, (F.S.A.), *Consulting Actuary,* 100 Arden Street, New York NY 10040 212/567-1464 — e 1974

Franke, Marvin Gene, (F.S.A.), *Associate Actuary,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3662 — 1979

Frankel, Stephen H, (F.S.A.), *Senior Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — e 1971

Frankenstein, Daniel W, (A.S.A.), *Consultant,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9833 — e 1980

Franklin, Annemarie, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7947 — 1975

Franklin, Cary D, (A.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, 251 So Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144 — 1980

Frankovich, Ernie, (F.S.A.), *Consulting Actuary,* Ernie Frankovich & Associates, 900 West 128th Street, Burnsville MN 55337 612/890-7340 — 1973

Franks, George V, (F.S.A.), *Vice President & Asst. Actuary,* Prudential Insurance Company, 200 Wood Avenue South, Iselin NJ 08830 201/321-2223 — 1967

Franz, Lorraine M, *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1966

Frasier, Walter E, *Executive Vice President,* Actuarial Computer Tech Inc, 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400 — e 1976

Fratello, Barney F, *Actuary,* Tudor Kent, 1 Pleasant Avenue, Plainview NY 11803 — 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Frechtling, Stephen C, (F.S.A.), *Asst Vice President & Actuary,* Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington MI 48018 313/553-2000 — 1979

Freden, K E, (F.S.A.), *Sr. Vice President & Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — e 1977

Fredrickson, Jon H, (F.S.A., A.C.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3763 — e 1968

Freed, Joan S, (A.S.A.), *Consultant,* Olanie Hurst & Hemrich, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6593 — 1980

Freedman, Mark J, (F.S.A.), *Assistant Vice President,* Huggins & Co Inc, 229 S 18th Street, Philadelphia PA 19103 215/875-2567 — e 1979

Freeman, Richard W, *Assistant Vice President,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0397 — e 1967

Freiberg, Albert M, *Pension Actuary,* Pension & Estate Planners Inc, 2500 Office Center, Willow Grove PA 19090 215/657-2300 — e 1976

Freifeld, Stanley, (A.S.A.), *Consultant,* The Becker Company, 26 Washington Street, East Orange NJ 07017 201/657-8900 — e 1979

Freilich, Stanley R, (F.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 2700 Centre Square W, 1500 Market St, Philadelphia PA 19102 215/563-4500 — e 1969

Freitag, Richard, *Principal,* Peat Marwick Mitchell & Co, Gateway 1, Newark NJ 07102 — e 1980

French, James T, (A.C.A.S.), *Sr. V.P. & Director of Finance,* ITT Life Insurance Corp, Shelard Tower, 600 S County Rd 18, Minneapolis MN 55426 612/545-2100 — 1968

Frentzos, Stephan A, (A.S.A.), *Actuarial Assistant,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 — 1980

Fresch, Glenn W, (F.C.A.S.), *Vice President & Actuary,* General Accident Fire & Life, 414 Walnut Street, Philadelphia PA 19105 215/625-1042 — 1978

Frese, Richard S, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1978

Frew, Ruth, *Vice President,* Southeastern Pension Services, Box 5070, Jacksonville FL 32207 904/399-3650 — e 1979

Frey, Gerold, (F.S.A.), *Second Vice President/Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5692 — 1965

Fridley, Richard M, (F.S.A., A.C.A.), *Senior Vice President,* Pan-American Life Ins Co, PO Box 60219, New Orleans LA 70160 504/566-3500 — 1965

Friedlander, David P., *Assistant Vice President,* Frank B Hall & Company, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 — e 1978

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Enrolled

Friedman, Bernard H, (A.S.A.), *Associate,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 — e 1979

Friedman, Jacob, (A.S.A.), Box 35308, Houston TX 77035 — 1968

Friedman, Lloyd K, (F.S.A., F.C.A.), *President,* Lloyd K Friedman F.S.A., Consulting Actuary Inc, 1770 St James Place, #219, Houston TX 77056 713/622-6441 — e 1965

Friedman, Marla G, (F.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6385 — 1980

Friedrich, Carl A, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6912 — 1979

Friedrichsen, Detlef F, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5923 — 1974

Friedstat, Charles D, (F.S.A.), *Manager,* Ernst & Whinney, 150 S Wacker Drive, Chicago IL 60606 312/368-1800 — 1973

Friend, Edward H, (F.S.A., F.C.A.), *President,* Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080 — e 1965

Friend, Randolph M, (A.S.A.), *Assistant Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1981

Fries, Edward S, *Consulting Actuary,* 1569 Broadview Terrace, Columbus OH 43212 614/488-0977 — 1967

Friesen, Lynn, (A.S.A.), *Actuarial Assistant,* Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122 — 1979

Friichtenicht, Ronald D, *Actuarial Assistant,* Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 — 1976

Frisch, Gary A, (A.S.A.), *Assistant Actuary,* North Central Life Ins Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000 — 1980

Frishe, Mark., *President,* Pension Planners of KY, Radio Building, Box 473, Frankfort KY 40602 502/223-8787 — e 1900

Fritch, Herbert A, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 — 1979

Fritz, Daniel H, (A.S.A.), *Assistant Actuary,* Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861 — 1979

Fritz, Donald E, (F.S.A.), *Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1979

Fritz, John F, (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, 18662 Mac Arthur Drive, Irvine CA 92715 714/640-4900 — 1976

Fritze, Donald R, (A.S.A.), *Assistant Actuary,* National Fidelity Life Ins Co, 5200 Metcalf Street, Box 2986, Overland Park KS 66201 913/676-5882 — 1979

Frohlich, Kenneth R, (A.S.A., F.C.A.S.), *Actuary,* CG/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1980

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Enrolled

Frohne, James A, (A.S.A., M.C.A.), *Consulting Principal,* A S Hansen Inc, 2330 Energy Center, 717 17th Street, Denver CO 80202 303/825-7641 e 1976

Frost, Eugene H, (A.S.A.), *Actuary,* The Hicks Corporation, 2416 West Shaw Avenue, Fresno CA 93711 209/431-9640 e 1976

Frucella, John J, (F.S.A.), *Chairman of the Bd & President,* Hill Country Life Ins Co, Box 10047, Austin TX 78766 512/345-3200 1967

Fry, Carolyn A, (A.S.A.), *Actuarial Associate,* National Health and Welfare Mutual Life Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1735 1981

Fry, John S, (F.S.A.), *Vice President & Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/930-6115 e 1965

Frye, H Ted, (A.S.A.), *Assistant Actuary,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720 1980

Fuerst, Donald E, (F.S.A.), *Vice President,* William M Mercer Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095 e 1978

Fuerste, Karl W, *Mgr, IGS Marketing Operations,* Foremost Life Insurance Co, 5800 Foremost Drive, SE, Box 2450, Grand Rapids MI 49501 616/942-3491 1966

Fugger, Norma, *Actuarial Supervisor,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 e 1976

Fuhlrodt, Norman T, (F.S.A.), 6230 Via Regla, San Diego CA 92122 714/453-2584 1965

Fuhrer, Charles S, (F.S.A.), *Actuary,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 1979

Fuhrmann, Curt L, (F.S.A.), *Vice President & Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011 1977

Fulks, Debra L, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, 38 South, Chicago IL 60685 312/822-6923 1979

Fuller, Russell M, (F.S.A.), *Vice President & Actuary,* Hutchison & Associates Inc, 612 Wade Ave, Raleigh NC 27605 919/834-7318 e 1978

Fulljames, Richard C, (A.S.A.), *Associate Actuary,* The Wyatt Co, 30 Oak Street, Stamford CT 06905 203/356-1220 e 1981

Fung, Lionel Nai-Yin, *Actuarial Assistant,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 e 1977

Funk, Glenn W, (F.S.A.), *Vice President & Chief Actuary,* American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3708 1977

Funk, Robert A, (F.S.A., M.C.A.), *Asst Dir of Actuarial Services,* A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/234-3400 e 1979

Furlin, Richard, (F.C.A.), *Actuary,* Furlin and Steiner Assoc Inc, 26 Park Street, Montclair NJ 07042 201/783-3666 e 1966

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Enrolled

Furlong, Henry T, (F.S.A.), *Vice President & Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6522 — e 1966

Furlong, Patricia A, *Consultant,* The Wyatt Co, 1 Post Street, San Francisco CA 94104 415/986-6568 — e 1976

Furnish, Jeff, (A.S.A.), Johnson & Higgins, Ben Franklin Plaza, 1 SW Columbia, Portland OR 97258 503/227-6537 — 1979

Furst, Patricia Ann, (F.C.A.S.), *Assistant Secretary,* American Reinsurance Company, One Liberty Plaza, 91 Liberty Street, New York NY 10006 212/766-6738 — 1980

Fusco, Michael, (F.C.A.S.), *Vice President & Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5020 — 1976

G

Gabel, John D, *Corporate Vice President,* Meidinger Incorporated, 239 Hanna Building, Cleveland OH 44115 216/781-7634 — e 1976

Gabler, E Richard, *Director of Customer Service,* Connecticut General Life Ins, Hartford CT 06152 203/726-4285 — e 1976

Gabriel, A Gerald, (F.C.A.), Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346 — 1965

Gabriel, Robert A, (F.S.A.), *Actuary,* Blue Cross of So California, 21555 Oxnard Street, Woodland Hls CA 91367 213/703-3711 — 1979

Gadient, Frank J, (), 10901 Willowbrook Drive, Sun City AZ 85373 602/933-7393 — 1965

Gagel, Stephen, (F.S.A.), *Actuary,* Meidinger Incorporated, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240 — e 1980

Gagnon, Jeffrey W, *Senior Actuarial Consultant,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-4477 — e 1976

Gaines, Nathaniel, (F.S.A., A.C.A.S., F.C.A.), *V.P. And Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 — e 1965

Gaioni, Roger B, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3288 — e 1965

Galasso, James, (F.S.A.), *Vice President & Actuary,* Blue Cross/Blue Shield of FL, Box 1798, Jacksonville FL 32231 904/791-6111 — 1979

Gale, Gene B, (A.S.A.), *Assistant Actuary,* National Investors Life Ins, Box 3668, Little Rock AR 72203 501/376-3261 — 1981

Galiley, Bernard J, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, Data Quality Division, 160 Water St., New York NY 10038 212/487-7735 — 1979

Galko, Joseph R, (F.S.A.), *Vice President, Health Products,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — e 1965

	Enrolled
Gall, John, (A.S.A.), 1618 S Sanders, Appleton WI 54911	1965
Gallagher, Michael A., (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 1400 Marine Midland Plaza, Rochester NY 14604 716/454-1644	e 1981
Gallagher, Michael E, (A.S.A.), *V.P. & Actuarial Consultant,* Employee Benefit Services Inc, 477 Congress Street, Portland ME 04101 207/773-2477	e 1976
Gallagher, Robert R, (F.S.A.), *President,* North American Reassurance Co, 100 E 46th Street, New York NY 10017 212/907-8361	1967
Gallagher, Thomas L, (F.C.A.S.), *Consulting Actuary,* 509 Thornberry Drive, Carmel IN 46032 317/846-7358	1978
Gallagher, Vincent P, (F.S.A.), *Asst Vice President & Actuary,* Fidelity Interstate Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8466	1981
Gallardo, Samuel M, (A.S.A.), *Managing Director,* Wolper Ross & Company, One Market Plaza, Steuart Tower, Ste 2403, San Francisco CA 94105 415/541-0945	e 1979
Galloway, C T P, (F.S.A.), *President,* National Life Assurance Co, 522 University Avenue, Toronto ON, Canada M5G1Y7 416/598-2122	1968
Galloway, Harvey S Jr., (F.S.A.), *Vice President,* Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-7662	1966
Galt, Helen, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/533-6382	1979
Gamble, Bryant O, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1977
Gamble, Steven R, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2480, Seattle WA 98101 206/622-7300	e 1979
Gamerdinger, Charles W, (F.S.A.), 133 Rock Major Road, Fairfield CT 06430	1965
Games, C Dale, (F.S.A.), *Consulting Actuary,* Sorensen & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018	1978
Gammill, Glen M, (F.S.A.), *Practice Director,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5880	1970
Gamzon, Sheldon, (F.S.A.), *Associate Actuary/Project Mgr,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1980
Gandrud, Robert P, (F.S.A.), *Sr. Vice President - Marketing,* Lutheran Brotherhood, 701 Second Avenue South, Minneapolis MN 55402 612/340-7154	1975
Gannon, Donald F, *Actuarial Supervisor,* 606 East 4th Avenue, Milbank SD 57252 312/234-9050	e 1976

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	Enrolled
Gannon, Joseph T, (F.S.A.), Rt 1 Box 750 B, Punta Gorda FL 33950	1965
Gant, Keith E, (F.S.A.), *Assistant Actuary,* Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	1981
Gant, Robert L, (F.S.A.), *Assistant Vice President,* Johnson & Higgins, Financial Center, Seattle WA 98161 206/292-1900	e 1974
Ganzer, Mark Raymond, (F.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 44 West Lawrence, Chicago IL 60630 312/777-7000	1980
Garabedian, Thomas J, (F.S.A.), *Consultant,* Hewitt Associates, 666 Glenbrook Road, Stamford CT 06906 203/852-1100	e 1979
Garand, Christopher P, (F.C.A.S.), *Vice President & Actuary,* American Reinsurance Company, One Liberty Plaza, 91 Liberty Street, New York NY 10006 212/766-6952	1977
Garber, Harry D, (F.S.A.), *Executive Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1965
Garcia, Emmanuel B, Jr, *Consultant,* Emmanuel B Garcia & Associates, 203 North Wabash, Suite 2118, Chicago IL 60601 312/782-9750	e 1980
Gardiner, James B, (F.S.A., F.C.A.), *Supervising Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-5593	e 1965
Gardner, Bruce, (A.S.A.), *Actuary,* Internal Revenue Service, 1111 Constitution Ave NW, Washington DC 20224 202/566-4228	1979
Gardner, Herbert S, (F.S.A.), *Consulting Actuary,* Box 92, Hancock NH 03449 603/525-3731	1965
Gardner, John R, (F.S.A.), *Vice President, Grp for Canada,* Sun Life Assurance of Canada, 200 University Avenue, Toronto ON, Canada M5H3C7 416/595-7575	1973
Garfield, Owen J, (F.S.A.), *Vice President & Group Actuary,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3598	1976
Garfield, Ralph, (A.S.A.), *Chairman Actuarial Science Div,* College of Insurance, 123 William St, New York NY 10038 212/962-4111	e 1966
Garfin, Louis, (F.S.A.), *Vice President & Chief Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3066	e 1965
Garigliano, John, (A.S.A.), *Actuarial Assistant,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000	1981
Garland, Frederick J, Jr, (F.S.A.), *Asst Vice President & Actuary,* Integon Life Ins Corp, Box 3199, Winston-Salem NC 27102 919/725-7261	e 1978
Garner, Richard W, (F.S.A.), *Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7683	1977

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	Enrolled
Garnett, Wayne W, (A.S.A.), 941 Wadsworth Drive, Maysville KY 41056	1966
Garretson, Henry J., *Vice President,* The Becker Company, 26 Washington Street, East Orange NJ 07017 201/675-8900	e 1981
Garrett, Harper L, Jr, (F.S.A.), *Vice President,* Alexander & Alexander Inc, 1185 Ave. of the Americas, New York NY 10036 212/575-8000	e 1965
Garrison, Arthur Lyle, (A.S.A.), *Assistant Actuary,* Reserve Life Ins Co, 403 S Akard Street, Dallas TX 75202 214/670-9700	1981
Garrison, Theodore W, (F.S.A.), *Vice President & Actuary,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1965
Garvin, James M, III, (A.S.A.), *Asst Vice President & Actuary,* First Pyramid Life Ins Co, One Financial Centre, 650 Shackleford Road, Little Rock AR 72203 501/224-8900	1981
Gately, John J, Jr, (F.S.A.), *Individual Disability Actuary,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2528	1977
Gath, Philip C, (F.S.A.), *Associate Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6748	1979
Gathers, Jeffrey L, (F.S.A.), *Second Vice President,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/578-2296	1976
Gatterman, William, (A.S.A.), *Actuarial Officer,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4365	1980
Gauer, Donald L, (F.S.A.), *Vice President & Actuary,* Sun Life Assurance of Canada, Box 4150, Station A, Toronto ON, Canada M5W2C9 416/869-6932	1973
Gauld, Edwin S, (F.S.A., F.C.A.), *Vice President & Actuary,* A M D'Alessandro & Co Inc, 22-08 Route 208, Fairlawn NJ 07410 201/797-8822	e 1970
Gaule, J Timothy, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68131 402/342-7600	1979
Gavrity, John D, (F.S.A.), *Senior V.P. & Chief Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6511	1970
Gayda, Joseph J, (F.S.A.), *Partner,* Hewitt Associates, 5335 Far Hills Ave., Dayton OH 53202 414/273-5990	e 1977
Gdowik, Steven P, *Actuary,* Miller Mason & Dickenson Inc, 2227 Bryn Mawr Ave, Philadelphia PA 19131 215/879-6300	e 1976
Gebauer, Gerhard J, *Actuarial Assistant,* William M Mercer Inc, 1211 Ave of Americas, New York NY 10036 212/997-7152	e 1977
Gehrig, Jule L, (F.S.A.), *Vice President & Assoc Actuary,* National Guardian Life Ins, Box 1191, Madison WI 53701 608/257-5611	e 1966

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Enrolled

Geiger, Ann B, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1977

Geisler, Richard J, (F.S.A.), *V.P., Policyholder Service,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3531 — e 1973

Gelles, Manuel, (F.S.A.), 241 Central Park W, New York NY 10024 — 1965

Gendreau, Ronald Richard, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2706 — 1981

Genest, Pierre, (F.S.A.), La Laurentienne Cie D'Assur, 500, Grande-Allee Est, Quebec PQ, Canada G0A1K0 418/647-5289 — e 1977

Gensler, David I, Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 212/355-4490 — e 1977

Georgas, Michael N, (A.S.A.), *Actuarial Analyst,* Blue Cross/Blue Shield of DE, 201 West 14th Street, Wilmington DE 19899 302/421-3189 — 1981

George, Christopher, (F.S.A.), *Consulting Actuary,* William M Mercer Inc, 3 Embarcadero Center, San Francisco CA 94120 415/393-5300 — 1979

George, Fran, (F.S.A.), *Vice President & Chief Actuary,* Texas Life Ins Co, Box 830, Waco TX 76703 817/752-6521 — e 1971

Gerchman, Thomas F, (A.S.A.), *Assistant Actuary,* Security-Connecticut Life Ins, Security Drive, Avon CT 06001 203/677-8621 — 1979

Gereb, Daniel L, (A.S.A., F.C.A.), *Actuary,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1966

Gerlach, Margaret R., (A.S.A.), *Senior Staff Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2939 — 1980

Gerlach, Scott B., (A.C.A.S.), *Assistant Vice President,* National Grange Mutual Ins Co, 55 West Street, Keene NH 03431 603/352-4000 — 1979

Germann, John R, (F.S.A.), *Vice President Corporate Syst,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1161 — e 1971

Germond, Arthur, (A.S.A.), *Associate Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234 — 1966

Gerrity, Joseph F, (F.C.A.), *Consulting Actuary,* A S Hansen Inc, First United Building, Suite 1606, Fort Worth TX 76102 817/336-4661 — e 1966

Gershuni, David, (F.S.A.), *Assistant Actuary,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON, Canada M3C1T9 416/429-3000 — 1981

Gersie, Michael H, (F.S.A., F.C.A.S.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6168 — e 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

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Gesler, William L, (F.S.A.), *Vice President & Actuary,* Acceleration Life Ins Co, 475 Metro Place North, Box 7000, Dublin OH 43017 614/764-7000 — 1978

Gesner, Norman B, (F.C.A.), *Consulting Actuary,* 3121 N Meridian Street, Box 34173, Indianapolis IN 46234 317/632-3288 — 1970

Getman, Richard A, (A.S.A.), 5757 Gulf of Mexico Dr, Apt. #311, Longboat Key FL 33577 — 1966

Geuder, Douglas M, (F.S.A.), *Director of Underwriting,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6000 — 1977

Gewirtz, Paul A, (F.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400 — e 1971

Geyer, James A, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7382 — 1980

Ghezzi, Thomas L, (A.C.A.S.), *Asst. V.P. & Associate Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6458 — 1980

Gholson, Linda J, *Vice President & Asst Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — e 1980

Giambo, Robert A, (F.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4809 — 1979

Giancola, William T, (F.S.A.), *Chief Operating Officer,* Standard Life Ins of Indiana, 300 East Fall Creek Blvd, Indianapolis IN 46205 317/923-2425 — e 1971

Gianino, John J, (F.S.A.), *Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2264 — 1965

Gibbs, Donald A, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7993 — 1978

Gibbs, Richard L, (F.S.A.), *Second Vice President,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — e 1974

Gibney, Lawrence J, (A.S.A.), *State Retirement Actuary,* Florida Retirement System, Div of Retirement, 530 Carlton Building, Tallahassee FL 32304 904/488-2879 — e 1966

Gibson, Charles T, (A.S.A.), *Vice President & Actuary,* Pacific Standard Life Ins Co, 3820 Chiles Road, Davis CA 95616 916/756-3030 — 1971

Gibson, Earl, 1432 Longmeadow Dr, Glenview IL 60025 — e 1970

Gibson, John A III, (F.C.A.S.), *Vice President & Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8237 — 1968

Gibson, John D, *Director,* Sage Associates, 1850 K Street N.W., Washington DC 20006 202/802-1100 — e 1979

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	Enrolled
Gibson, Keath P, (A.S.A.), *Chief Actuary,* Amer Telephone & Telegraph Co, PO Box 2016 Rm 4A1116, New Brunswick NJ 08903 201/699-7595	e 1969
Gibson, Thomas R, (F.S.A.), *Actuarial Vice President,* Farm Bureau Life Ins Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5770	e 1973
Gibson, William D, *President,* William D Gibson Consultants, 7211 S W 62nd Avenue, South Miami FL 33143 305/661-4224	e 1976
Giegerich, William E, Jr, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1972
Gies, John F, (F.S.A.), *Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1978
Giesinger, Carole Mary, (A.S.A.), *Asst Grp Pensions Product Mgr.,* Great-West Life Assurance Co, 1675 Broadway Avenue, Denver CO 80202 303/892-3000	1981
Giesinger, Ronald P, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 800 W Dorchester Blvd, Montreal PQ, Canada H3B1X9 514/866-7652	e 1968
Gifford, Dale L, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1977
Gilbert, Daton, (F.S.A.), 10 Thomson Rd, West Hartford CT 06107	1965
Gilbert, Harold, (A.S.A., A.C.A.), *Consulting Actuary,* 1200 Garden Street, Hoboken NJ 07030 201/792-4311	e 1966
Gilbert, J. Nathan, (F.S.A.), 210 Riverside Drive, Apt 9G, New York NY 10025	e 1977
Gilchrist, John T, (F.S.A.), *Life Actuary,* California Dept of Ins, 600 S Commonwealth Avenue, Los Angeles CA 90005 213/736-2774	1966
Gile, Bradford S, (A.S.A.), *Actuary,* Wisconsin Dept of Insurance, 123 W Washington Avenue, Madison WI 53702 608/266-3060	1979
Giles, L Timothy, (F.S.A.), *Chief Actuary,* Knights of Columbus, One Columbus Plaza, New Haven CT 06507 203/772-2130	e 1970
Gill, Ardian, (F.S.A.), *Vice President & Principal,* Tillinghast Nelson & Warren, 405 Lexington Avenue, Chrysler Bldg., 40th Floor, New York NY 10174 212/490-3460	e 1965
Gill, James F, (A.C.A.S., A.C.A.), *Consulting Actuary,* 4020 NE Portland Blvd, Portland OR 97211 503/288-2358	1966
Gilles, William J, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06033 203/277-8880	1979
Gillespie, Hugh, (F.C.A.), *Chairman,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Gillespie, James E, (F.C.A.S.), *Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6386	1965

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Enrolled

Gilliam, Gary E, (A.S.A.), *Government Actuary,* US Treasury Dept, 15th & Pennsylvania N W, Washington DC 20220 202/566-5894 — 1980

Gilligan, James T, *Consultant,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1970

Gillis, Wayne A, (A.S.A.), *President,* Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1966

Gilman, Barry Martin, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 100 Federal St, 20 Floor, Boston MA 02110 617/423-4200 — e 1979

Gilman, Paul H, (F.S.A.), 36-D Oliva Dr, Novato, CA 94947 415/892-2883 — 1966

Gilmore, William Allan, (A.S.A.), *Assistant to the Actuary,* Blue Cross of So California, 21555 Oxnard Street, Woodland Hls CA 91367 213/703-3708 — 1981

Gilsdorf, Lawrence J, *President,* Trust Consultants Inc, 2121 S El Camino Real, San Mateo CA 94403 415/574-8272 — e 1976

Gineo, Ann D, (A.S.A.), *Senior Actuarial Assistant,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3974 — e 1979

Gingrich, Clyde E, (F.S.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — e 1977

Ginsberg, Stephen R, *Associate Actuary-Systems,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 — e 1976

Ginsburgh, Harold J, (F.C.A.S.), PO Box 2264, Laguna Hills CA 92653 — 1965

Giovannello, Paul, (F.S.A.), *Assistant Vice President,* Union Labor Life Ins Co, 850 Third Avenue, New York NY 10022 212/752-5200 — 1979

Girard, Luc N, (F.S.A.), *Manager-Operational Planning,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80202 303/892-3000 — 1981

Girard, Richard B, (F.S.A.), *Actuarial Consultant,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/427-4207 — 1980

Gittings, Kenneth L, (F.S.A.), *Executive V.P. & Chief Actuary,* Resources Life Insurance Co, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606 — 1966

Givens, Harrison, Jr, (F.S.A.), *Senior Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, T/L 45, New York NY 10019 212/554-4051 — e 1965

Gladstone, David M, (F.S.A.), *Consulting Actuary,* Hazlehurst & Associates Inc, 400 108th Avenue, NE, Suite 414, Seattle WA 98004 206/455-9272 — e 1973

Glanz, Milton P, (A.S.A.), *Actuary,* Social Security Administration, Baltimore MD 21235 301/594-2615 — e 1969

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Enrolled

Glasco, William R, (F.S.A.), *Actuary,* Meidinger Incorporated, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 — e 1981

Glasgow, James E, (A.S.A., F.C.A.), *Consulting Actuary,* Glasgow & Hudek Inc, 5340 Alpha Road, Suite 105, Dallas TX 75240 214/385-4012 — e 1966

Glasgow, William G, *Senior Consultant,* Meidinger Incorporated, 3333 N Mayfair Road, Suite 307, Wauwatosa WI 53222 414/258-6767 — e 1976

Glass, John T, (F.S.A.), *Vice President,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1966

Glathar, James A, (F.S.A.), *Vice President & Actuary,* Guarantee Mutual Life Co, 8721 Indian Hills Dr, Omaha NE 68114 402/391-2121 — 1972

Glazier, Richard L, (F.S.A.), 610 Mayfair Ave, Richmond VA 23226 — 1965

Gleason, Mary Lou, *Assistant Actuary,* Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416 — e 1976

Gleeson, Owen M, (F.C.A.S.), *Assistant Actuary,* US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3000 — 1978

Glenn, John, (F.S.A.), *Consulting Actuary,* 1021 Springdale Road, N E, Atlanta GA 30306 404/874-3891 — e 1972

Glick, Donald L, (F.S.A.), Golden Rule Insurance Co, 712 11th Street, Golden Rule Bldg, Lawrenceville IL 62439 618/943-3311 — 1980

Glickman, James M, (A.S.A.), *Asst Vice President-Prod.Dev.,* Pacific Standard Life Ins Co, 3820 Chiles Road, Davis CA 95616 916/756-3030 — 1979

Glickman, Morris A, (A.S.A.), *Vice President & Actuary,* Hallman & Lorber Assoc Inc, 111 North Park Avenue, Rockville Ctr NY 11570 516/536-3133 — e 1971

Gloggner, Frank J, (F.S.A.), 1601 W McArthur Blvd, Apt 32N, Santa Ana CA 92704 — 1977

Glynn, John, (F.S.A.), *Second V.P. & Assoc Actuary,* Acacia Mutual Life Ins Co, 51 Louisiana Avenue, NW, Washington DC 20001 202/628-4506 — 1978

Gobes, James A, (F.S.A.), *Vice President & Secretary,* Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400 — e 1965

Godbold, Mary Jo E, (A.C.A.S.), 8000 Montero Court, Prospect KY 40059 — 1980

Godbold, Nathan Terry, (A.C.A.S.), *Vice President & Actuary,* Capital Enterprise Ins Co, Box 32800, Louisville KY 40232 502/585-5835

Goddard, Alan C, (F.S.A., F.C.A.), *Pension Actuary and Consultant,* 23 Drumlin Road, W. Simsbury CT 06092 203/658-0434 — e 1965

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Goddard, Daniel C, (F.C.A.S.), *Associate Actuary,* Industrial Indemnity Company, 255 California Street, San Francisco CA 94119 415/986-3535 — 1978

Goddard, David G, (A.S.A.), 452 Boynton Ave, Berkeley CA 94707 415/524-5316 — e 1966

Goddard, Russell P, (F.C.A.S.), 52 Stub Toe Lane, Portsmouth RI 02871 — 1970

Godshalk, Kenneth C, (F.C.A.), *Consulting Actuary,* 4900 Veterans Blvd, Metairie LA 70002 — 1969

Godwin, James, (A.S.A.), Tillinghast Nelson & Warren, 1 Newton Executive Park, Newton MA 02162 617/964-2205 — 1980

Goebel, Bernard, (A.S.A.), *Assistant Vice President,* North American Reassurance Co, 245 Park Avenue, New York NY 10167 212/907-8426 — 1980

Goebel, Ralph H, (F.S.A.), *Vice President & Actuary,* Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5363 — e 1965

Goehring, Richard Orr, (A.S.A.), *Assistant Actuary,* G B Buck Consulting Actuaries, 4918 US Steel Building, 600 Grant Street, Pennsylvania PA 15219 412/281-2506 — 1980

Goeller, Robert J, *Vice President - Pensions,* Stowell Stowell and Goeller, One Main Place, Suite 810, Wichita KS 67202 316/263-3785 — e 1976

Goetsch, Clifford, (A.S.A.), *Senior Vice President,* United States Life Ins Co, 125 Maiden Lane, New York NY 10038 212/425-8010 — 1971

Goford, Jeremy, (A.S.A., M.C.A.), *Director,* Tillinghast Nelson & Warren, 48 Red Lion Street, Wc1R4PF, London, England 001/405-7994 — 1980

Goggin, Robert, (F.S.A.), *Vice President & Actuary,* Meidinger Incorporated, 1200 First National Bank, Cincinnati OH 45202 513/621-5757 — e 1976

Golab, Mark, (F.S.A.), *Vice President & Actuary,* NRG American Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603 — 1980

Gold, Barbara R, (F.S.A.), *Actuary,* Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8186 — 1975

Gold, Jeremy, (F.S.A., M.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1978

Gold, Melvin L, (F.S.A.), *President,* Melvin L Gold Associates Inc, 29 Lakeview Drive, West Orange NJ 07052 201/731-6916 — e 1965

Goldberg, Alan, (F.S.A.), *Vice President & Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1966

Goldberg, David, Box 340, Jamesville NY 13078 — 1966

Goldberg, Edwin L, *Consulting Actuary,* Desautels & Wilson, 99 High Street, Boston MA 02110 617/542-0553 — 1966

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Goldberg, Joseph, (F.C.A.), *Vice President & Actuary,* Thompson Pension Employee, Plans Incorporated, 2280 Grand Avenue, Ste 307, Baldwin NY 11510 516/223-7068	e 1966
Goldberg, Kathryn R, (A.S.A.), *Assistant Actuary,* Acacia Mutual Life Ins Co, 51 Louisiana Avenue NW, Washington DC 20001	1980
Goldberg, Michael C, (A.S.A., A.C.A.), *President,* Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200	e 1968
Goldberg, Milton J, (F.S.A.), *Consulting Actuary,* 830 Westminster Avenue, Hillside NJ 07205 201/354-7734	1965
Goldberg, Steven F, (F.C.A.S.), *Actuary,* United Services Auto Assoc, USAA Building, 9800 Fredericksburg Rd, San Antonio TX 78288 512/690-4624	1979
Golden, Jerome, (F.S.A.), *President,* Monarch Resources Inc, 111 Broadway, 19th Floor, New York NY 10006 212/267-2300	1971
Goldfarb, Irwin H., (A.C.A.S.), *Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6701	1980
Goldfarb, Stanley Ira, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9235	1980
Goldfinger, Solomon, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7000	1979
Goldman, Ellen R, *Assistant Actuary,* Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5614	e 1978
Goldman, Gene A, (F.S.A.), *Associate Actuary-Group Div.,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2435	e 1977
Goldman, Georgia, (F.S.A.), 1003 Serpentine Lane, Wyncote PA 19095 215/572-1714	1980
Goldman, Louise S, (A.S.A.), *Actuarial Assistant,* Provident Mutual Life Ins Co, 111 No Broad Street, Philadelphia PA 19107 215/569-9300	1980
Goldman, Martin E, (F.S.A.), *Associate Actuary,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111	1978
Goldman, Roy, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Box 388, Ft Washington PA 19034 215/643-8248	1981
Goldring, Harlan, (A.S.A., M.C.A.), *Product Development Supervisor,* Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000	1979
Goldsmith, David L, *President,* Profit Planners Inc, 1920 North Lincoln Avenue, Chicago IL 60614 312/266-0076	e 1977
Goldstein, Alice B, (A.S.A.), *Research Associate,* North American Reassurance Co, 100 East 46th Street, New York NY 10167 212/907-8272	1966
Goldstein, Sandor, (F.S.A.), *Consulting Actuary,* 2 North La Salle Street, Suite 1900, Chicago IL 60602 312/726-5877	1980

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Goloub, Valentine, *Assistant Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7137 — e 1976

Golz, James F, (F.C.A.S.), *Assistant Vice President,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6258 — 1976

Gonzalez, Georgina S, *President & Actuary,* Pension Profit-Sharing Consult, 720 North Post Oak, Suite 436, Houston TX 77024 713/686-2503 — e 1979

Goode, Robert B, Jr, (F.S.A., A.C.A.), *Exec V.P. & Chief Oper Officer,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3543 — 1965

Goodell, David A, (A.S.A.), *Manager,* The Wyatt Co, 3550 North Central, Suite 800, Phoenix AZ 85012 602/279-3600 — e 1970

Goodell, Keith J, (F.S.A.), *Manager, Actuarial Services,* United Technologies Corp, United Technologies Bldg, Hartford CT 06101 203/728-7520 — e 1977

Goodfarb, Lenard E, (F.S.A.), *Consulting Actuary,* Eastern Pension Association, 2 Penn Center Plaza, Philadelphia PA 19102 215/563-7014 — e 1965

Gooding, David E, (F.S.A.), *Senior V.P. & Chief Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1907 — e 1970

Goodman, Ann Selby, *President,* Actuarial Consulting Servs Inc, 400 Starks Building, Louisville KY 40202 502/585-2082 — e 1976

Goodrich, Clarence R, (F.S.A.), 3838 Castleman Avenue, St Louis MO 63110 — 1965

Gootzeit, Abraham S, (F.S.A.), *Associate Actuary,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 — 1979

Gordon, Frank N, *Senior Vice President,* First Pyramid Life Ins Co, P.O. Box 2941, 650 Shackleford Road, Little Rock AR 72203 501/224-8900 — e 1967

Gordon, James H, (F.S.A.), Western Security Life Ins, 1415 North 1st Street, Phoenix AZ 85004 602/258-1112 — e 1969

Gordon, Maurice D, Qualified Plan Services Inc, 1270 E Broadway Road, Suite 116, Tempe AZ 85282 602/829-0333 — e 1976

Gordon, Neil B, (F.S.A.), *Associate Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — e 1966

Gordon, Norman V, (F.S.A.), *Vice President,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3770 — 1970

Gordon, Ross C, (A.S.A., F.C.A.), *Consulting Actuary,* Ross Gordon & Assoc Inc, 351 California Street, Suite 920, San Francisco CA 94104 415/421-7575 — e 1975

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Gorman, Deborah A, (A.C.A.S.), *Senior Actuarial Assistant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8278 — 1981

Gorski, Larry M, (A.S.A.), *Life Actuary,* Illinois Dept of Insurance, 320 West Washington, Springfield IL 62767 217/785-5043 — 1979

Gossrow, Robert W, (A.C.A.S.), *Casualty Actuary,* Illinois Dept of Insurance, 320 W Washington, Springfield IL 62767 217/785-5044 — 1971

Gosstyla, Ted, (A.S.A.), Gosstyla & Associates, 330 Washington Street, Suite 400, Marina Delrey CA 90291 213/821-8580 — e 1980

Gottlieb, Benjamin I, (F.S.A.), *Principal Actuary,* US General Accounting Office, 441 G Street NW, Washington DC 20548 202/275-5762 — e 1969

Gottlieb, Leon R, (F.C.A.S.), *Vice President & Actuary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4231 — 1978

Gottstein, Adolph John, *Asst. Dir of Employee Benefits,* American Home Products Corp, 685 Third Avenue, New York NY 10017 212/878-6612 — e 1976

Gould, Donald E, (A.C.A.S.), *Secretary,* North American Reinsurance Co, 100 East 46th Street, New York NY 10017 212/907-8000 — 1966

Gould, John B, (F.S.A.), *Associate Group Actuary,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030 — e 1971

Gould, John C, (F.S.A.), *President,* Polysystems Incorporated, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670 — 1966

Gould, Stephen J, (F.S.A., M.C.A.), Tillinghast Nelson & Warren, 1 Newton Executive Park, Newton MA 02162 617/964-2205 — e 1979

Gould, William, (F.S.A.), 117 Beaumont Street, Brooklyn NY 11235 — 1965

Goulette, Judith A, (A.S.A.), *Partner,* Hewitt Associates, 445 South Figueroa Street, Los Angeles CA 90071 213/620-0213 — e 1977

Gove, David W, *Consultant,* William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8852 — e 1976

Gove, Robert E, (A.S.A.), *Actuarial Assistant,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3663 — 1979

Governale, John R, (A.S.A.), *Actuarial Associate,* Union Labor Life Ins Co, 850 Third Avenue, New York NY 10022 212/752-5200 — 1980

Gowdy, Robert C, (F.C.A.S.), *President,* Industrial Underwriters Inc, 201 California Street, San Francisco CA 94111 415/434-4850 — 1972

Gower, Michael Brian, (A.S.A.), *Senior Actuarial Associate,* Cologne Life Reinsurance Co, Box 300, Stamford CT 06904 203/356-4928 — 1980

Gowing, D L, (F.S.A.), *Vice President & Actuary,* J & H WF Incorporated, P.O. Box 191 Tour de La, Bourse Place Victoria, Montreal PQ, Canada H4Z1E2 514/878-1780 — e 1980

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Grabel, Lawrence, Ibex Pension Actuaries Inc, 989 Ave of the Americas, New York NY 10018 212/736-0011 — e 1980

Grace, Dave J, (F.S.A.), *Partner,* Martineau Provencher & Assoc, Box 187, Royal Bank Plaza, Suite 1995, North Tower, Toronto ON, Canada M5J2J4 416/865-0660 — 1976

Grace, Walter L, (F.S.A.) **[Past President],** *Vice President & Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1965

Grady, David J, (F.C.A.S.), *Vice President & Actuary,* Independent Actuarial Serv Inc, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 — 1972

Grady, John H, (F.S.A.), *Principal,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100 — e 1974

Graf, Dennis J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250 — e 1975

Graf, Thomas J, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5968 — 1978

Graham, Gary G, (A.S.A.), *Vice President & Actuary,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49015 616/968-5705 — 1969

Graham, John, (A.S.A.), Palmer Trahair Owen & Whittle, Box 3279 G PO, Sydney, Australia 2001 — 1979

Graham, Martha B, (F.S.A.), *2nd Vice President & Actuary,* Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23230 804/281-6516 — 1969

Graham, Thomas W., *Consulting Asst. Group Pension,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 — e 1980

Graham, Timothy L, (F.C.A.S.), *Actuary,* St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55102 — 1978

Grainger, Steven R, (A.S.A.), *Assistant Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Room 430, Los Angeles CA 90010 213/381-8471 — 1980

Grainger, Vincent, (A.S.A.), *Account Executive,* Prudential Insurance Company, 21261 Burbank Blvd, Woodland Hill CA 91364 213/992-3798 — 1966

Grambor, Henry S, 19625 Palo Verde Drive, Sun City AZ 85373 602/933-9222 — 1967

Gramp, Charles B., Jr, *Consulting Actuary,* 1102 Dandelion Drive, Dallas TX 75043 — e 1980

Grannan, Patrick J, (F.C.A.S.), *Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 — 1979

Granoff, Gary, (A.C.A.S.), *Director, Rating Division,* Florida Insurance Department, Rating Division, Larson Bldg, Room 306, Tallahassee FL 32301 904/488-6161 — 1979

Grant, Dale B, (F.S.A.), *Senior Vice President/Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — e 1976

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Grant, Gary, (A.C.A.S.), *Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2325 — 1979

Grant, Peter G, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 233 South Wacker Drive, Suite 8414, Chicago IL 60606 312/876-0909 — e 1974

Grantier, John W, (F.S.A.), *Vice President-Senior Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — 1970

Grassel, Keith, (F.S.A.), *Consulting Actuary,* Hewitt Associates, Two Embarcadero Center, Suite 1765, San Francisco CA 94111 415/433-6000 — e 1979

Graves, Clyde H, (F.C.A.S.), 20 London Rd, Windsor CT 06095 203/688-3096 — 1965

Graves, Janet, (F.C.A.S.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 — 1976

Graves, William T, (F.S.A.), *Senior Vice President,* Liberty Natl Holding Company, Box 2612, Birmingham AL 35202 205/325-2751 — 1965

Gravitz, David H, (A.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1966

Gray, James G, (F.S.A.), *Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 — 1965

Gray, M Ian, (A.S.A.), *Associate Actuary,* Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400 — 1979

Gray, Myles M, (F.S.A., A.C.A.), *Vice President,* NLT Corporation, National Life Center, Nashville TN 37250 615/749-1776 — e 1965

Grazio, Peter W, *Asst. Pension Funding Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1976

Greeley, Charles, (F.S.A.), *Vice President & Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2903 — 1965

Green, Frederick M, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1972

Green, Jay W, (A.C.A.), *Actuary,* Utah Farm Bureau Mutual Life, 5300 South 360 West, Box 30045, Salt Lake Cty UT 84125 801/261-2424 — 1966

Green, O.David, III, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 — 1969

Green, Philip A, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 201 California Street, Suite 1375, San Francisco CA 94111 415/392-0616 — e 1974

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Greenberg, Jack, (A.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 126 North Franklin Street, Hempstead NY 11551 516/485-5700 — 1980

Greene, Curtis D, (F.S.A.), *Vice President & Actuary,* Columbus Mutual Life Ins Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 — e 1965

Greene, Edward, (A.S.A.), *Vice President & Assoc Actuary,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 — e 1971

Greene, Marvin H, (F.S.A., M.C.A.), *Consultant,* Towers Perrin Forster & Crosby, 1 Boston Pl, Boston MA 02108 617/523-6200 — e 1980

Greene, Thomas A, (A.C.A.S.), *President,* Thomas Greene Company Inc, 1270 Ave of the Americas, New York NY 10020 212/664-0214 — 1966

Greenlee, Harold R, (F.S.A.), *Vice President & Asst. Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6498 — 1965

Greenspon, Sheldon Jack, (A.S.A.), *Actuarial Technician,* Zurich American Ins Companies, The Zurich Building, Schaumburg IL 60196 312/843-6341 — 1980

Greenstein, Marcia Sorin, (A.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644 — 1979

Greenstein, Merril S, (A.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Greenstein, Michael R, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 — e 1972

Greer, Richard R, (A.S.A.), *Product Development Actuary,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 — 1979

Greff, Herbert D, *Partner,* Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750 — e 1976

Grefig, James J, (F.S.A.), *Consulting Principal,* A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400 — e 1978

Gregoire, Jean, (F.S.A.), *Asst V.P.& Grp Pension Actuary,* Sun Life Assurance of Canada, Box 4150, Station A, Toronto ON, Canada M5W2C9 416/869-6945 — e 1974

Gregory, C William, (F.S.A., F.C.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1967

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Gresham, Bryan B, (F.S.A.), *Senior Actuary,* Meidinger Incorporated, Box 27506, Richmond VA 23261 804/285-7385 — e 1965

Greville, Thomas N E, (F.S.A.), 700 Glenview Drive, Madison WI 53706 608/222-7967 — 1965

Greving, Robert C, (A.S.A.), *Assistant Actuary,* Life Investors Insurance Co, 4333 Edgewood Road, NE, Cedar Rapids IA 52499 319/398-8782 — 1980

Grice, Marcella L, *Pension Actuarial Consultant,* Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/997-8000 — e 1978

Grieve, Alexander T, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 1 Embarcadero Center, San Francisco CA 94111 415/398-4740 — e 1966

Griffin, Dale C, (F.S.A.), *Consulting Actuary,* Ann Arbor Actuaries Inc, 321 South Main, Ann Arbor MI 48104 313/662-2373 — e 1981

Griffin, Frank L, (F.S.A., F.C.A.), 3000 Westview Court, Lake Oswego OR 97034 503/638-5713 — e 1965

Griffith, Robert W, 40 Wilson Dr, Worthington OH 43085 — 1966

Griffith, Steven L, (F.S.A., M.C.A.), *Consulting Actuary,* Taylor Ballard & Co, 321 Third St E, P. O. Box 1385, Cedar Rapids IA 52406 319/366-1563 — e 1976

Griggs, Cathy Browning, (A.S.A.), *Associate Actuary,* American Founders Life Ins Co, 6937 North Interregional, Austin TX 78761 512/452-8181 — 1981

Grigsby, James A, (F.S.A.), *Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5368 — 1971

Grindley, Robert W, (F.S.A.), *Director,* William M Mercer Ltd, Box 9653, Bow Valley Sq.#3, 8th Floor, 255-5th Ave., SW, Calgary AB, Canada T2P2W7 403/269-4945 — e 1966

Grippa, Anthony J, (F.C.A.S.), *Senior Vice President,* National Council on Comp Ins, One Penn Plaza, New York NY 10119 212/560-1070 — 1978

Griswold, Gerald W, (F.S.A.), *Vice President/Group Actuarial,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3072 — 1970

Grodanz, Stuart B, (A.S.A.), *Assistant Director,* Travelers Insurance Company, One Tower Square, Hartford CT 06096 203/277-4905 — 1980

Grodecki, Frederick A, *Manager - Survey Group,* A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/234-3400 — e 1976

Groenendijk, Alida J., (A.C.A.), 7900 S McLaughlin Road, Apt 303, Brampton ON, Canada L6V3N2 416/457-1598 — e 1976

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	Enrolled
Groeschell, Charles G, (F.S.A.), 1333 East Standish Place, Milwaukee WI 53217	1965
Grogan, John M, *Office Manager & Consultant,* A S Hansen Inc, 700 N Water Street, Milwaukee WI 53202 414/276-3254	e 1976
Groot, Steven L, (F.C.A.S.), *Actuary,* Allstate Insurance Company, Allstate Plaza D-1, Northbrook IL 60062 312/291-7558	1975
Grosh, Allan J, (F.S.A.), *Actuary & Manager,* The Wyatt Co, 7900 Xerxes Ave S, Suite 1240, Minneapolis MN 55431 612/835-1500	e 1970
Grosheider, James W, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6626	e 1972
Gross, Daniel J, (F.S.A.), *Chairman,* F G Holding Company, 216 Goddard Blvd, King of Prussia PA 19406 212/265-8322	1971
Gross, Gary L., (A.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, The Landmark, Suite 1209, Alamo Plaza, San Antonio TX 78205 512/224-7595	1981
Gross, Harry, (F.S.A., M.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Gross, Joseph A, (A.S.A.), *Asst Vice President & Actuary,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 212/263-7915	1979
Gross, Michael R, (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5331	e 1978
Gross, Thomas K, (F.S.A.), *Vice President & Actuary,* Lafayette Life Ins Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411	1975
Grossman, Eli A, (F.S.A., A.C.A.S.), 2 Candlewood Lane, Farmington CT 06032	e 1965
Grossman, Sheldon L, *Senior Vice President,* Actuarial Computer Tech Inc, 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400	e 1976
Grossnickle, Arden R, (F.S.A.), 222 South Kaspar Avenue, Arlington Hgt IL 60005	1965
Groszkiewicz, Richard A, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305 404/261-3400	e 1979
Groth, Alton O, (F.S.A.), 4018 Oak Forest Drive, Des Moines IA 50312 515/255-0194	e 1965
Groth, Charles D, (A.S.A.), *Vice President, Actuarial Servs,* Gulf Group Services Corp, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7978	1967
Grover, Myles L, (F.S.A.), *Chairman,* Johnson & Higgins, Box 4238, Honolulu HI 96813 808/538-1115	e 1965

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Enrolled

Groves, William E, (F.C.A.), *Consulting Actuary,* William E Groves Consulting, 508 Frenchmen Street, New Orleans LA 70116 504/947-5551 — e 1965

Grubbs, Donald S, Jr, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 1050 17th Street N.W., Suite 250, Washington DC 20036 202/296-7264 — e 1965

Grubbs, Gordon, (F.S.A.), *President,* American Equitable Life Ins Co, Box 461, Lufkin TX 75901 713/639-1161 — 1968

Gruber, Charles, (A.C.A.S.), *Actuary - Research,* National Council on Comp Ins, 1 Penn Plaza, New York NY 10001 212/560-1058 — 1979

Grunthal, Peter F, (A.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, 2101 L Street N.W., Suite 400, Washington DC 20037 202/466-4440 — e 1978

Gruson, A Allan, (A.S.A.), 713 Bruce Drive, E Meadow NY 11554 — 1971

Guarnera, Robert E, *Vice President,* Pension Designs Inc, 103 S Bedford Road, Mount Kisco NY 10549 914/666-6741 — e 1976

Gubar, Albert, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4040 — 1965

Gubbay, Keith, (A.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Road, Tower Place, Atlanta GA 30026 404/261-5420 — 1981

Gucciardi, Joan A, *Executive Vice President,* Emjay Corporation, Box 17909, Milwaukee WI 53217 414/961-0650 — e 1976

Gudeman, Richard H, (F.S.A.), *Assistant Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6896 — 1970

Guiliana, Joseph V, (F.S.A., F.C.A.), *Vice President,* Alexander & Alexander Inc, 1 Market Plaza, San Francisco CA 94105 415/777-5500 — e 1970

Guinn, Patricia L, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, One Lakeway Centre, 3900 N Causeway Boulevard, Metairie LA 70002 504/835-2264 — 1980

Gulliver, William B, (F.S.A.), *Actuarial Assistant,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 — 1981

Gulotta, Michael J, (F.S.A.), *Assistant Actuary,* Amer Telephone & Telegraph Co, Box 2016 Rm 4A-1117, New Brunswick NJ 08903 201/699-7610 — e 1979

Gummere, John, (F.S.A.), *President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1965

Gundlach, Andrew A, (F.S.A.), *Vice President,* Peat Marwick Mitchell & Co, 150 JFK Parkway, Short Hills NJ 07090 212/758-9700 — e 1977

Gunn, Marcus, (F.S.A.), c/o R M Armitage, 351 Ross Way, Sacramento CA 95825 — 1965

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Enrolled

Gunter, Allen C., (A.S.A.), *Senior Consultant,* A S Hansen Inc, 711 Louisiana, Suite 1000, Houston TX 77002 713/228-7591 — e 1980

Gunzer, Barbara S, *Actuarial Manager,* A S Hansen Inc, 2020 First Int'l Building, Dallas TX 75270 214/748-0501 — e 1976

Gupta, Om K, (A.S.A.), *Associate Actuary,* North Carolina Mutual Ins Co, Mutual Plaza, Durham NC 27701 919/682-9201 — 1978

Gupta, Veena N, *Chief Statistical Analyst,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7229 — e 1976

Gustafson, C David, *Chief, Actuarial Operations Br,* Pension Benefit Guaranty Corp, 2020 K Street, NW, Washington DC 20006 202/254-4851 — e 1979

Gustafson, Dale R, (F.S.A.) **[Past President],** *Vice President & Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — e 1965

Gustafson, Kenneth G, (F.S.A.), *Actuary,* California Public Employee Retirement System, Box 1953, Sacramento CA 95809 916/445-9039 — e 1970

Gutter, Miriam, (A.S.A.), *Assistant Vice President,* William M Mercer Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/386-7840 — e 1971

Gutterman, James, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3115 — 1979

Gutterman, Sam, (F.S.A., A.C.A.S.), *Senior Manager & Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7691 — 1975

Gwidt, Gary J, *Consultant,* Meidinger Incorporated, 3333 North Mayfair Road, Suite 307, Milwaukee WI 53222 414/258-6767 — e 1976

Gwin, Stephen, (F.S.A.), *Associate Group Actuary,* American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1622 — 1980

Gwynn, Holmes M, (A.C.A.S.), *Consulting Actuary,* 10 Hall Street, E Greenwich RI 02818 401/885-0016

Gysbers, Elsie L, (F.S.A.), *Adm Assistant - Actuarial,* Provident Alliance Life Ins, 620 Newport Center Drive, Life-AFIG, 9th Floor, Newport Beach CA 92660 714/644-8260 — 1970

H

Haak, Daniel H, (F.S.A.), *Vice President & Actuary,* Victory Life Ins Co, 300 W 8th Street, Topeka KS 66603 913/357-6151 — 1976

Haakenstad, Dale L, (F.S.A.), *Chairman & Chief Exec. Officer,* Western States Life Ins Co, Box 2907, Fargo ND 58102 701/237-5700 — e 1965

Haas, Steven J, (A.S.A.), *Actuarial Consultant,* United Auto Workers Union, Social Security Dept., 8000 East Jefferson Ave, Detroit MI 48214 313/926-5321 — e 1976

Enrolled

Haase, Carl A, (F.S.A.), 35 Nord Circle, North Oaks MN 55110 612/483-6240 1965

Haasl, Donald L, (F.S.A.), *Asst Vice President & Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 1975

Habeck, Charles, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 1972

Haberstroh, Jon A, (F.S.A.), *Vice President & Actuary,* Homeco Life Ins Co, 2401 South Memorial Drive, Appleton WI 54911 414/739-3161 1971

Hachemeister, Charles A, (F.C.A.S.), *Vice President & Actuary,* Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-8846 1969

Hackard, James C, (A.S.A.), *Assistant Actuary,* USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-5504 1980

Hackman, Patricia W, *Senior Consultant,* Peat Marwick Mitchell & Co, 1500 Walnut St, Philadelphia PA 19102 215/735-4600 e 1976

Hadigian, William, (F.S.A.), *Actuary,* The Johnson Companies, Box 8, Newtown PA 18940 215/968-4741 e 1965

Hafeman, Michael, (F.S.A.), *Director of Individual Prod,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7714 1979

Hafling, David N, (F.C.A.S.), *Actuary,* American States Ins Co, 500 North Meridan Street, Indianapolis IN 46207 317/262-6678 1979

Hagen, Donald W, (F.S.A.), *V.P., Marketing Research & Dev.,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 1977

Hagewood, William D, (A.C.A.), Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/335-9521 e 1966

Hagstrom, Dale S, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, Room 1580, New York NY 10001 212/279-7166 1980

Hahn, Joseph W, (F.S.A.), 5200 Valerie St, Bellaire TX 77401 1965

Haines, Bernard S, (A.C.A.), R.D.1 Box 90 A-1, New Freedom Road, Medford NJ 08055 609/654-4722 1966

Haire, James R, (F.S.A.), *Associate Actuary,* Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122 e 1974

Hale, Elizabeth, (A.S.A.), *Actuarial Assistant,* Fidelity & Guaranty Life Ins, 100 Light Street, Baltimore MD 21202 301/547-3910 1981

Hale, Michael A, (F.S.A.), *Vice President & Actuary,* Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto ON, Canada M4V1N7 416/923-6661 1975

Haley Jr , James B, (F.C.A.S.), *Vice President & Actuary,* Employee Benefits Insurance Co, 66 East Rosemary Street, San Jose CA 95112 408/288-6011 1965

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Haley, John J, (F.S.A.), *Consulting Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9395 — 1979

Haliburton, John A, III, (A.S.A.), *Actuarial Assistant,* Blue Cross/Blue Shield of TX, 901 South Central Expwy, Richardson TX 75080 214/669-6178 — 1979

Hall, Charles G, (A.S.A.), *Actuary,* Louisiana Legislative Auditor, State of Louisiana, Box 44397, Baton Rouge LA 70804 504/342-7130 — 1980

Hall, D. Wayne, (A.S.A.), *Assistant Actuary,* Provident Life & Accident Ins, Fountain Square, Accident Department, Chattanooga TN 37402 615/755-1869 — 1980

Hall, David A, (F.S.A.), *Associate Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4954 — 1980

Hall, E Kent, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic Bank Tower, Dallas TX 75201 214/748-5867 — e 1977

Hall, Gail A, (F.S.A.), *Assistant Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1981

Hall, Gordon M, (F.S.A.), *Vice President,* William M Mercer Ltd, 1 First Canadian Place, Box 59 A, Suite 5500, Toronto ON, Canada M5X1G3 416/868-2000 — 1976

Hall, James A., III, (F.C.A.S.), *Director,* Coopers & Lybrand, 1251 Avenue of Americas, New York NY 10020 212/536-3203 — 1975

Hall, James C, (A.S.A.), *Senior Actuarial Analyst,* Massachusetts Mutual Life Ins, Group Actuarial E-186, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

Hall, Richard L, (F.S.A.), *Manager Financial Research,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — 1977

Hall, Robert A, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2989 — 1965

Hall, Ruthann, (A.S.A.), *Senior Actuarial Associate,* Provident National Assur Co, Fountain Square, Chattanooga TN 37402 615/755-1939 — e 1979

Hall, Sherrill G, (F.S.A.), *Vice President & Assoc Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2404 — e 1969

Hallenbeck, Gary T, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 — e 1977

Hallett, Arthur L, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506 — e 1974

Halliwell, Paul D, (A.S.A., F.C.A.), *President,* Halliwell & Associates Inc, 1703 Commonwealth Bldg, 316 Fourth Ave, Pittsburgh PA 15222 412/288-0822 — e 1968

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Halloran, James J, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6652	1965
Hallstrom, Robert C, (A.C.A.S.), *Associate Actuary,* Cal-Farm Insurance Co, 1601 Exposition Blvd, Sacramento CA 95815 916/924-4000	1981
Halpern, Barry S, (F.S.A.), *Assistant Actuary,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030	1980
Halpern, Emanuel, (F.S.A.), *Asst. V.P. & Associate Actuary,* Lone Star Life Insurance Co, 11900 Preston Road, Box 35047, Dallas TX 75240 214/233-2510	1965
Halpert, Harvey, (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	1979
Halstead, Burnett, (F.S.A.), Federal Kemper Life Assur Co, Kemper Ins Building, D-3, Long Grove IL 60049 312/540-2990	e 1965
Halverson, Florinda M, (A.S.A.), *Senior Actuarial Analyst,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	1980
Halvorson, William A, (F.S.A.) [**President**], *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	e 1965
Ham, Ronald, (F.S.A.), *Associate Actuary,* Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861	1965
Hamamo, Roshdi A, (A.S.A.), *Pension Coordinator,* World Bank, 1818 H Street N.W., Washington DC 20433 202/676-1442	e 1969
Hambro, Michael J, (F.S.A.), *Associate Actuary,* Fidelity Mutual Life Ins Co, South Penn Square, Philadelphia PA 19101 215/977-8160	1979
Hamilton, Curtis D, *President,* Triad, 402 South Juniper Street, Box 2059, Escondido CA 92025 714/743-7555	e 1976
Hamilton, James C, (F.S.A.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6637	1972
Hamilton, Robert A., *Senior Consultant,* A S Hansen Inc, One William Center, Suite 1740, Tulsa OK 74172 918/587-0181	e 1980
Hamm, Donald, (F.S.A.), *Assistant Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3528	1980
Hammer, Sidney M, (A.C.A.S.), *Assistant Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/233-6400	1966
Hamrick, Jane L, (F.S.A.), *Asst Vice President & Actuary,* Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900	1979
Han, Jeong S, (A.S.A.), *Actuarial Assistant,* Sun Life Assurance of Canada, One Sun Life Executive Pk, Wellesley Hls MA 02181 617/237-6030	1981

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Hancock, Edward B, *Consulting Actuary,* Hancock Enterprises, Box 32374, Phoenix AZ 85064 1966

Hand, Gerald C, *Vice President & Chief Actuary,* Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5670 1970

Hand, Katharine M, (F.C.A.), 3556 Cornwall Dr, Lexington KY 40503 1965

Hand, William W, *President,* Hand & Associates Inc, 555 Cullen Center, Bank Building, Houston TX 77002 713/652-3102 e 1979

Handley, Thomas L, (F.S.A.), *Second V.P. & Group Actuary,* Wisconsin Life Ins Co, 709 North Segoe Road, Madison WI 53705 608/238-5841 1977

Haneberg, Ronald L, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 717 North Harwood, Dallas TX 75201 214/742-1200 e 1971

Haner, Walter J., (A.C.A.S.), *Assistant Actuary,* Continental Insurance Co, 2 Corporate Place, South, Piscataway NJ 08854 201/981-4072 1979

Hanf, Duane F, (F.S.A., M.C.A.), *Vice President & Actuary,* Johnson & Higgins, 2324 IDS Center, Minneapolis MN 55402 612/338-0681 e 1976

Hanhan, Mary Beth, (A.S.A.), *Associate Actuary,* The Wyatt Co, 100 Prospect Street, Stamford CT 06901 203/356-1220 e 1976

Hanlin, H Carey, (F.S.A.), *President,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1606 1965

Hanna, Louis B, (F.S.A.), *Chief Actuary,* Columbian Mutual Life Ins Co, One Columbian Mutual Pl, Binghamton NY 13902 607/724-2472 1970

Hannaford, Jack M, (F.S.A.), *Second V.P.& Associate Actuary,* General American Life Ins Co, 701 Market Street, St Louis MO 63166 314/843-8700 1965

Hanselmann, Jay B, (F.S.A.), *Assoc Director/Defined Benefit,* Lincoln National Pension Ins, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 1966

Hansen, Charles J, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 e 1976

Hansen, Eric Main, (A.S.A.), *Pension Consultant,* Howard Johnson & Company, 1001 SW 5th Avenue, Suite 803, Portland OR 97204 503/241-0220 1980

Hansen, Janet Cummings, *Benefit Cost Advisor,* Mobil Oil Corporation, 150 East 42nd Street, Room 837-G, New York NY 10017 212/883-3533 e 1977

Hansen, Lawrence R, (F.S.A.), *Second Vice President/Actuary,* Lincoln Liberty Life Ins Co, 113 North 11th Street, Lincoln NE 68501 402/474-1111 1979

Hansen, Paul E, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155 1979

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Hansen, Reuben G, *Manager Actuarial Reports,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3183 — 1966

Hansen, Thomas D, *Pension Actuary,* Hansen & Associates, 4801 West 110th Street, Suite 169, Overland Park KS 66211 913/383-3318 — e 1976

Hanson, H Donald, (F.C.A.S.), *Vice President & Chief Actuary,* Zurich American Ins Companies, 231 North Martingale Road, Schaumburg IL 60196 312/843-6171 — 1967

Hanson, J Ross, (F.S.A., F.C.A.), *President,* J Ross Hanson Incorporated, 1133 15th St N W, Washington DC 20005 202/785-4995 — e 1965

Hanson, Peter M, (F.S.A.), *President,* 300 Spring Building, Suite 803, Little Rock AR 72201 501/372-2869 — e 1973

Hanson, Richard L, *Actuary,* Federated Insurance Company, 129 E Broadway, Owatonna MN 55060 507/451-1320 — e 1976

Haraburda, Kent Walter, (A.S.A.), 513 Ridgeview Drive, Plano TX 75074 214/424-3090 — 1980

Harack, John, (A.C.A.S.), *Consulting Actuary,* 2429 Prospect Avenue, Evanston IL 60201 312/328-5374 — 1966

Harbertson, Dan A, (A.S.A.), *Vice President & Actuary,* American Pension Adm Inc, 1471 Shoreline Drive, Suite 111, Box 8928, Boise ID 83707 208/362-4604 — 1980

Hardcastle, Yellott F, III, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6814 — e 1978

Hardin, Milton B, (A.S.A.), 312 Orchard Street, Millis MA 02054 617/376-5068 — 1966

Hardin, Robert B, (A.S.A.), *Department Manager,* Standard Insurance Co, Box 711, Portland OR 97207 503/227-8694 — 1979

Harding, Carol S, (A.S.A.), *Assistant Actuary,* McCready & Keene Inc, 8041 Knue Road, Indianapolis IN 46250 317/849-4333 — 1979

Harding, George W, (F.S.A.), *Senior Vice President/Actuary,* University Life Ins Co, Box 68192, Indianapolis IN 46268 317/871-4341 — 1966

Harding, John H, (F.S.A.), *Senior V.P. & Chief Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3520 — 1965

Harding, John W, (F.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7822 — 1979

Harding, Keith J, (A.S.A.), *Vice President & Gen Manager,* Royal Insurance Co Ltd, 55 Yonge Street, Toronto ON, Canada M5E1J4 416/366-7511 — 1976

Harding, Thomas C, (A.S.A.), *Associate Actuary,* American Family Life Assurance Co of Columbus, Box 1459, Columbus GA 31999 404/323-3431 — 1979

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Hardison, Joe W, (F.S.A.), *Vice President & Actuary,* Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5682 1966

Hardy, Howard R, (F.C.A.S.), *2nd Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6596 1972

Hardy, Thomas E, (A.S.A.), *Actuarial Associate,* John Hancock Mutual Life Ins, Box 111, Boston MA 02117 617/421-2164 1980

Harker, Carlton, (F.S.A.), *Senior Vice President/Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991 e 1965

Harkness, Paul T, Jr, (F.S.A.), 8 Sargent Street, Ellsworth ME 04605 1965

Harland, H Edward, (F.S.A.), *Senior V.P.Corporate Resources,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-9423 1966

Harlin, James L, (F.S.A.), *Vice President & Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 1979

Harms, Dennis E, (A.S.A.), American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/752-6046 1979

Harootunian, Charles J, *Asst V.P., Pension Adm Services,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 e 1976

Harper, Alfred B, (F.S.A.), *Actuary,* The Renaissance Group Ltd, P.O. Box 4430, Portsmouth NH 03801 603/431-3566 1966

Harper, Jeffrey C, (F.S.A.), Tillinghast Nelson & Warren, 815 South Main, IBM Building Suite 130, Jacksonville FL 32207 904/398-5661 1979

Harrell, David E, *President,* Erisa Compliance Systems Inc, 1016 Oak Street, Jacksonville FL 32204 e 1976

Harrigan, Harold F, (F.S.A.), 711 A Heritage Village, Southbury CT 06488 1965

Harrington, Donald P, (F.S.A.), *Dir Benefits Planning/Analysis,* Amer Telephone & Telegraph Co, 1776 On the Green, Room 485A58, Morristown NJ 07960 201/540-6650 e 1967

Harrington, Jan R, (A.S.A., M.C.A.), *Reviewing Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1978

Harrington, Rebecca, (F.S.A.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7854 1979

Harris, Bertha L, (F.S.A.), *Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3829 1965

Harris, Daniel S, (A.S.A.), *Manager,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1966

Harris, David L, *Consulting Actuary,* Employee Benefits Inc, 8740 N Kendall Drive, Suite 218, Miami FL 33176 305/279-3535 e 1976

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	Enrolled
Harris, Kenneth I, (A.S.A.), *Principal,* Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5230	e 1976
Harris, Ronald G, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644	1981
Harris, Samuel D, (A.S.A.), *Associate Actuary,* Meidinger Incorporated, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1979
Harris, Seymour H, (F.S.A., F.C.A.), 18002-134th, Sun City AZ 85375	e 1965
Harris, Timothy F, (F.S.A.), *Vice President & Actuary,* The Reliable Life Ins Co, 231 West Lockwood Avenue, St Louis MO 63119 314/968-4900	1977
Harris, Timothy Joseph, *Senior Consultant,* Prudential Insurance Company, 5757 Wilshire Blvd., Los Angeles CA 90036 213/857-4413	e 1981
Harrison, Graham A, (F.S.A.), *Consulting Actuary,* Johnson & Higgins, Three Girard Plaza, Philadelphia PA 19102 215/569-1600	e 1979
Harrison, James C, (F.S.A., A.C.A.), *Vice President & Chief Actuary,* Atlanta Life Ins Co, 100 Auburn Avenue, NE, Atlanta GA 30303 404/659-2100	1968
Harrison, R Scott, *President,* Polycomp Financial Services, 6301 Owensmouth Avenue, Woodland Hill CA 91367	e 1976
Harrison, Richard W., (A.S.A.), *Director Electronic Systems,* State Farm Life Ins Co, One State Farm Plaza, B-2, Bloomington IL 61701 309/662-6066	1980
Harrold, David A, (A.S.A.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3946	1979
Harrold, Steven A, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 55 Corporate Woods, #260, 9300 West 110th Street, Overland Park KS 66210 913/381-6677	e 1972
Hart, Paul C, (F.S.A.), *Vice President & Actuary,* Management Compensation Group, Northwest Incorporated, 4640 SW Macadam Avenue, Portland OR 97201 503/226-1421	e 1971
Hart, W Van Buren Jr, (F.C.A.S.), 54 Fisk Dr, Newington CT 06111 203/666-4742	1965
Harthorn, Don L, *Consultant,* The Wyatt Co, 200 First National Bldg, Detroit MI 48236 313/961-5485	e 1979
Hartman, David G, (F.C.A.S.), *Vice President & Actuary,* Chubb Group of Ins Companies, 51 John F Kennedy Pkwy, Short Hills NJ 07078 201/467-6342	1972
Hartman, Gerald R, (F.C.A.S.), *Consulting Actuary,* 3 Merion Road, Merion PA 19066 215/787-8155	1968
Hartman, Thomas K, (F.S.A., F.C.A.), *Consulting Actuary,* Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335	e 1980

Enrolled

Hartman, Willard A, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1966

Hartmann, Jeffrey F, (F.S.A., A.C.A.), *Vice President,* Lawrence Mitchell & Associates, 13400 Riverside Drive, Sherman Oaks CA 91423 213/907-6800 — e 1975

Hartnedy, John A, (F.S.A.), *Senior V.P. And Chief Actuary,* National Investors Life Ins, P.O. Box 3668, Little Rock AR 72203 501/376-3261 — e 1969

Hartt, Bernard E, (F.S.A., A.C.A.), *Manager,* Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5259 — e 1977

Hartwell, Maurice, 759 Maple Drive, Frankfort IN 46041 — 1968

Hartwell, Ward J, 10601 Cedar Island Road, Union Lake MI 48085 — e 1965

Harvey, Robert, (F.S.A.), 56 Midwood Terrace, Madison NJ 07940 — 1965

Harwayne, Frank, (F.C.A.S.), *Vice President & Director,* National Council on Comp Ins, One Penn Plaza, New York NY 10019 212/560-1040 — 1965

Hasbrouck, Ralph J, (F.S.A.), 5 Riverside Dr, Apt. 910, Binghamton NY 13905 607/722-6674 — 1965

Haseltine, Douglas S, (F.C.A.S.), Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1975

Haskins, Charles R, (F.S.A.), *Vice President & Actuary,* Amoco Life Ins Co, 306 South 15th Street, Omaha NE 68102 402/344-4500 — 1978

Haslett, Sandra A, Karel & Associates Ltd, 633 Skokie Blvd, Northbrook IL 60062 312/564-5655 — e 1977

Hasselmeier, A G, (A.S.A.), *Vice President & Chief Actuary,* The Continuum Company Inc, 3429 Executive Center Dr, Austin TX 78731 512/345-5700 — 1979

Hatch, Gerald A, (A.S.A.), *Actuarial Tech Coordinator,* John Hancock Mutual Life Ins, John Hancock Pl, Special Services T-14, Boston MA 02117 617/421-2545 — 1979

Hatfield, Robert W, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7506 — 1979

Haugh, Charles J, (F.C.A.S.), 1028 Farmington Avenue, West Hartford CT 06107 — 1965

Hauke, William V, (F.S.A.), *Vice President,* United Chambers Trust Admn Inc, 621 E Butterfield Road, Suite 210, Lombard IL 60148 312/960-4120 — 1965

Hauser, Frederick P, (F.S.A.), *Vice President & Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5096 — 1968

Hauser, Harold, (F.S.A.), *Vice President & Actuary,* Fred. S James & Company, 830 Morris Turnpike, Short Hills NJ 07078 201/467-1500 — e 1965

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Enrolled

Haver, Robert W, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500 — e 1968

Hawke, James S., (A.S.A.), *Actuarial Assistant,* Lewis & Ellis Incorporated, 7540 L B J Freeway, Suite 634, Dallas TX 75251 214/661-9047 — 1980

Hawkins, George K, Jr, (F.S.A.), *Second V.P. & Group Actuary,* Shenandoah Life Ins Co, Box 12847, Roanoke VA 24029 703/345-6711 — 1975

Hawkins, Gilbert Eugene, (F.S.A.), *Consulting Actuary,* G Eugene Hawkins Consulting Actuaries, Box 5782, Richardson TX 75080 214/234-4764 — e 1966

Hawkins, Joseph D, Southwest Ins Consultants, 5520 LBJ Freeway, Suite 200, Dallas TX 75240 214/934-3332 — 1970

Hawley, Douglas N, (F.S.A.), *Associate Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Boulevard, Los Angeles CA 90054 213/381-8011 — 1978

Hawn, Jerry M, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1970

Haya, Avner, (F.S.A.), *Manager,* Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000 — e 1965

Hayataka, Hiro, (A.S.A.), *Vice President & Actuary,* George Washington Life Ins Co, 8059 Arlington Expressway, Jacksonville FL 32211 904/725-8231 — 1966

Hayden, Virgil O, (F.S.A.), *Senior V.P. & Chief Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8331 — e 1965

Hayer, Harry W, *Actuarial Consultant,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840 — e 1976

Hayes, Mark D, (F.S.A.), *Assistant Group Actuary,* Sun Life Assurance of Canada, Box 4150 Station A, Toronto ON, Canada M5W2C9 416/869-6978 — 1981

Hayes, Rea B, (F.S.A.), 5550 East Galbraith Road, Cincinnati OH 45236 513/984-4939 — 1965

Hayne, Roger M, (A.C.A.S.), *Assistant Actuary,* Milliman & Robertson Inc, 251 S Lake Avenue, Suite 400, Pasadena CA 91101 213/577-1144 — 1980

Haynes, Garry L, (A.S.A., M.C.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, Suite 2200, New York NY 10001 212/279-4400 — e 1980

Hays, Michael D, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1979

Hazam, William J, (F.C.A.S.), *Actuary,* Independent Actuarial Serv Inc, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 — 1965

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Enrolled

Hazelcorn, Abraham, (F.S.A., F.C.A.), *President,* American Mayflower Life Ins, 342 Madison Avenue, New York NY 10017 212/949-9090 — e 1965

Hazlett, Glen A, (A.S.A.), *Senior Actuarial Assistant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2772 — e 1981

Hazlett, Richard F S, (F.S.A., F.C.A.), 54 Daniel Drive, Box 42, Ss #3, Fredericton NB, Canada E3B5W9 506/455-6195 — e 1965

Head, Alden L, (F.S.A.), *Chief Actuary,* Church Life Ins Corporation, 800 Second Avenue, New York NY 10017 212/661-6700 — e 1968

Head, Glenn O, (F.S.A., A.C.A.S.), *Chairman & Treasurer,* First Investors Consolidated Corp, 120 Wall Street, New York NY 10005 212/825-7911 — 1965

Head, Thomas F, (A.C.A.S.), *Vice President & Chief Actuary,* Equitable General Insurance Co, One Equitable General Pl, Fort Worth TX 76151 817/731-4381 — 1971

Healey, Ralph J, (F.S.A.), Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422 — e 1966

Healy, David H, (F.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 — e 1979

Healy, Michael P, (F.S.A.), Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400 — 1980

Hearn, Vincent W, (A.C.A.S.), *Associate Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6743 — 1972

Hearst, John E, (F.S.A.), Huggins & Co Inc, 229 S 18th Street, Philadelphia PA 19103 215/875-2488 — e 1965

Heaston, Gary A, (F.S.A.), *Actuary,* William M Mercer Inc, 300 North Charles St., Baltimore MD 21201 301/685-6688 — e 1977

Heath, Roger R, (F.S.A.), Tillinghast Nelson & Warren, IBM Bldg Suite 130, 815 South Main Street, Jacksonville FL 32207 904/398-5661 — 1979

Heau, Thomas, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Group Pension Office, Florham Park NJ 07932 201/966-3438 — e 1979

Heavilin, David C, (A.S.A.), *Assistant Actuary,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 — 1979

Hebel, George J, (A.S.A.), *Actuarial Assistant,* Scor Re Life Ins Company, 500 E John Carpenter Fwy, Irving TX 75222 214/659-5955 — 1980

Hecht, David C, (A.S.A.), *Associate Actuary,* Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8784 — e 1966

Heckman, John F, (F.S.A.), 3 Fencove Court, Old Saybrook CT 06475 — 1965

Heckman, Philip E, (A.C.A.S.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6927 — 1979

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Enrolled

Hedford, Thomas O, (F.S.A.), PHA Life Insurance Co, 111 SW Columbia Street, Portland OR 97207 503/221-6700 — e 1971

Hedin, Elmer R, 640 Memory Court SE, Olympia WA 98503 206/456-2104 — 1970

Heeb, Roland K, (A.S.A.), *Manager, Group Underwriting,* Eaton Bay Financial Services, 1235 Bay Street, Toronto ON, Canada M2H2P9 416/928-0611 — 1979

Heer, E. Leroy, (F.C.A.S.), *Vice President & Corp Actuary,* W R Berkley Corporation, 99 River Road, Cos Cob CT 06807 203/629-2880 — 1969

Hegarty, George F, *Actuary,* Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440 — e 1971

Heibert, Ronald Gene, (A.S.A.), *Actuarial Specialist,* Union Central Life Ins Co, Mill & Way Cross, Box 179, Cincinnati OH 45201 513/595-2454 — 1980

Heider, Michael J, (F.S.A.), *Actuary,* Farm Family Life Ins Co, Box 656, Albany NY 12201 518/436-9751 — 1978

Heidorn, Frederick N, (A.S.A.), *Manager,* Peat Marwick Mitchell & Co, 555 S Flower Street, Los Angeles CA 90071 213/972-4000 — e 1980

Heidorn, Howard W., Jr., (A.S.A.), *Assistant Actuary,* Constitution Life Ins Co, 325 West Touhy Avenue, Park Ridge IL 60068 312/825-0900 — 1980

Heilman, Arvin L, (F.S.A.), *Vice President,* William M Mercer Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050 — e 1972

Heindel, Stephen, (A.S.A.), *Senior Actuarial Manager,* A S Hansen Inc, 2330 Energy Center One, 717 17th Street, Denver CO 80202 303/825-7641 — e 1979

Heintzberger, Edward H, (F.S.A., M.C.A.), *Actuary,* The Wyatt Co, 111 S.W. Columbia, Portland OR 97201 503/241-8307 — e 1978

Heintzberger, Henry J, (A.S.A.), Heintzberger & Associates, 519 Alhambra Road, San Mateo CA 94402 415/348-0258 — 1966

Heitzman, Robert E, Jr, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1976

Hekman, Paul A, (F.S.A.), *Actuary,* Northern National Life Ins Co, 1022 Divide Avenue, Bismarck ND 58501 701/223-6444 — 1979

Held, Herbert Eugene, (F.S.A.), Connecticut General Life Ins, 7616 LBJ Freeway, Suite 626, Dallas TX 75251 214/783-0327 — 1978

Helfgott, Leonard K, (F.S.A.), *Assistant Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3528 — 1979

Heller, Michael, (F.S.A.), *Associate Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1977

Hellman, Gabriel M, (A.S.A., F.C.A.), *President & Actuary,* GMH Actuarial Consultants Inc, 75 Rockefeller Plaza, New York NY 10019 212/484-6952 — e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Helms, Richard L, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5493 e 1977

Helms, Roger A, (A.S.A.), *Manager of Policy Forms,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1975

Helphand, Ben J, (F.S.A.), 1321 Keel Drive, Newport Beach CA 92625 714/549-9659 1965

Heltman, Robert C, *Actuarial Staff Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4208 1968

Helwig, Dawn E, (F.S.A.), *Actuarial Assistant,* Combined Ins Co of America, 707 Skokie Blvd, Northbrook IL 60062 312/564-8000 1980

Hemker, Bernard L, Midwest Pension Actuaries Inc, 25882 Orchard Lake Road, Suite 200, Farmngtn Hils MI 48018 313/478-3220 e 1978

Hemme, Rex D, (F.S.A.), *Actuary,* Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002 713/658-8451 1979

Hemphill, Aaron Grant, III, (F.S.A.), *Associate Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1978

Hemrich, Robert F, 1616 Hinson Street, Las Vegas NV 89102 e 1970

Hemstead, Robert J, (F.S.A., F.C.A.S.), *Assistant Manager, Life Systems,* SAFECO Life Ins Co, SAFECO Plaza, Seattle WA 98185 206/545-5274 1975

Hendee, Peter G, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5246 e 1981

Henderson, Douglas M, (A.S.A.), *Manager,* Coopers & Lybrand, 1200 Equitable Bldg, Atlanta GA 30303 404/658-1000 e 1976

Henderson, Robert F., *Senior Consultant,* Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102 e 1980

Hendrickson, Alton P, (A.S.A.), *Consulting Actuary,* Hendrickson & Bird Inc, 1820 11th Avenue, Helena MT 59601 406/442-5141 e 1976

Henkes, Joseph P., (A.C.A.S.), *Vice President & Actuary,* Western Employers Insurance, 515 N Cabrillo Park Drive, Santa Ana CA 92702 1980

Henne, Richard E, 479 Larchlea, Birmingham MI 48009 1965

Hennessy, Mary E Rowland, (F.C.A.S.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 609/546-6450 1980

Henningsen, Victor E, (F.S.A.), 6019 N Berkeley Blvd, Milwaukee WI 53217 1965

Hennington, Howard H, (F.S.A.), 50 North Porchuck Road, Greenwich CT 06830 203/869-8018 e 1965

Henry, Dennis R, (F.C.A.S.), *Associate Actuary,* General Accident Fire & Life, 414 Walnut Street, Philadelphia PA 19105 215/625-1423 1980

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Henry, Russell, (F.S.A.), *Vice President, Group Actuary,* Pan-American Life Ins Co, 601 Poydras Street, New Orleans LA 70130 504/566-3315 — e 1966

Henry, Walter P, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Xerox Centre, 55 West Monroe, Chicago IL 60603 312/332-2285 — e 1966

Hepokoski, Peter, (F.S.A.), *Group Actuary - Health Ins,* Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5427 — 1974

Herbert, Robert, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-5578 — 1973

Herchenroether, Richard, (A.S.A.), *Actuary,* Mockenhaupt Associates, Suite 1200, 14 Wood Street, Pittsburgh PA 15222 412/261-4060 — e 1979

Herder, John, (F.C.A.S.), *Senior Actuarial Assistant,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6796 — 1980

Herget, R. Thomas, (A.S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4798 — 1980

Herington, Dohn R., (A.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1981

Herman, F Lee, 203 Ivanhoe Way, Bloomington IL 61701 309/662-3964 — 1966

Herman, Sanford B, (F.S.A.), *Associate Actuary,* Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8674 — e 1979

Herman, Steven C., (A.C.A.S.), *Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6782 — 1979

Hermann, John A, (F.S.A.), *Assistant Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-2193 — e 1975

Hermes, Thomas M, (F.C.A.S.), *Vice President & Actuary,* Independent Actuarial Serv Inc, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 — 1977

Herrington, J Alan, (F.S.A.), *Group Actuary,* Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5191 — 1979

Hertel, Gary W, (F.S.A.), *Vice President & Corp Actuary,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 — e 1979

Hertz, Douglas N, (F.S.A.), *Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Herzfeld, John, (F.C.A.S.), *Actuarial Manager,* American Mutual Insurance Co, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000 — 1979

Herzog, Austin L, *Actuary,* EBASCO Risk Management, 2 World Trade Center, New York NY 10048 212/839-1377 — e 1976

Hess, Albert L, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — e 1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Hess, Mason E, (A.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1970
Hess, Morton B, (F.S.A.), *Supervising Actuary,* New York Dept of Civil Service, State Campus, Building One, Albany NY 12239 518/457-3223	1968
Hess, Robert J, (A.S.A.), *Chief Actuary,* Halliwell & Associates Inc, 1703 Commonwealth Bldg, Pittsburgh PA 15222 412/288-0822	e 1966
Hester, Richard S, Sr, (F.S.A.), *Vice President & Actuary,* T J Kowalchuk Associates Inc, 50 Broad Street, New York NY 10004 212/344-1400	e 1965
Hettger, Henry J, 45 27 23rd Ave North, St Petersburg FL 33317	1967
Heuer, Wayne F, (A.S.A.), *Assistant Actuary,* Pan-American Life Ins Co, Box 60219, New Orleans LA 70160 504/566-3445	1979
Hevert, William T, 1351 Bayshore Drive, Fort Pierce FL 33450	1966
Hewitt, Charles C, Jr., (F.C.A.S.), *President,* Metropolitan Reinsurance Co, 125 Maiden Lane, Suite 1200, New York NY 10038 212/908-6901	1965
Hewitt, David L, (F.C.A.), *Vice President,* Huggins & Co Inc, 229 So. 18th St., 5th Floor, Philadelphia PA 19103 215/893-0270	e 1965
Hewitt, John E, (F.S.A.), *Vice President-Reinsurance,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2410	1967
Heyde, Ernest R, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10033 212/578-3761	e 1965
Hezzelwood, William L, (F.S.A.), *Assistant Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3117	1977
Hiatt, Charles E, *President, Mgr., Director,* T H C Management Limited, 18453 Wakecrest Drive, Malibu CA 90265 213/454-8893	e 1968
Hibberd, William J, (F.C.A.S.), *Assistant Actuary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1981
Hickey, John C, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	1976
Hickman, Herbert W, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6669	1965
Hickman, James C, (F.S.A., A.C.A.S.), *Professor,* University of Wisconsin, 1155 Observatory Drive, Madison WI 53706 608/262-1893	e 1965
Hickman, S Martin, (F.S.A.), *President,* Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-2500	1965
Higgins, Barbara, (F.C.A.S.), *Actuary and Manager,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6746	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Higgins, Edward A, (A.S.A.), *Manager of Competition Service,* National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3530 — 1966

Hightower, Edwin E, (F.S.A.), *Vice President & Actuary,* Govnt Personnel Mutual Life, Box 32266, San Antonio TX 78284 512/341-6161 — 1975

Higley, David L, (F.S.A.), *Assistant Actuary,* Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000 — 1979

Higley, Thomas D, (F.S.A.), *Assistant Actuary,* Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122 — 1979

Hilbrink, David A, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6170 — 1981

Hildenbrand, Stephen G, (F.S.A.), *Asst Vice President & Actuary,* Harleysville Life Ins Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5216 — 1980

Hill, Charles A, Jr, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Hill, E Howard, (F.C.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — c 1966

Hill, Edward T, (F.S.A.), *Senior Vice President,* North American Life Assur Co, 105 Adelaide Street, West, Toronto ON, Canada M5H1R1 416/362-6011 — 1968

Hill, Edwin E, (A.S.A.), 263M E Sierra Madre Blvd, Sierra Madre CA 91024 213/355-6624 — 1966

Hill, George L, (F.S.A.), *Actuarial Vice President,* Savings Bank Life Ins Council, 120 Tremont Street, Boston MA 02108 617/482-3180 — 1965

Hill, Howard W, *Actuary,* Lincoln Income Life Ins Co, Box 32050, Louisville KY 40232 502/459-5650 — 1970

Hill, J Stanley, (F.S.A.), 70 Spruce Street, Mahtomedi MN 55115 612/426-2508 — 1965

Hill, Mark W, (F.S.A.), 56 Buckingham St, Manchester CT 06040 — 1965

Hill, Michael R, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1979

Hill, Norman E, (F.S.A.), *Partner,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100 — 1965

Hill, Richard W, (F.S.A.), *Senior Vice President,* Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5055 — 1965

Hill, Robert P, (F.S.A.), *President North Central Oper.,* Prudential Insurance Company, Box 1143, Minneapolis MN 55440 612/374-8200 — 1970

Hill, Walter C, (F.S.A.), 128 Elm Ave, Hackensack NJ 07601 — 1965

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Hillhouse, James, (A.S.A.), *President & C.E.O.*, TA Associates, Box 439, Toronto Dominion Center, Toronto ON, Canada M5K1M3 416/361-6939 e 1971

Hillhouse, Jerry A, (F.C.A.S.), *Actuary*, State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2067 1966

Hilliard, Clarence P, (A.S.A.), *Dir of Pension Administration*, Provident National Assur Co, Fountain Square, Chattanooga TN 37402 615/755-1610 e 1976

Hillman, James L, (F.S.A.), *Assistant Vice President*, Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/565-6074 e 1976

Hinchliff, Timothy A, (F.S.A.), *Associate Actuary*, Equitable Life Ins Co of Iowa, 604 Locust Street, Des Moines IA 50306 515/245-6727 1971

Hine, Cecily A, (A.C.A.S.), *Actuary*, Independent Actuarial Serv Inc, 100 N Central Expressway, Suite 904, Richardson TX 75080 214/234-3221 1979

Hineman, Harry, (A.C.A.), *President*, Halo Incorporated, 10457 Orchard Park, Indianapolis IN 46280 317/846-2163 1966

Hinkle, Alan F, (F.S.A.), *Assistant Actuary*, Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 1979

Hinkle, Timothy C, (F.S.A.), *Actuary*, Connecticut General Life Ins, Hartford CT 06152 203/726-8027 1972

Hinrichs, Peter A, (F.S.A.), *Second Vice President-Group*, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2357 1970

Hinsch, William P, (A.C.A.), *Consultant*, 823 Fabulous, San Antonio TX 78216 512/344-2825 1966

Hinsdale, Kenneth P, (F.S.A.), *Senior Vice President/Actuary*, Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2430 e 1965

Hintz, Gregory William, (A.S.A.), *Actuarial Assistant*, Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-2006 1981

Hippen, David J, (A.S.A.), *Market Conduct Examiner*, State of Utah Ins Dept, 326 South 5th East, Salt Lake UT 84102 801/533-7921 1980

Hirko, George E, (A.S.A.), *Associate Actuary*, Security Mutual Life Ins of NY, Court House Square, Binghamton NY 13902 607/723-3551 1980

Hirsch, Jay D, (F.S.A.), *Consultant*, A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9837 e 1977

Hirst, Brian L, (F.S.A.), *Assistant V.P. & Assoc Actuary*, State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 1979

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Enrolled

Ho, Yang, (A.S.A.), *Manager of Health Ins Research,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 1981

Hobart, Gary P, (A.C.A.S.), *Actuary,* Massachusetts Rating Bureaus, 40 Broad Street, Boston MA 02109 617/542-5080 1979

Hobbs, Edward J, (F.C.A.S.), *President,* Security Insurance Group, Box 420, Hartford CT 06141 203/674-6600 1965

Hoch, Ira J, (F.S.A.), *Associate Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 1977

Hochheiser, Myron, (F.S.A.), *Director of Actuarial Research,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3209 e 1966

Hodes, Douglas M, (F.S.A.), Hewitt Associates, 600 Third Avenue, New York NY 10010 212/986-3350 1980

Hodges, H. G., *Senior Vice President,* Philadelphia Life Ins Co, Park Tower North, Box 2465, Houston TX 77001 713/871-4942 e 1976

Hodovick, Joseph, (A.S.A.), *Consulting Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 e 1968

Hoeffner, Stephen J Jr, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/758-9700 1981

Hoffart, John L, (F.S.A.), *Assistant Actuary,* Transamerica Life & Annuity Co, Box 54178, Los Angeles CA 90054 213/742-3070 e 1965

Hoffman, Earl L, (F.S.A.), *Associate Actuary,* Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5469 1979

Hoffman, Richard H, (F.S.A.), *Chief Actuary,* Office of Personnel Management, Office of the Actuary, 1900 E Street, NW Rm #4303, Washington DC 20415 201/447-5843 1965

Hoffman, Timothy J, (F.S.A.), *Actuary,* Farm Bureau Life Ins Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5760 1979

Hoffmann, Arnold John, (A.S.A.), *Actuarial Assistant,* William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1382 1981

Hoffmann, Dennis E, (F.C.A.S.), *Vice President & Gen. Manager,* John Deere Insurance Company, 34th Avenue & 80th Street, Moline IL 61265 309/322-0677 1974

Hofmann, Helen, (F.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 4444 Lawrence Avenue, Chicago IL 60630 312/777-7000 e 1981

Hogan, Francis X, (A.S.A.), *Senior Pensions Officer,* International Monetary Fund, 700 19th Street, NW, Room 6-320, Washington DC 20431 202/477-3101 e 1970

Hogan, Frank J, *Consultant,* Mutual of Omaha Insurance Co, Dodge at 33rd Street, Omaha NE 68131 402/342-7600 1970

Hogan, Joseph J, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7957 1981

Hogeman, George L, (F.S.A.), 22 Red Coat Lane, Greenwich CT 06830 e 1965

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Enrolled

Hogue, J Richard, (F.S.A.), 2714 Pico Blvd, Suite 300, Santa Monica CA 90405 213/452-4074 e 1975

Hogue, Peggy M, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 1200 Equitable Building, Atlanta GA 30080 404/658-1000 1980

Hogue, Robert D, (F.S.A.), *Senior Vice President,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 e 1972

Hohaus, Reinhard A, (F.S.A.), Box 445, Greens Farms CT 06436 203/227-2323 1965

Hohertz, Robert D, (F.S.A.), *Second V.P. And Assoc Actuary,* General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0674 1969

Holcombe, Shepherd M, (F.S.A., F.C.A.), *President,* Hooker & Holcombe Inc, 65 La Salle Road, West Hartford CT 06107 203/521-8400 e 1965

Holcombe, Willis C, (A.S.A.), *Vice President,* Alexander & Alexander Inc, 3565 Piedmont Road, NE, Atlanta GA 30305 404/261-3400 e 1976

Holland, Daniel J, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 e 1976

Holland, David M, (F.S.A.), *Senior Vice President,* Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/934-5665 1973

Holliday, Bob, (A.S.A.), *Assistant Actuary,* Reserve Life Ins Co, 403 South Akard, Dallas TX 75202 214/670-9700 1979

Hollman, Stuart L, (A.S.A.), *Actuarial Assistant,* Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122 1979

Hollobon, Anthony L, (F.S.A.), *Actuary,* Life Ins Co of the Northwest, Box 2907, Terminal Annex, Spokane WA 99220 509/747-2124 e 1972

Holloway, Kirby W, Jr, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000 1965

Holloway, Robin G, (F.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 e 1966

Holm, Charles E, *President,* Actuarial & Benefits Consultants Inc, 7200 S France Ave, Ste 337, Minneapolis MN 55435 612/835-0600 e 1976

Holm, Thomas J, (A.S.A.), *Advanced Actuarial Analyst,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155 1980

Holmberg, Ronald K, *Executive Vice President,* Combined Ins Co of America, 707 Combined Centre, Northbrook IL 60062 312/564-8000 1966

Holmes, Al F, Jr., *Senior Actuary,* Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/821-3957 e 1968

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Enrolled

Holmes, Robert P, (A.S.A.), *Second Vice President,* Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441 1966

Holmes, Wendell H, *Vice President,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0340 e 1976

Holmes, William M, (F.S.A.), *Vice President & Actuary,* Covenant Life Ins Co, 99 Woodland Street, Box 1169, Hartford CT 06101 203/249-9341 1979

Holoff, Richard L, (F.S.A.), William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0425 e 1975

Holsten, Fred H, (F.S.A.), 28 Laurel Drive, Little Silver NJ 07739 201/741-3388 1965

Holt, William T, (F.C.A.S.), *Vice President,* Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600 1970

Homans, Ronald L, (F.S.A.), *Asst V.P.& Assoc Group Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1760 1978

Homza, Joseph, *Actuary,* Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400 e 1976

Honebein, Carlton W, (F.C.A.S.), *Senior Vice President/Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2813 1968

Honkomp, Robert J, (A.S.A.), *Lecturer, Quantitative Methods,* Xavier University, Victory Parkway, Cincinnati OH 45207 513/922-3752 1979

Hoog, Gerald H, (A.S.A.), *Senior Actuarial Assistant,* General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0744 1979

Hook, John F, (F.S.A.), *Senior Vice President,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2809 1965

Hooker, Russell O, (F.S.A., F.C.A.S.), *Vice President & Treasurer,* Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400 e 1965

Hoop, William L, (F.S.A.), *Senior Vice President/Actuary,* American Bankers Life Assur Co, 600 Brickell Avenue, Miami FL 33131 305/592-1100 1966

Hooshagen, Jeanne M, *Consulting Actuary,* 38 N Pennsylvania Street, Ober Bldg, Suite 422, Indianapolis IN 46204 317/546-8400 e 1966

Hope, Francis J, (F.C.A.S.), 46-F Edstrom Road, Marlborough CT 06447 203/547-5000 1965

Hope, Thomas H, (A.S.A.), *Consultant,* A S Hansen Inc, 711 Louisiana Pennzoil, Houston TX 77002 713/228-7591 e 1971

Hopkins, Harry V, *President,* General Pension Planning Corp, 5045 N Main Street, Dayton OH 45415 513/276-3909 e 1976

Hopper, Loyd, (A.S.A.), Box 648, Tucson AZ 85702 602/743-7432 e 1971

Enrolled

Hopper, Monte J, (A.S.A.), *Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — e 1969

Hopson, James R., (F.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Minneapolis MN 55420 612/854-1155 — e 1967

Horbatt, William R, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Group Credit Ins Oper, Prudential Plaza, Newark NJ 07101 201/877-5767 — 1979

Horein, James R, (F.S.A.), *Second Vice President,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 — 1971

Horman, David M, (F.S.A.), *Vice President-Group Marketing,* Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo ON, Canada 519/888-5338 — e 1976

Horn, Dwain R, *Vice President,* Mammel Olson & Associates, 9110 W Dodge Rd, Omaha NE 68114 402/397-7000 — e 1976

Horn, Randall C, (F.S.A.), *Second V.P. & Assoc Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2206 — 1979

Horn, Richard G, (F.S.A.), *Executive Vice President,* Security Life of Denver, Security Life Bldg, Denver CO 80202 303/534-1861 — 1965

Horn, Richard J, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3020 — 1977

Horning, John W, (A.S.A.), *Actuary,* Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8841 — 1980

Horowitz, Bertram A, (A.C.A.S.), *Supervising Casualty Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-8172 — 1980

Horowitz, Mark D, (A.S.A.), *Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/357-9000 — 1979

Horowitz, Milton, (A.C.A.S.), 625 Gramation Avenue, Mt Vernon NY 10550 — 1966

Horst, Barbara B, (F.S.A.), *Associate Group Actuary,* Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5666 — 1979

Hosken, Daniel S, *Operations Manager,* Compensation & Capital Inc, 125 South Wacker Drive, Suite 3101, Chicago IL 60606 312/234-9050 — e 1976

Hoskins, James E, (F.S.A.), 5 Highland St Apt A-2, West Hartford CT 06119 — 1965

Hoskins, Robert H, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-6182 — 1965

Hoskins, Walter H, (A.S.A.), *Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 — 1981

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Enrolled

Hosseini, A Rana, (A.S.A.), *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2435 — e 1979

Hotz, G Stephen, (A.S.A.), *Consultant,* Friedler Butler & Grayson Inc, 1013 1st NBC Building, New Orleans LA 70112 504/522-7021 — e 1976

Houck, Kenneth J, *Associate Actuary,* Herget & Company Inc, 204 E Lombard Street, Baltimore MD 21202 301/539-3500 — e 1981

Hough, Paul E, (F.C.A.S.), *Vice President & Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2804 — 1976

Houghton, Anthony J, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 — e 1965

Houle, Remi, (F.S.A.), *Actuary,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-5852 — 1976

House, Sherwood G, (F.S.A.), *Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, A-213, Hartford CT 06156 203/273-6981 — e 1966

Houseman, Raymond F, (F.S.A., F.C.A.), 3800 Southwestern Blvd., Dallas TX 75225 — e 1965

Houser, Robert N, (F.S.A.), *President & Chief Exec Officer,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5234 — 1965

Housholder, P James, (F.S.A.), *Actuary,* General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060 — 1976

Houston, Ivan J, (A.C.A.), *Chairman & Chief Exec. Officer,* Golden State Mutual Life Ins, 1999 W Adams Blvd, Los Angeles CA 90018 213/731-1131 — 1966

Howard, Robert C, *Vice President & Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 — e 1976

Howard, William M, (A.C.A.), *Professor,* University of Florida, Box 14471 Univ. Station, Gainesville FL 32604 904/372-7077 — e 1968

Howard, Willis B, Jr, (F.S.A.), *Second V.P. & Assoc Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2402 — 1972

Howarth, J. I., (A.S.A.), *Assistant Actuary,* Nationwide Life Insurance Co, 389 East North Broadway, Columbus OH 43214 614/227-5506 — 1981

Howatt, F Frank, 7210 SE Clay Street, Portland OR 97215 — 1970

Howe, Jay, *Pension Actuary,* National Associates Inc, 1620 Plaza 600 Bldg, Seattle WA 98101 206/622-0285 — e 1976

Howe, Kent P, (A.S.A., F.C.A.), The Wyatt Co, 7900 Xerxes Ave S, Minneapolis MN 55431 612/835-5435 — e 1967

Howell, Charles Joseph, *Assistant Vice President,* Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/292-1900 — e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Howell, John F, (F.S.A.), *Senior Vice President,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1602 e 1966

Hoy, Michael D, (F.S.A.), *Pension Actuary,* Philadelphia Life Ins Co, 1700 Montgomery St, San Francisco CA 94111 415/981-2760 e 1974

Hoylman, Douglas J, (F.C.A.S.), *Associate Actuary,* Government Employees Ins Co, Geico Plaza, Planning Research (2-T), Washington DC 20076 301/986-2936 1979

Hoyt, Mark S., (F.S.A., A.C.A.), *Consulting Actuary,* William M Mercer Inc, 400 North Akard, Suite 333, Dallas TX 75201 214/747-6685 e 1978

Hoyt, Mary K, (A.S.A.), *Actuarial Assistant,* Philadelphia Life Ins Co, Box 2465, Houston TX 77001 713/871-4600 1981

Hruska, Robert, (A.S.A.), *Actuary,* Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10977 212/867-4100 e 1970

Hsiang, Harry C, (F.S.A.), *Associate Director,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 e 1968

Hsiang, Henry C, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5372 e 1979

Hsiao, William C, (F.S.A.), *Associate Professor,* Harvard University, 677 Huntington Avenue, Boston MA 02115 617/732-1063 1967

Hsieh, Ming-Shan, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 1600 National City Center, Cleveland OH 44114 216/696-9100 1980

Hsu, Karl, (A.S.A.), *Actuarial Associate,* United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600 1979

Hu, David D, (A.C.A.S.), *Senior Actuarial Assistant,* Commerical Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6000 1981

Hubbard, Dorothy E, *Asst Grp Pension Fund Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 788-8411 e 1978

Hubbell, Jaymes, (F.S.A.), *Associate Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3671 e 1978

Huber, Thomas R, (F.S.A.), *Second Vice President/Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5388 1967

Huddleston, Dorothy M, *Actuary,* Qualified Plan Administrators, 1600 N Broadway, Suite 540, Santa Ana CA 92706 714/835-1317 e 1976

Hudson, C B, (A.S.A.), *Exec Vice President & Actuary,* Globe Life & Accident Ins Co, Globe Life Center, Oklahoma City OK 73184 405/270-1451 1979

Huehl, Walter H, (A.S.A.), *Honorary Chairman of the Board,* 5260 N Pennsylvania, Indianapolis IN 46220 1966

Huey, Martin S, (F.S.A.), *Dir of Financial Accounting,* Connecticut General Life Ins, Hartford CT 06152 203/726-6934 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Huff, David, (F.S.A., M.C.A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721 — 1971

Huff, Terry L, (F.S.A.), *Assistant Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2763 — 1978

Huffman, Joseph H, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867 — e 1979

Huffman, Peyton J, (F.S.A.), ITT Life Insurance Corp, 600 So. Country Road - 18, Minneapolis MN 55426 612/545-2100 — 1977

Huffman, Sam H., Jr, (F.C.A.), *President,* Huffman & Associates, 21601 Devonshire Street, Suite 215, Chatsworth CA 91311 213/700-9215 — e 1966

Huffman, Sam Houston, (A.S.A., F.C.A.), Route 1 Box 784, Punta Gorda FL 33950 813/639-1443 — e 1966

Hughes, E.Tom, (F.S.A.), *Vice President & Actuary-Group,* General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0723 — e 1972

Hughes, Herald H., Jr, (A.C.A.), *Vice President & Actuary,* Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500 — 1966

Hughey, M Stanley, (F.C.A.S.), *Executive Vice President,* Kemper Group, Kemper Insurance Bldg, B-4, Long Grove IL 60049 312/540-2545 — 1965

Hugunin, Arlie N, (A.S.A.), *Group Actuary,* Bankers Life & Casualty Co, 5353 North Elston Avenue, Chicago IL 60630 312/283-1100 — 1966

Hulet, Dennis J, (A.S.A.), *Senior Actuarial Assistant,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3071 — 1980

Hulme, Richard W, (A.S.A.), *Senior Vice President/Actuary,* American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/753-7311 — 1968

Hulton, Charles E, (F.S.A.), *Associate Actuary-Group,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 — 1978

Hummel, Thomas J, (F.S.A.), *Second Vice President/Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2456 — e 1965

Humphrey, Patrick L, (F.S.A.), 3616 W 63rd Street, Prairie Vlg KS 66208 — 1965

Humphrey Jr , Vann H, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Durham Life Ins Co, Box 27807, Raleigh NC 27611 919/782-6110 — 1966

Hunstad, Robert E, (F.S.A.), *Senior Vice President/Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3589 — 1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Hunt, David L, (F.S.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — e 1973

Hunt, Frederic J, (F.C.A.S.), *Regional Director,* Insurance Co of North America, 100 Matson Ford Road, Radnor PA 19087 215/293-5691 — 1965

Hunt, Herbert J, *Vice President & Actuary,* All American Life Ins Co, 8501 W Higgins Road, Chicago IL 60631 312/399-6740 — e 1968

Hunt, James H, (F.S.A.), *Consulting Actuary,* 8 Tahanto Street, Concord NH 03301 603/224-2805 — 1965

Hunt, Ronald E, (F.S.A.), *Actuarial Officer,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8328 — 1972

Hunter, J Robert, (F.C.A.S.), *President,* National Ins Consumer Org., 344 Commerce Street, Alexandria VA 22314 703/683-5868 — 1969

Hunter, John R, (F.S.A.), *Senior Director, Marketing Mgr,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-7080 — 1981

Hunter, Mariann F, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06450 203/726-5144 — 1980

Hunting, Thomas M, (A.S.A.), Incentive Compensation Admin, Cedar River Tower, Suite 101, Cedar Rapids IA 52401 319/363-2173 — 1979

Huntington, Curtis E, (F.S.A.), *Vice President & Auditor,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1972

Huntington, Henry S, III, (F.S.A.), *Research Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6000 — e 1965

Huntley, John W, (F.S.A.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1965

Huntley, Newton E, (A.S.A.), *Assistant Vice President,* William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8840 — e 1969

Hunzelman, James, *President,* Hunzelman & Company, 13140 Coit Road, Suite 200, Dallas TX 75240 214/669-8770 — e 1979

Hupf, Robert, (A.S.A.), *Actuarial Associate,* United Benefit Life Ins Co, Omaha NE 68106 402/342-7600 — 1980

Huppenbauer, William H., (A.S.A.), *Vice President & Actuary,* American Community Mutual Ins, 409 Plymouth Road, Plymouth MI 48170 313/453-2000 — 1979

Hurlbut, David G, (F.S.A.), *Vice President,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4425 — 1965

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	Enrolled
Hurley, Robert L, (F.C.A.S.), 60 Vosburg Street, Mansfield PA 16933	1965
Huse, Sylvester J, (A.S.A.), *Vice President-Accounts & Fin.*, Amer Telephone & Telegraph Co, Long Lines Department, 340 Mt. Kemble Av.-Rm 300, Morristown NJ 07960 201/326-2100	1966
Husman, Catherine B, (F.S.A.), *Group Actuary*, American United Life Ins Co, One W 26th St, Indianapolis IN 46206 317/927-1621	1974
Hussey, Stephen G, (F.S.A.), *Executive Vice President*, Benefit Designs Inc, 210 William H Taft, Cincinnati OH 45210 513/281-2260	e 1973
Hustead, Edwin C, (F.S.A.), *Director of Actuarial Servs*, Hay Associates, 1110 Vermont Avenue, Washington DC 20005 202/331-0430	e 1981
Huston, Bruce A, (F.S.A.), *Vice President Actuarial Servs*, Fringe Benefit Design Inc, 9229 Ward Parkway, Kansas City MO 64114 816/333-8774	e 1971
Huston, F Edward, (A.S.A.), 1633 Diamond Street, Apt 22, San Diego CA 92109	1966
Hutcheson, John D, (F.C.A.), 158 Orchard Way, Berwyn PA 19312	e 1967
Hutchings, Peter L, (F.S.A., A.C.A.), *Senior Vice President*, Blue Cross/Blue Shield of NY, 622 Third Avenue, New York NY 10017 212/490-5458	e 1972
Hutchins, Pamela A, (F.S.A.), *Associate Actuary*, Govnt Personnel Mutual Life, GPM Life Building, Box 3226, San Antonio TX 78284 512/341-6161	1979
Hutchinson, Carroll R, (F.S.A.), *Vice President & Sr. Actuary*, Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	e 1965
Hutchinson, Gerald E, 523 Amberly Road, Glen Burnie MD 21061	1967
Hutchinson, R Garth, (F.S.A.), *Systems Research Actuary*, Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON, Canada M4V1N7 416/923-6661	1980
Hutchison, James K, (A.S.A.), *Vice President*, Blue Cross/Blue Shield Assn, 676 North St Clair Street, Chicago IL 60611 312/440-6060	e 1966
Hutchison, Michael B, (F.S.A.), *V.P. & Director of Marketing*, Crown Life Insurance Company, 120 Bloor Street East, Toronto ON, Canada M4W1B8 416/928-4529	1970
Hutsell, Randy K, (F.S.A.), *Associate Actuary*, Meidinger Incorporated, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	e 1977
Hutt, Linda C, (F.S.A.), *Assistant Actuary*, Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-2345	1981
Huttleston, David A, (A.S.A.), *Consulting Actuary*, David Huttleston & Assoc, 759 Koshkonong Rd, Route #2, Cambridge WI 53523	1979
Huval, Ernest, (F.C.A.), *President*, Consulting Actuarial Services, 10840 Malcolm Dr, Baton Rouge LA 70811 504/775-1557	e 1969

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Enrolled

Hyers, D Dale, (F.S.A.), *Second V.P. & Group Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1979

Hyman, Howard Jay, (A.S.A.), Alexander & Alexander Inc, 3565 Piedmont Road, NE, Atlanta GA 30363 404/261-3400 — 1980

Hynes, Robert J, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5186 — 1980

I

Iammarino, Joseph, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1980

Imler, Karen A, (F.S.A.), *Consulting Actuary,* W Alfred Hayes & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 — e 1980

Immerwahr, George E, (F.S.A.), Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 206/485-7607 — 1965

Ingenthron, Roger P, (F.S.A.), *Actuarial Consultant,* Standard Oil Co of California, 225 Bush Street, San Francisco CA 94104 415/894-4421 — e 1974

Ingersoll, W Harrison, (F.S.A.), 29 Wakefield Place, Caldwell NJ 07006 — 1965

Ingham, Kenneth G, *President,* Ingham Pension & Actuarial Services Incorporated, 10661 N Kendall Dr, # 108, Miami FL 33176 305/279-8957 — e 1978

Ingraham, Harold G., Jr., (F.S.A.), *Senior V.P. & Chief Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/578-2831 — e 1965

Ingram, David Nurney, (A.S.A.), *Actuarial Assistant,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1980

Ingram, Robert J, (F.S.A.), *Consulting Actuary,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — e 1969

Ingui, Silvio, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 2 Pennsylavania Plaza, New York NY 10001 212/279-7166 — e 1979

Inkrott, James G, (F.C.A.S.), *Assistant Vice President,* Central Mutual Insurance Co, 800 S Washington St, Van Wert OH 45891 419/238-1010 — 1975

Innes, Evan, (A.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 — e 1967

Ip, Joseph C, (F.S.A.), *Chief Actuary,* RMT Employee Benefit Plan, 1320 Yonge Street, 3rd Floor, Toronto ON, Canada M4T1X4 416/962-4500 — 1979

Ireland, John G, (F.S.A., F.C.A.), *Executive Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8718 — e 1966

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Enrolled

Irish, Frank S, (F.S.A.), *Vice President,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-2427 — 1965

Irvan, Robert P, (F.S.A., F.C.A.S.), *Vice President & Actuary,* AFIA Reinsurance, Box 154-Peck Slip Station, New York NY 10038 212/732-9070 — 1973

Irvine, Thomas, (F.S.A.), 25 Farmstead Lane, Windsor CT 06095 — 1965

Irwin, Richard J, (A.S.A.), *Associate Consultant,* Informatics Incorporated, 340 Interstate North, NW, Suite 387, Atlanta GA 30339 404/955-2518 — 1980

Isaacson, Fenton R, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 402/393-9400 — e 1965

Isenberg, Bernard, (A.S.A., A.C.A.), *Executive V.P. & Chief Actuary,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 212/684-6565 — e 1966

Ito, Howard M, (A.S.A., F.C.A.), Milliman & Robertson Inc, 44 Montgomery St, Suite 200, San Francisco CA 94104 415/362-1407 — e 1966

Iverson, Dennis R, (F.S.A.), *Senior Actuarial Assistant,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3011 — 1972

Iverson, Randall Lee, (A.S.A.), *Assistant Actuary,* Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1981

Iverson, Ronald J, (F.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — e 1980

J

Jacks, Eugene E, (A.C.A.), *Actuary,* California Dept of Ins, 600 S Commonwealth Avenue, Los Angeles CA 90005 213/736-2537 — e 1966

Jackson, Clayton L, (F.S.A.), *Senior Vice President/Actuary,* American National Ins Co, One Moody Plaza, Galveston TX 77550 713/763-4661 — e 1965

Jackson, Edgar M, (F.S.A.), *Vice President/Senior Actuary,* Hutchison & Associates Inc, 612 Wade Avenue, Raleigh NC 27605 919/834-7318 — e 1965

Jackson, Frederick W, (A.S.A.), *Actuarial Assistant,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3268 — 1980

Jackson, James M., (A.S.A.), *Senior Actuarial Manager,* A S Hansen Inc, 529 5th Avenue, New York NY 10017 212/490-3400 — e 1978

Jackson, Robert T, (F.S.A.), *Chairman,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1965

Jackson, Will W, Jr, (A.C.A.), *Vice President & Actuary,* Leggette & Company Inc, 4525 Lemmon Ave, Suite 335, Dallas TX 75219 214/528-8850 — e 1966

Enrolled

Jackson, Willard L, *President,* The Mountain Actuary, Box 808, Greenville CA 95947 916/284-6580 e 1976

Jacob, Albert, (A.S.A.), *President,* Actuarial Analysts Inc, 500 Bloomfield Ave, Verona NJ 07044 201/239-7500 e 1967

Jacob, John E., *Vice President, Actuary & Mgr,* Booke & Company, 6797 North High Street, Worthington OH 43085 614/436-8100 e 1980

Jacobs, Dennis E, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2286 e 1980

Jacobs, Gregory D, (F.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, 115 N Pennsylvania Ave, 1154 Consolidated Bldg., Indianapolis IN 46204 317/636-4491 1980

Jacobs, Joshua, (F.S.A.), *Associate Group Actuary,* General American Life Ins Co, 701 Market St, St Louis MO 63166 314/444-0747 1975

Jacobs, Myron, *Vice President,* Becker Company, 26 Washington Street, East Orange NJ 07017 201/675-8900 e 1969

Jacobs, Terry S, (F.C.A.S.), *President,* Jacor Inc, Box 3326, Cincinnati OH 45201 513/579-8240 1970

Jacobsen, Richard L, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155 e 1972

Jacobson, Martin Dale, (A.S.A.), *Actuarial Assistant,* Federal Kemper Life Assur Co, Long Grove IL 60049 312/540-3034 1981

Jacobson, Mary L, (A.S.A.), *Senior Actuarial Associate,* Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600 1979

Jacobson, Reuben I, (F.S.A.), 10442 Prairie Hills Dr, Sun City AZ 85351 1965

Jacobson, Sanford M, *President & Actuary,* Jacobson & Associates Inc, 555 Pierce Street, CML #5, Albany CA 94706 415/527-8833 e 1976

Jacoby, Charles W, (F.S.A.), 10102 Deerwood Club Rd, Jacksonville FL 32216 1965

Jacoby, Robert E, *Vice President,* Security Benefit Life Ins Co, 7th & Harrison Street, Topeka KS 66603 913/295-3000 1967

Jaeger, Richard M, (F.C.A.S.), *Associate Actuary & Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4912 1978

Jaffe, Jay M, (F.S.A., M.C.A.), *Consulting Actuary,* Jaffe & Assoc Ltd, 20 North Clark Street, Suite 2700, Chicago IL 60602 312/641-1515 e 1969

Jaffke, Richard James, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000 e 1980

Jagmin, Ronald A., Tillinghast Nelson & Warren, One Newton Executive Park, Boston MA 02162 617/964-2205 e 1980

Jain, Ravindra K, (A.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1979

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Enrolled

Jakielo, James G., (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6254 — e 1976

Jaksich, William J, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6015 — 1979

Jaloszynski, John E, (A.S.A.), *Assistant Actuary-Research,* Beneficial Life Ins Co, 36 South State Street, Salt Lake Cty UT 84136 801/531-7979 — 1979

James, David H, (A.C.A.), *Consulting Actuary,* 116 El Dorado Place, Suite 332, Tucson AZ 85715 602/886-4004 — e 1966

James, Ken E, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1976

James, Lee Allen, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 — 1981

Jameson, Stephen, (F.C.A.S.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 — 1979

Jamieson, J Rae, (F.S.A.), *Vice President & Actuary,* North American Reassurance Co, P.O. Box 2888, New York NY 10163 212/907-8451 — 1965

Janda, Carolyn L, (F.S.A.), *Assistant Actuary,* Transamerica Occidental Life, 1155 S Olive Street, Los Angeles CA 90051 213/742-3373 — 1981

Janus, Paul, (F.S.A.), *Senior Vice President,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000 — 1969

Janush, Erwin S, (A.S.A.), *Consulting Actuary,* Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 1320, Chicago IL 60601 312/856-0116 — e 1979

Janzen, Marilyn F, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111 — 1979

Jaquint, Michael D., (A.S.A.), *Assistant Pricing Officer,* Northwestern Mutual Life Ins, 720 E Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1979

Jared, Calvert A, II, (F.S.A.), *Vice President,* Citibank-Consumer Services Grp, 67 Brompton Road, London, England SW77PB 001/438-1461 — 1977

Jarka, John, (A.S.A.), *Assistant Actuary,* Amer Telephone & Telegraph Co, Box 2016 Rm 4A1115, New Brunswick NJ 08903 201/699-7565 — e 1977

Jarnes, Michael S, (F.S.A.), *Assistant Pension Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — e 1979

Jarrett, Edward C, (F.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, 18662 Mac Arthur Drive, Irvine CA 92715 714/640-4900 — 1981

Jaskolski, James A, (A.S.A.), *Manager & Assistant Actuary,* Health Care Service Corp, 233 N Michigan Avenue, Chicago IL 60601 312/661-8080 — 1979

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Enrolled

Jasulevicus, Donna A, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2831 — e 1977

Jatkowski, Edwin P, (A.S.A.), *Associate Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1970

Jay, Burton D, (F.S.A.), *Executive V.P. & Chief Actuary,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2012 — 1966

Jean, Ronald W., (F.C.A.S.), *Vice President & Actuary,* Employers Mutual Companies, 717 Mulberry, Box 712, Des Moines IA 50303 515/280-2775 — 1979

Jeeves, Douglas A, *Actuarial Assistant,* William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-4325 — e 1981

Jeggle, David A, (F.S.A.), *Vice President,* Midland Mutual Life Ins Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 — e 1970

Jekel, Oscar H, #8 Homewood Dr, Kirkwood MO 63122 — 1966

Jeness, Cynthia, (F.S.A.), Hazlehurst & Associates Inc, Box 56246, Atlanta GA 30343 404/688-0602 — e 1978

Jenkins, Albion U, (F.S.A.), *Senior Vice President,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6585 — 1965

Jenkins, Allen W, (F.S.A.), 3001 LBJ Street, Suite 206, Dallas TX 75234 214/241-2386 — e 1971

Jenkins, Bruce W, (A.S.A.), *Consultant,* William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1389 — 1980

Jenkins, Elmore, (F.S.A.), 18539 Meadow Lane, Hazel Crest IL 60429 312/798-3721 — 1966

Jenkins, Robert W, (F.S.A.), *Second Vice President/Actuary,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 — 1970

Jenkins, Terry D, (A.S.A.), *Managing Director - Asia,* Sentry Insurance Group, 2508 Sun Hung Kai Center, 30 Harbor Road, Hong Kong 005/092-0973 — 1979

Jensen, Daryl D, *President,* Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400 — 1971

Jensen, James P, (A.C.A.S.), *Assistant Vice President,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 — 1967

Jensen, John M, *Consulting Actuary,* Alexander & Alexander Inc, Box 13647, Kansas City MO 64199 816/391-1228 — e 1976

Jensen, Llewellyn W, (F.S.A.), *Consulting Actuary,* 20 Pilot Point Road, Cp Elizabeth ME 04107 207/799-6937 — e 1965

Jensen, Ralph, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

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Enrolled

Jensen, Russell R, (F.S.A.), *Senior Vice President,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/226-7320 — 1965

Jerabek, Gerald J., (F.C.A.S.), *Actuary,* Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-7561 — 1979

Jermyn, Isadore, (A.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1981

Jerome, James M, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1981

Jersey, Joseph Ralph, (A.C.A.S.), *Personal Auto Pricing Officer,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6764 — 1980

Jex, Robert L, (F.S.A.), 1453 Wellington Crescent, Winnipeg MB, Canada R3N0B2 — 1966

Joern, Bradley J, (F.S.A.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Minneapolis MN 55420 612/854-1155 — 1977

Johansen, Robert J, (F.S.A.), *Vice President & Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2031 — 1965

Johe, Richard L, (F.C.A.S., A.C.A.), *Senior Vice President,* Michigan Mutual Insurance Cos, 28 West Adams Avenue, Detroit MI 48226 313/965-8607 — 1965

John, Russell T, (F.C.A.S.), *Assistant Actuary,* Prudential Reinsurance Co, 213 Washington Street, Newark NJ 07101 201/877-6328 — 1981

Johns, Robert V., (A.S.A.), *President,* Creative Cabinetry, 8218 Cantrell, Little Rock AR 72207 501/225-1434 — 1980

Johnsen, Storm, (A.S.A.), *Chief Actuary,* Washington Ins Commissioner's Office Insurance Building, Olympia WA 98504 206/753-7305 — 1969

Johnson, Allan W, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — e 1976

Johnson, Andrew P, (A.S.A.), *Pension Technical Associate,* John Hancock Mutual Life Ins, John Hancock Plaza-T-26, Boston MA 02117 617/421-6069 — e 1976

Johnson, Charles E, (F.S.A.), *Dir of Prod Admin,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 — 1979

Johnson, Charles N, *Consultant,* William M Mercer Inc, 10 Lafayette Square, Buffalo NY 14203 716/854-7290 — e 1976

Johnson, Dale, (F.S.A.), *Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1980

Johnson, Daryle G, (F.S.A.), *Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3600 — e 1970

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Enrolled

Johnson, David Martin, (A.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 e 1980

Johnson, Delmar R., *Assistant Vice President,* Standard Security Life of NY, 485 Madison Avenue, New York NY 10022 212/355-4141 e 1981

Johnson, Ernest L, III, (F.S.A.), *Actuary,* Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431 1979

Johnson, Gail E, (F.S.A.), *Chief Actuary,* Beyer-Barber Incorporated, 515 Linden Street, Allentown PA 18101 215/435-9577 e 1979

Johnson, James E, (F.S.A.), *Vice President & Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3724 1973

Johnson, Jerry L, (F.S.A., F.C.A.), *Consulting Actuary,* Box 720276, Atlanta GA 30328 e 1965

Johnson, John A, (F.S.A.), *V.P. & Actuary, Individual Ins.,* Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5711 1976

Johnson, Kent R, (A.S.A.), *Reinsurance Actuary,* E F Hutton Life Ins Co, 11011 N Torrey Pines Road, Box 2700, La Jolla CA 92038 714/452-9060 1979

Johnson, Kimberly A, (A.S.A.), *Senior Actuarial Assistant,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6563 1981

Johnson, Larry D, (A.C.A.S.), *Associate Actuary,* Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6109 1979

Johnson, Lloyd H, (F.S.A.), *Senior Vice President,* Meidinger Incorporated, 2440 Grinstead Dr, Louisville KY 40204 502/499-1240 e 1965

Johnson, Marilyn R, *Pension Actuary,* Pension Actuarial Services, 4669 Southwest Freeway, Suite 400, Houston TX 77027 713/840-9593 e 1976

Johnson, Mark O, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, One Main Place, Suite 925, Portland OR 97204 503/227-0634 1979

Johnson, Marvin A., (A.C.A.S.), *Associate Actuary,* Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-7111 1979

Johnson, Rheuben C, (F.S.A.), *Vice President & Actuary,* Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000 e 1967

Johnson, Richard D, (F.S.A.), *Life Actuary,* Mutual Service Life Ins Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7496 1975

Johnson, Richard E, (F.S.A.), *Assistant Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 e 1973

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Enrolled

Johnson, Richard W, *Dir. Actuarial Research & Dev.*, Blue Cross/Blue Shield Assn, 676 St Clair Street, Chicago IL 60611 312/440-6508 — 1974

Johnson, Robert C, (F.S.A.), *Assistant Actuary*, State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2738 — 1970

Johnson, Robert P, (F.S.A.), *Vice President*, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8432 — 1976

Johnson, Rodger, (F.C.A.), The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1970

Johnson, Roger C, (F.S.A.), *Actuary*, Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-5731 — 1975

Johnson, Roger D, (F.S.A.), *Vice President & Actuary*, Great American Life Ins Co, 6330 San Vicente Blvd, Los Angeles CA 90048 213/937-8000 — 1970

Johnson, Royal A, (F.S.A.), *Vice President*, Monumental Life Ins Co, Two East Chase Street, Baltimore MD 21202 301/576-4553 — e 1966

Johnston, Daniel J, (A.C.A.S.), *Regional Manager*, Commercial Union Insurance Co, 1438 W Peachtree St, Atlanta GA 30309 404/892-7220 — 1977

Johnston, David R, (F.S.A.), *V.P.& Director of Corp Finance*, Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4527 — 1972

Johnston, Ernest B, (F.S.A.), *Vice President & Director*, United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2162 — 1975

Johnston, J William, (F.S.A.), *Associate Actuary*, Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1981

Johnston, Michael L, (F.S.A.), *Consultant*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — e 1979

Johnstone, Robert M, Jr, (F.S.A.), *Sr Vice President/Controller*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3777 — 1965

Jolley, Richard L, *Pension Manager*, Kientz & Company, 1328 Dublin Road, Box 451, Columbus OH 43216 614/486-9571 — e 1976

Jolls, Thomas H, (A.S.A., F.C.A.), *Vice President*, Towers Perrin Forster & Crosby, One Mercantile Center, Suite 3620, St Louis MO 63101 314/621-6705 — e 1971

Jones, Alan G, (F.C.A.S.), *Actuary*, C G/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1973

Jones, Anita L, (F.S.A.), *Actuary*, Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1979

Jones, Brian A, (A.S.A., F.C.A.), B A Jones & Co, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800 — e 1968

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	Enrolled
Jones, Charles H, (A.S.A.), 520 Windmeadows, Altamonte Spg FL 32701	1966
Jones, Del R., (A.C.A.S.), *Vice President of Risk Mgt,* Zapata Corporation, Box 4240, Houston TX 77001 713/226-6258	1980
Jones, Donald A, (A.S.A.), *Vice President,* Ann Arbor Actuaries Inc, 321 South Main Street, Ann Arbor MI 48104 313/662-2373	e 1966
Jones, Donald K, *Group Marketing Dev Officer,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80202 303/892-3114	e 1976
Jones, Donn B, Jr, (F.S.A.), *Vice President,* Mammel Olsen & Associates, 175 Embassy Plaza, Omaha NE 68114 397-7000	e 1971
Jones, Frances O, (F.S.A.), *Vice President & Actuary,* Standard of America Life Ins, 1 South Washington Street, Park Ridge IL 60068 312/825-4455	1977
Jones, Frank C, (F.S.A.), *Vice President & Asst to Pres.,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2825	1970
Jones, Harold M, (F.C.A.S.), 16 Leicester Rd, Marblehead MA 01945	1965
Jones, Hodge L, (F.S.A.), *Senior Vice President/Actuary,* Guarantee Mutual Life Co, 8721 Indian Hills Dr, Omaha NE 68114 402/391-2121	e 1965
Jones, Janice M, (F.S.A.), *Associate Actuary,* Guardsman Life Ins Co, 1025 Ashworth Drive, W Des Moines IA 50265 515/223-3000	1979
Jones, Matt B, Jr, (F.S.A.), *Second Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6625	1968
Jones, Michael B, (A.S.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	e 1979
Jones, Nathan F, (F.S.A., A.C.A.S.), *Supervising,* New York State Ins Dept, Life Bureau, 30th Floor, 2 WTC, New York NY 10047 212/488-5418	1965
Jones, Norman L, (F.S.A., F.C.A.), *Actuary,* Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346	e 1970
Jones, Richard J, 119 Nut Bush Road, Greensboro NC 27410 919/292-0756	1966
Jones, Weston R, *Actuary,* Benetch Incorporated, Box 255365, Sacramento CA 95825 916/652-7892	e 1981
Jones, William W., Benefit Plans Services, Inc, Box 909, Huntington WV 25712 304/525-6557	e 1980
Jonske, Fred, (F.S.A.), *Senior Actuary,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5000	e 1979
Jordan, C Wallace, (F.S.A.), 18 Snow Shore Road, Orleans MA 02653 617/255-4562	1965
Jordan, George R, Jr, (A.S.A.), *Chairman & Chief Oper Officer,* Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Jordan, James L, *Consulting Actuary,* Jordan & Andrews, 50 Old Courthouse Square, Suite 207, Santa Rosa CA 95404 707/545-1001 — e 1966

Jordan, Michael L, (F.S.A.), *Senior Vice President/Actuary,* Occidental Life Ins Co of NC, Box 10234, Raleigh NC 27605 919/834-0751 — 1972

Jordan, Robert H, (F.S.A.), *Vice President,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19406 215/472-5000 — 1965

Jorve, Barry M, (A.C.A.S.), *Second Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1971

Josephson, Jan-Yi Y, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — e 1976

Joshi, Atul V, (A.S.A.), *Associate Group Actuary,* National Life Assurance Co, 522 University Avenue, Toronto ON, Canada M5G1Y7 416/598-2122 — 1971

Joss, Richard, (F.S.A.), *Consulting Actuary,* The Wyatt Co, 1100 Olive Way, Suite 1310, Seattle WA 98101 206/625-1125 — e 1979

Joyner, Billy N, (F.S.A.), *President,* Government Employees Life Ins, 1701 Research Blvd, Rockville MD 20850 301/279-4870 — 1965

Ju, Faming, (A.S.A.), *Senior Actuarial Assistant,* J C Penney Life Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7448 — 1981

Juan, Mabini L, (F.S.A.), *Vice President & Actuary,* Philippine American Life Ins, Box 1152, Metro Manila, Philippines — e 1975

Judd, Steven W, (A.C.A.S.), *Actuary,* Federated Insurance Company, 129 East Broadway, Owatonna MN 55060 507/451-1320 — 1980

Juncker, Walter, (F.S.A.), *Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1975

Juneja, Diljit S, (A.S.A.), *President,* William M Mercer Ltd, 1 First Canadian Place, Box 59, Toronto ON, Canada M5X1G3 416/868-2861 — 1976

Jungk, David H, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-3728 — 1978

Junker, Richard, (F.S.A.), *Associate Actuary,* General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060 — 1979

K

Kaack, Ingo, (F.S.A.), *General Director,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02168 617/421-4124 — 1968

Kacmarynski, Joseph P, 4334 Franklin Ave, Des Moines IA 50310 — 1966

Kadoyama, Mitsuru, (F.S.A., F.C.A.), *Senior Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3221 — 1965

	Enrolled
Kagan, Arthur B, (F.S.A., F.C.A.), *Vice President & Principal,* Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Los Angeles CA 90010 213/480-4800	e 1967
Kagen, Maynard I, (F.S.A.), *Director of Research,* Railroad Retirement Board, 1560 N Sandburg Terrace, Chicago IL 60610 312/642-4513	e 1965
Kager, Timothy C, (A.S.A.), *Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-4647	e 1979
Kahn, David J, (A.S.A.), *Vice President,* S & E Pension Ltd, 1615 Northern Boulevard, Manhasset NY 11030 212/961-6767	e 1971
Kahn, Linda M, (F.S.A., F.C.A.), *Senior Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3223	e 1965
Kahn, Paul M, (F.S.A.), P M Kahn & Associates, 2430 Pacific Avenue, San Francisco CA 94115 415/931-3105	e 1965
Kain, Dale R, (F.S.A.), *Second Vice President,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3590	1966
Kaleas, John R, (F.S.A.), *Consulting Actuary,* Louis Kravitz & Associates, 14724 Ventura Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100	e 1975
Kalish, Daniel H, *President,* Advanced Actuarial Consult Ltd, 680 Fifth Avenue, New York NY 10019 212/265-0510	e 1976
Kaliski, Alan E, (F.C.A.S.), *Assistant Vice President,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3181	1977
Kalke, William C, *Pension Oper. Actuarial Asst.,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6589	e 1980
Kallop, Roy H, (F.C.A.S.), *Vice President & Actuary,* National Council On Comp Ins, 1 Penn Plaza, New York NY 10119 212/560-1064	1965
Kalmbach, Leland J, (F.S.A.), 415 South East Street, Chelsea MI 48118	1965
Kalwarski, Eugene M, (F.S.A.), *Conslt Actuary/Resident Mgr,* Milliman & Robertson Inc, 2550 M Street, NW, Washington DC 20037 202/223-4866	e 1980
Kamer, Joel V, (F.S.A.), *Gen.Dir.-General & Tax Acct.,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4377	1971
Kan, Philip Tai-Ping, (A.S.A.), *Actuary,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840	e 1978
Kandrac, Joseph J, (F.S.A., A.C.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 875-2461	1971
Kane, Howard L, (F.S.A., M.C.A.), Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100	e 1971
Kanitkar, Yeshwant G, 69 Park Acre Road, Pittsford NY 14534	e 1978

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	Enrolled
Kanney, James R, (F.S.A.), *President,* Project Assistance Corporation, 50 Commons Drive, Apt 48, Shrewsbury MA 01545 614/890-4697	1965
Kaplan, Arnold M., *Vice President,* Prestige Planning Corporation, 127 John Street, New York NY 10038 212/344-6300	e 1981
Kaplan, Barry, *Mgr, Pension Planning & Funding,* The Singer Company, 8 Stamford Forum, Stamford CT 06904	e 1979
Kaplan, Donald W, (F.S.A.), *Associate Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1976
Kaplan, Michael H, (F.S.A.), *Senior Vice President/Actuary,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1970
Kaplan, Mortimer, (F.C.A.), *Consulting Actuary,* 472 Chestnut Street, Springfield MA 01107 413/733-4594	1969
Kapner, Joanna M, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1977
Kapur, Vishwa N, (A.S.A.), *Director, Statement and Taxes,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1971
Karlin, Michael J, (F.S.A.), *Assistant Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1978
Karlinski, Frank J, III, (F.C.A.S.), *Director, Automobile Pricing,* Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5608	1979
Karp, Ronald A, (F.S.A.), *President,* Ronald A Karp Associates Inc, 47 Maple Street, Summit NJ 07901 201/522-1414	e 1965
Karsten, Orlo L, (F.S.A.), *V.P. - Policyholder Services,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Kass, David R, (F.S.A.), *President,* Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Kastrinsky, Ira G, (F.S.A., M.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001	e 1979
Kates, Phillip B, (F.C.A.S.), *Chairman of the Board and President,* Independent Fire Insurance Co, One Independent Drive, Jacksonville FL 32276 904/358-5159	1965
Katz, Gerald L, (F.S.A.), *Asst Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-3226	1974
Katz, Lynn Robert, *Consultant,* 12831 SW 119th Street, Miami FL 33186 305/387-2191	e 1979
Katzan, Philip, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1976
Kauffman, Alan S, *Director,* Samuel J Savitz & Assoc Inc, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	e 1976

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Enrolled

Kaufman, Allan, (F.C.A.S.), Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/872-5619 — 1977

Kaufmann, Christie W, (A.S.A.), *Assistant Vice President,* Stuyvesant Life Ins Co, 1105 Hamilton Street, Allentown PA 18106 215/437-8519 — 1979

Kaur, Alan F., (A.C.A.S.), *Actuarial Assistant,* National Council On Comp Ins, One Tamarac Square, # 500, 7555 East Hampden Avenue, Denver CO 80231 303/695-8888 — 1980

Kavanagh, Brian, *President,* Farmers National Life Ins Co, 355 Biscayne Blvd, Miami FL 33137 — e 1970

Kaye, Richard M, (F.S.A.), *Partner,* Coopers & Lybrand, 400 Renaissance Center, Ste-2900, Detroit MI 48243 313/446-7218 — e 1976

Kays, David F, (A.S.A.), *Vice President Actuarial Services,* Pension & Group Services Inc, Haymarket 161 E Michigan, Suite 400, Kalamazoo MI 49007 616/382-0300 — e 1979

Kaysen, Kenneth E, *Group Mathematican,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000 — 1966

Kayton, Howard H, (F.S.A., F.C.A.S., F.C.A.), *Vice President & Chief Actuary,* Security First Group, Box 92193, Los Angeles CA 90009 213/556-2474 — 1965

Kazakoff, Michael, (F.S.A., F.C.A.), *Executive V.P. & Chief Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2082 — 1965

Kazanjian, Agnes, *Reviewing Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Kazin, Iris H, (F.S.A.), *Actuarial Consultant,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 — e 1976

Keating, Daniel J, (A.S.A.), *Associate Actuary,* INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-3496 — 1979

Keating, Richard C, (F.C.A.), *Chairman of Executive Comm,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 — e 1976

Keaton, Charles W, (F.S.A., F.C.A.), *President,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333 — e 1965

Keatts, Glenn H, (A.C.A.S.), *Actuary,* USF & G Company, 100 Light Street, Baltimore MD 21203 — 1981

Keene, Charles R, (A.S.A., F.C.A.), *Chairman of the Board,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333 — e 1965

Keene, Kenneth K, (F.S.A.), *Senior Vice President/Director,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5210 — e 1965

Keene, Vicki Sue, (F.C.A.S.), *Controller, Grp Ins Operations,* Connecticut General Corp, C-37, Hartford CT 06152 203/525-3451 — 1977

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Enrolled

Keetch, G Y, (F.C.A.), Box 1367, Kingsland TX 78639 e 1965
915/388-6068

Keffer, William W, (F.S.A.), *Director Group Major Accounts,* Great-West Life Assurance Co, 1675 Broadway, Suite 1500, Denver CO 80202 303/892-3113 e 1965

Keh, Alfonso D, (F.S.A.), *President,* Security Employee Benefit, Consultants Inc, 5250 Blefield Avenue, Philadelphia PA 19144 215/842-3335 e 1977

Keh, Hsien-Ming K, (A.S.A.), *Senior Actuarial Assistant,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6903 1980

Kehela, Edmund F, (A.S.A.), *Vice President & Actuary,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600 e 1968

Keith, Allan B, (F.S.A., M.C.A.), Tillinghast Nelson & Warren, 1 Newton Executive Park, Newton MA 02162 617/964-2205 e 1979

Kellen, Michael L, (A.S.A.), *Second V.P.& Associate Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2086 1979

Keller, Barbara A, (F.S.A.), *Assistant Actuary,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1979

Keller, Donald E, (A.S.A.), *Director, Management Research,* Lincoln National Sales Corp, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1979

Keller, John W, (F.S.A.), *Senior Assistant Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 1972

Keller, Peter J, *Consulting Principal,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 e 1981

Keller, Robert J, (A.S.A.), *Senior Actuarial Assistant,* Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7111 1981

Keller, Thomas, (F.S.A.), *Senior VP, PFS Adm Underwriting,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7717 1977

Kelley, Donel C, (A.S.A.), Blue Cross/Blue Shield of Fl, Actuarial/Statistical, Box 1798, Jacksonville FL 32231 904/791-6073 1980

Kelley, Jack A, (F.S.A.), *Associate Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2760 1976

Kelley, Mary A, (A.S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4257 1979

Kelley, Vance W, (F.S.A.), *Actuary-Group & Health Ins,* United Farm Bureau Family Life, 130 E Washington Street, Indianapolis IN 46204 317/263-7719 1971

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Enrolled

Kellie, William C, (F.S.A.), *Senior Actuary,* Allstate Life Insurance Co, Group Life and Health, 60 Allstate Plaza, Northbrook IL 60062 312/291-6502 1974

Kellison, Stephen G, (F.S.A.), *Executive Director,* American Academy of Actuaries, 1835 K Street, NW, Suite 515, Washington DC 20006 202/223-8196 e 1968

Kellogg, Terry D, (A.S.A.), *Sr. Group Actuarial Associate,* American National Ins Co, One Moody Plaza, Group Actuarial-17th Fl, Galveston TX 77550 713/763-4661 1980

Kelly, Anne, (F.C.A.S.), *Supervising Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-4090 1977

Kelly, George E, (A.S.A., M.C.A.), *Assoc Consulting & Project Mgr,* G B Buck Consulting Actuaries, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506 e 1980

Kelly, Jeremiah, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, One Campus Drive, Parsippany NJ 07054 201/631-2030 1971

Kelly, Juan N, (A.S.A.), *Director-Retirement Plans,* Houdaille Industries Inc, One Financial Plaza, Ft Lauderdale FL 33394 305/764-4141 e 1976

Kelly, Karen M, (A.S.A.), *Assistant Vice President,* Frank B Hall & Company Inc, 261 Madison Avenue, New York NY 10016 212/922-1300 e 1979

Kelly, Martin K, (A.C.A.S.), *Assistant Actuary,* Great American Insurance Co, 580 Walnut Street, Box 2575, Cincinnati OH 45201 513/369-5819 1981

Kelly, Robert J, (F.S.A.), *Assistant Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3279 1979

Kelly, Thomas J, (F.S.A.), *Chief Life Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-2148 e 1965

Kemble, James W, (F.S.A., F.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155 e 1965

Kemper, Lee H, (F.S.A.), *Consulting Actuary,* 5112 Sangamore Road, Bethesda MD 20816 301/229-0311 e 1965

Kempken, David W, (F.S.A.), *Mgr of Employee Benefit Prog.,* Bethlehem Steel Corporation, 542 Martin Tower, Bethlehem PA 18016 215/694-7900 e 1974

Kenigson, George, (F.S.A.), 100 W Cold Spring Lane, Baltimore MD 21210 1965

Kennedy, Carol A, *Actuarial Supervisor,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2570 e 1978

Kennedy, Donald E, (F.S.A.), Box 351, Glenside PA 19038 215/242-4085 1967

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Enrolled

Kennedy, Douglas, (A.S.A.), *Vice President,* Financial Data Planning Corp, 2675 S Bayshore Drive, Miami FL 33143 305/858-8200 — e 1976

Kennedy, J Stephen, (A.S.A.), *Senior Consultant,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 — e 1976

Kenney, James A, (F.S.A., A.C.A.S.), *Consulting Actuary,* Coates & Crawford Inc, 114 Sansome Street, Suite 1123, San Francisco CA 94104 415/421-6810 — e 1979

Kenney, Leslie P, (F.S.A.), *Consultant,* Hewitt Associates, 600 Third Avenue, New York NY 10016 212/986-3350 — 1980

Kennon, Ralph, (F.S.A.), 4544 Bryant South, Minneapolis MN 55409 612/825-7861 — 1965

Kent, Irwin I, (A.S.A., F.C.A.), *President,* Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400 — e 1965

Kent, Morton J, (F.S.A.), *President,* Vencap Investment Corporation, 100 West 9th Street, Suite 806, Chattanooga TN 37402 615/756-0437 — e 1965

Kenyon, Frederic V, (F.S.A.), William M Mercer International, Rua Senador Feijo,, 143 12 Andar, Sao Paulo, Brazil 01006 258-7266 — e 1970

Kerns, Gilbert E, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 213/577-1144 — e 1965

Kerr, John Bernard, (A.S.A.), *Actuarial Assistant,* Philadelphia Life Ins Co, Box 2465, Houston TX 77080 713/871-4788 — 1980

Kerr, Norman W, *Area Vice President,* William M Mercer Inc, 600 Grant Street, Pittsburgh PA 15219 412/288-8800 — e 1969

Kerr, William D, (A.C.A.), All American Life Ins Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6529 — e 1971

Kersey, Charles E, (A.S.A.), Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1969

Kershner, James D, (A.S.A.), *Assistant Actuary,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 — 1979

Kerstein, Andrew M, (A.S.A.), *Assistant Actuary,* Royal Insurance, 150 William Street, New York NY 10038 212/553-4317 — 1980

Kessel, Hugh G, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1979

Kesselman, Harvey, (A.S.A.), *Actuary,* Miller Mason & Dickenson Inc, 2227 Bryn Mawr Avenue, Philadelphia PA 19131 215/879-6300 — e 1976

Kessner, William V, *Consulting Actuary,* Corporate Pension Services, 180 North LaSalle, Suite 3200, Chicago IL 60601 312/346-5588 — e 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Ketzlach, Kalman J, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-8898	1978
Ketzner, Jon S, *Actuary,* Paul A Tanker & Associates, 1521 Locust Street, Philadelphia PA 19102 215/735-1202	e 1976
Keys, Larry D, (A.S.A., A.C.A.), *Vice President,* Tillinghast Nelson & Warren, The Landmark, Suite 1209, San Antonio TX 78205 512/224-7595	e 1979
Khalique, Abdul, (F.S.A.), *Mgr, Group Pension Actuarial,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80202 303/892-3000	e 1981
Kheel, Brian S, (F.S.A.), *Assistant Chief Actuary,* New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-6655	e 1972
Khury, C K, (F.C.A.S.), *Vice President & Actuary,* Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5600	1973
Kidd, Robert M, (A.S.A.), 1824 Mears Ave, Cincinnati OH 45230 513/232-2232	1966
Kidd, Thomas D, (F.S.A.), *Actuary,* The Wyatt Co, 550-409 Granville Street, Vancouver BC, Canada V6C1T2 604/688-6211	1975
Kidwell, W Duane, (F.S.A.), *Vice President/Senior Actuary,* Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	e 1965
Kiefer, Donald C, (F.S.A.), *Director, Individual Operations,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4959	1978
Kiefer, James C, (A.S.A.), *Vice President & Actuary,* Powers Carpenter & Hall Inc, 7701 Forsyth Blvd, St Louis MO 63105 314/725-0114	1975
Kieley, John, (F.S.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	e 1977
Kientz, Dorothy I, (A.S.A., F.C.A.), 36 Montrose Avenue, Verona NJ 07044	e 1965
Kiernan, William J, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3157	1973
Kieser, Joyce R., *Analyst,* Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	e 1981
Kieser, Manfred B, (A.S.A.), *Consulting Actuary,* 300 Locust Street, Suite 500, Akron OH 44302 216/253-4558	e 1971
Kikla, Samuel M, (F.S.A.), *Vice President,* Fred. S James & Company, Public Ledger Building, 6th Floor, Philadelphia PA 19106 215/928-4600	e 1976
Kilbourne, Frederick W, (F.S.A., F.C.A.S., F.C.A.), *Consulting Actuary,* 567 San Nicolas Drive, Suite 106, Newport Beach CA 92660 714/640-2541	e 1965

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	Enrolled
Killion, Raymond F, (F.S.A.), 5 High Ridge Rd, Wilton CT 06897	1965
Kilmer, James E, (F.S.A.), *Tax Vice President,* Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000	1974
Kim, Choong J, (A.S.A.), *Vice President & Actuary,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840	e 1979
Kim, Kwang E, (A.S.A.), *Actuarial Associate,* Fidelity Mutual Life Ins Co, South Penn Square, Philadelphia PA 19101 215/977-8196	1981
Kimball, Herbert W, (F.S.A., F.C.A.), Kimball & Robinson, 60 Hickory Drive, Waltham MA 02154 617/890-0756	e 1965
Kincaid, David M, (A.S.A.), Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	1979
King, Carolyn, (F.S.A.), *Associate Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1874	1978
King, David P, (F.S.A.), *Vice President & Actuary,* United Family Life Ins Co, Box 2204, Atlanta GA 30371 404/659-3300	1978
King, Edwin H, (A.S.A.), *Asst Group Pensions Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43214 614/227-8238	e 1979
King, James A, *Consulting Actuary,* 40 West 57th Street, New York NY 10019 212/765-2000	e 1971
King, Jon L, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1975
King, Kerry K, (A.C.A.S.), *Associate Actuary,* Transamerica Ins Group, 1150 S Olive Street, Los Angeles CA 90015 213/742-4316	1979
King, Norman R B, (M.C.A.), *Actuary & General Manager,* Professional Life & Casualty, 720 N Michigan, Chicago IL 60611 312/642-2456	1967
King, Roland E, (F.S.A.), *Director, Office of the Actuary,* Health Care Financing Admin, 6401 Security Boulevard, Baltimore MD 21235 301/594-2829	1981
King, Russell L, *Vice President & Actuary,* National Old Line Ins Co, 501 Woodlane, Little Rock AR 72203 501/372-5000	e 1966
King, Thomas O., *Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10021 212/482-5311	e 1980
Kingston, Stuart J, (A.S.A., F.C.A.), *Pension Consultant,* 19 Pinewood Towers, Montpelier VT 05602 802/223-5337	1965
Kinsey, Paul F, (A.S.A.), *Assoc Dir of Data Processing,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1966
Kinsky, Stephen C, (F.S.A.), *Asst Vice President & Actuary,* Security Life of Denver, Security Life Bldg, 1616 Glenarm Place, Denver CO 80202 303/534-1861	1979
Kiontke, Gary L, (F.S.A.), *Assistant Actuary,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1980

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Kioski, Gregory, (A.S.A.), *Actuary,* Dan McGinn & Associates Inc, 2560 W Woodland Drive, Box 4560-P, Anaheim CA 92801 714/826-0640 — e 1976

Kirby, William J, *Director Pension & Operations,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-6281 — e 1966

Kirkland, Larry M, (A.S.A.), *Assistant Actuary,* Western Reserve Life Assurance Company of Ohio, Box 5068, Clearwater FL 33518 813/585-6565 — 1980

Kirkpatrick, David K, (A.S.A.), *Advisory Analyst Programmer,* Informatics Incorporated, 10300 N Central Exwy, Building 1, Dallas TX 75231 214/696-0254 — 1979

Kirkpatrick, Thomas H, (F.S.A.), 50 Celestial Way Apt 1E, Juno Beach FL 33408 305/626-1850 — 1965

Kirschenbaum, Anna L, (F.S.A.), *Senior Actuarial Assistant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2076 — 1978

Kirzner, Judith, (A.S.A.), *Health Actuary,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 — 1979

Kischuk, Geoffrey L, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, 5757 Wilshire Boulevard, Los Angeles CA 90036 201/877-8561 — 1980

Kischuk, Richard K, (F.S.A.), *Second Vice President,* Lincoln National Corporation, 1300 S Clinton Street, Box 1110, Fort Wayne IN 46801 219/424-5421 — e 1976

Kissel, James R., Kissel & Michalski Inc, Sachem Hill Prof. Center, 157 Goose Lane, Guilford CT 06437 203/453-1881 — e 1980

Kissel, Jeffrey Allen, (A.S.A.), *Actuarial Assistant,* Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-3261 — 1980

Kist, Frederick O., (F.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Road, NE, Atlanta GA 30026 404/261-5420 — 1980

Kitchen, Duane, (A.S.A.), *Vice President,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/736-7069 — e 1966

Kitchen, Emmett B, (A.C.A.), *President,* Mutual Life Ins Co of Wash, 1900 L Street, NW, Washington DC 20036 202/296-2650 — 1966

Kitsos, Theodore J, (A.S.A.), *Actuarial Consultant,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1979

Kittel, Sharon L, (A.S.A.), *Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — 1980

Kittredge, John K, (F.S.A.), *Executive Vice President,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6556 — 1965

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Enrolled

Kivi, Michael R, (F.S.A.), *Vice President,* Alexander & Alexander Inc, 600 Fisher Building, Detroit MI 48202 313/872-3300 — e 1978

Klaasse, Frank L, (F.S.A.), *Dir Communication Systems Devl,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1682 — 1966

Klaassen, Eldon J, (F.C.A.S.), *Actuary,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — 1965

Klaristenfeld, Harry I, (F.S.A.), *Associate Actuary,* TIAA/CREF, 730 Third Avenue, New York NY 10017 212/490-9000 — 1978

Klayman, Earl, (F.S.A.), *Assistant Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1981

Kleen, John T, Jr, (A.S.A.), *Actuary,* Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6025 — 1971

Kleiman, John B, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-6263 — 1976

Klein, David M, (F.C.A.S.), *Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3975 — 1975

Klein, Nancy W, *Actuarial Manager,* A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400 — e 1977

Klein, Oscar R, (F.S.A.), *Executive Vice President,* Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000 — e 1965

Klein, Richard C, (F.S.A.), *Consulting Actuary,* Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1241 — 1979

Klein, Robert Alan, (A.S.A.), Connecticut General Life Ins, Cottage Grove Road, Hartford CT 06152 203/726-4842 — e 1976

Klein, Ronald, (F.S.A.), *Associate Actuary,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030 — 1977

Kleinberg, Albert J, Jr, (F.S.A.), *Actuary,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460 — e 1974

Kleinberg, James J, (A.C.A.S.), *Actuary,* St. Paul Risk Services Inc, Hamm Building, 408 St. Peter Street, St. Paul MN 55102 612/221-7804 — 1980

Klem, Walter, (F.S.A.), 30 Western Dr, Short Hills NJ 07078 — e 1965

Klemm, Andrew H, 6410 Towne Woods Drive, St Louis MO 63129 314/846-2158 — e 1976

Klicker, Max, (A.S.A.), *Vice President & Chief Actuary,* American Guaranty Life Ins Co, 1433 SW 6th Avenue, Portland OR 97201 503/221-1350 — 1980

Klieber, Eric J., (A.S.A.), *Senior Actuarial Assistant,* Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416 — 1980

Kline, Douglas F, (F.C.A.S.), *Consulting Actuary,* Milliman & Robertson Inc, 251 South Lake Avenue, Ste 400, Pasadena CA 91101 213/577-1144 — 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Kling, Richard W, (F.S.A.), *Executive V.P. & Chief Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3785 1970

Kling, William A, (A.S.A.), *Associate Actuary,* Security Mutual Life Ins Co, 200 North Centennial Mall, Box 82248, Lincoln NE 68501 402/477-4141 1981

Klingenberg, Dean A, (F.S.A.), *L/H Planning Associate,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7489 1980

Klingler, Kenneth D., (A.S.A.), *Associate Actuary,* Alan M Thaler & Associates, 6900 East Camelback Road, Suite 500, Scottsdale AZ 85251 602/941-0491 1981

Klingman, George C, (A.C.A.S.), *Second Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6223 1971

Klinzman, Frank W, (F.S.A.), *Vice President & Staff Actuary,* General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060 1965

Klocke, Jan P, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, Life Actuarial D-207, 151 Farmington Avenue, Hartford CT 06156 203/273-2200 1980

Kloss, Joseph C, (A.S.A.), *Actuarial Unit Manager,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/945-8000 e 1976

Klubock, Steven, (A.S.A.), *Consulting Actuary,* Larson & Associates Inc, 1928 East 18th Avenue, Denver CO 80206 303/320-1261 e 1979

Klueh, Kenneth C, (F.S.A.), *Vice President & Actuary,* United Ins Co of America, One East Wacker Drive, Chicago IL 60601 312/266-3521 1967

Knapp, Harry E, Jr, (F.S.A.), *Actuarial Director Grp Pension,* Prudential Insurance Company, 5915 Calmfield Avenue, Agoura CA 91301 213/857-4004 e 1980

Knarr, Shirley A, (A.S.A.), *Assistant Actuary,* The Capitol Life Ins Co, 1600 Sherman Street, Denver CO 80203 303/861-4065 1980

Kneale, Jack R., *Vice President & Actuary,* National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0221 e 1980

Knies, Paul H, (F.S.A.), 650 Westbrook Road, Ridgewood NJ 07450 201/445-4794 1965

Knight, James P A, (F.S.A.), *Actuary,* SAFECO Life Ins Co, SAFECO Plaza, Seattle WA 98185 206/545-5429 1972

Knopf, Myrna L, *Secretary,* Seal & Lohse Incorporated, 1143 Apples, La Mottaz, Switzerland 1967

Knowler, Lloyd A. Dr., *Professor,* University of Iowa, Actuarial Science & Stat, Iowa City IA 52242 319/353-4650 e 1966

Knowles, Robert L, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 e 1972

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Enrolled

Knowlton, Henry K, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 130 IBM Bldg, 815 S. Main, Jacksonville FL 32207 904/398-5661 — e 1965

Knox, Frederick, (F.S.A.), *Vice President Actuarial,* St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55102 612/221-7064 — 1965

Knutson, James J, (A.S.A.), *Senior Staff Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3131 — 1979

Kobrine, Ronald, (F.S.A.), *Sr Vice President & Sr Actuary,* National Associates Inc, 615 South Flower Street, Los Angeles CA 90017 213/626-5542 — e 1966

Koch, Anne M, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Avenue, Room 401, New York NY 10010 212/576-3912 — 1981

Koch, Joseph J, (F.C.A.), 827 Henry Street, Uniondale NY 11553 516/486-5607 — e 1965

Koch, Kenneth E, (F.C.A.), *Actuary,* Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500 — e 1970

Koch, Leon W, (A.C.A.S.), *Senior Actuarial Assistant,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6172 — 1980

Koch, Robert B, (F.S.A.), *Vice President/Grp Ins Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6538 — 1965

Kodis, Robert L, *Assistant Pension Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5270 — e 1976

Koenig, William C, (F.S.A.), *Assistant Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — 1979

Koger, Gerald T, (F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 300 West Osborn, Phoenix AZ 85103 602/248-8541 — 1966

Kohli, Anil K, (F.S.A.), *Assistant Vice President,* Tillinghast Nelson & Warren, 815 South Main Street, Jacksonville FL 32207 904/398-5661 — e 1979

Kohlmann, Milton N, *Pension Actuary,* Paramus Pension Actuaries, 463 Nevada Street, Paramus NJ 07652 201/265-7242 — e 1976

Kok, Willem, *Consultant,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1976

Kole, Morris B, (F.C.A.S.), 90 Hillturn Lane, Roslyn Hts NY 11577 — 1965

Kolkman, Paul, (F.S.A.), *Associate Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3131 — 1980

Kollar, John J, (F.C.A.S.), Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5027 — 1975

Kolodny, George, (F.S.A.), 20 East 35th St, New York NY 10016 — 1965

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Kolojay, Timothy M., (A.C.A.S.), *Assistant Vice President*, New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/669-6300 — 1979

Koloms, Leonard, (F.S.A.), *Vice President & Actuary*, Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 — 1976

Kong, Loong, (F.S.A.), *Assistant Actuary*, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8846 — 1979

Konicki, John P, *Assistant Director*, Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — e 1977

Konovsky, Arthur E, 1502 Deerpath Lane, La Grange Pk IL 60525 312/295-6200 — 1965

Koons, Edmond E, (F.S.A.), Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — e 1978

Koopersmith, Michael B, (F.S.A.), *Vice President - Marketing*, The Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1975

Kopp, Ralph B., (F.S.A.), *Associate*, Commonwealth Life & Accident, 3500 Lindell Boulevard, St Louis MO 63103 314/652-0111 — 1980

Koppel, Ellen L, (A.S.A.), 156 La Pier, Glencoe IL 60022 312/835-5137 — 1979

Koppel, Spencer, (F.S.A.), *Corp. Vice President & Actuary*, Combined Ins Co of America, 707 Combined Centre, Northbrook IL 60062 312/564-8057 — 1970

Koppikar, Dinkar B., (A.S.A.), *Life & Health Actuary*, Tallahasee Dept of Insurance, Edwin Larson Building, Tallahassee FL 32301 — 1980

Kormes, Mark, (F.C.A.S.), 3900 Galt Ocean Drive, Apt 1905, Ft.Lauderdale FL 33308 305/561-9157 — e 1965

Kornhauser, Marvin L, (F.S.A., F.C.A.), *Vice President*, The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1965

Korper, Leslie E II, (F.S.A.), *Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5999 — 1971

Koski, Mikhael L., (A.C.A.S.), *Senior Actuarial Assistant*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 — 1980

Kosloff, Herbert I, (F.S.A.), Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080 — e 1974

Koslowski, Mark A, *Actuarial Manager*, A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 — e 1976

Kossman, Stephen L, (A.S.A.), *Associate Actuary*, Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900 — 1979

Kotsonis, James N, (F.S.A.), *Actuary - Life*, Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3199 — 1975

Koutsopoulos, Constantine, (F.S.A.), L'Ethniki Insurance Co, Siege 8 Rue Karageorghi, Servias, Athens, Greece 125 324-2823 — 1977

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	Enrolled
Kovacs, Frank, (A.S.A.), *Associate Actuary,* The Wyatt Co, 5955 De Soto Avenue, Suite 220, Woodland Hills CA 91367 213/883-9747	1980
Kowalchuk, Theodore J., (F.S.A., F.C.A.), T J Kowalchuk Associates Inc, 50 Broad Street, New York NY 10004 212/344-1400	e 1965
Kozik, Thomas J, (A.C.A.S.), *Associate Actuary,* Allstate Insurance Company, Pricing Dept - D 1, Allstate Plaza, Northbrook IL 60062 312/291-5934	1979
Kra, Dr. Ethan E., (F.S.A.), *Asst Vice President & Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7067	e 1979
Kraabel, Stephen E, (F.S.A., A.C.A.), *Vice President & Actuary,* Tolley International Corp, 3901 N Meridian Street, Indianapolis IN 46208 317/924-5311	e 1970
Kraegel, Wilfred A, (F.S.A.), *Managing Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Kraft, Raymond J, *Vice President,* National Health and Welfare Mutual Life Ins Assn, 1234 Market Street East, Philadelphia PA 19107 215/563-1650	e 1976
Krahulec, Richard C, (A.S.A.), *Group Pension Actuary,* Mutual Service Life Ins Co, Two Pine Tree Drive, Arden Hills MN 55164 612/631-7401	e 1979
Kramer, Charles M, (F.S.A.), *Assistant Actuary,* Martin E Segal Co, 1920 N Street, NW, Washington DC 20036 202/872-1870	1980
Kranke, Eric L., *President,* Pension Actuaries Inc, 1305 C Remington, Schaumburg IL 60195 312/885-1145	e 1980
Krantz, Kerry A, (A.S.A.), *Actuarial Assistant,* Great American Life Ins Co, 6330 San Vincente Blvd, Los Angeles CA 90048 213/937-8000	1979
Krause, Gustave A, (F.C.A.S., A.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtreet Road NE, Atlanta GA 30026 404/261-5420	1977
Kraushaar, Charles W, Jr, (F.S.A.), *Second Vice President/Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5246	1965
Krauss, Russell H, (A.S.A.), *Vice President & Actuary,* Bankers National Life Ins Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	e 1971
Kravitz, Louis, Louis Kravitz & Associates, 14724 Ventura Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100	e 1976
Kraysler, Stephen F, (F.S.A.), *Vice President Actuarial,* Hanseco Insurance Company, John Hancock Place, Boston MA 02117 617/236-5219	e 1970
Kreamer, James R, (F.S.A.), *Actuary,* International Harvester Co, 401 N Michigan Avenue, Chicago IL 60611 312/836-3226	e 1973

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Enrolled

Kreider, Donald E, (F.S.A.), *Dir of New Business Devel.*, ITT Life Insurance Corp, Shelard Tower, 20th Floor, 600 So County Road 18, Minneapolis MN 55426 612/545-2100 1973

Kreidler, James S, (F.S.A.), *Actuary*, The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9350 e 1978

Krenz, Joseph A, (A.S.A.), *Consulting Actuary*, 11311 Arcade Drive, Suite 201, Little Rock AR 72215 501/224-5550 1967

Kretschmer, Albert H, Jr, (F.S.A.), 2143 Culver Drive, Wilmington DE 19810 302/475-9307 e 1965

Kreuzer, James H, (F.C.A.S.), *Assistant V.P. & Assoc Actuary*, Chubb Group of Ins Companies, 51 John F Kennedy Parkway, Short Hills NJ 07078 201/467-6340 1976

Krieger, Raymond B, (F.S.A., F.C.A.), *Partner*, Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600 e 1965

Krinsky, Robert D, (A.S.A., F.C.A.), *Executive Vice President*, Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 e 1966

Kripke, Albert E, 3200 6th Avenue, Apt 2K, San Diego CA 92103 1969

Krisher, William K, (F.S.A.), *Senior Vice President*, Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6502 1965

Kriz, David G, (A.S.A.), *Associate Actuary*, Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6024 1979

Krochmaluk, Ihor L, (F.S.A.), *Associate Actuary*, Tolley International Corp, 3901 N Meridian Street, Indianapolis IN 46208 317/924-5311 1979

Krogh, Elden, (F.S.A.), *Senior Vice President/Actuary*, National Guardian Life Ins, Box 1191, Madison WI 53701 608/257-5611 1965

Kroll, Alice, (F.S.A.), *Actuary-Ordinary Ins*, United Farm Bureau Family Life, 130 E Washington Street, Indianapolis IN 46204 317/263-7714 1976

Kroll, Cedric W, (A.S.A., F.C.A.), 3117 Maries Drive, Falls Church VA 22041 703/671-1091 e 1965

Kronholm, William L, (F.S.A.), 519 Palisado Ave, Windsor CT 06095 1965

Krosky, David, (F.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 1977

Krosky, Michael, (F.S.A., A.C.A.), *Assistant Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2825 e 1968

Krueger, David W, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 1973

Kryvicky, Robert C, (A.S.A.), *Actuarial Consultant*, Towers Perrin Forster & Crosby, 200 Rennaisance Center, Suite 2750, Detroit MI 48243 313/567-6616 e 1978

Kucera, Jeffrey L, (A.C.A.S.), *Associate Actuary*, Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5926 1980

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	Enrolled
Kuechle, Gerrit C., *Exec Vice President & Actuary,* National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222	e 1980
Kuehlhorn, Karen W, *Actuarial Assistant,* Corporate Pension Services Ltd, 180 N LaSalle Street, Chicago IL 60601 312/346-7134	e 1976
Kuehn, Ronald T, (F.C.A.S.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2499	1977
Kuendig, William N, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400	e 1973
Kuhlman, Thomas J, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155	e 1979
Kuhlmann, George H, Jr, (A.S.A.), *Assistant Vice President,* Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-7670	1970
Kuhn, Jeffrey P, (F.S.A.), *Associate Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1975
Kuipers, Philip, (F.S.A.), *Actuary,* The Wyatt Co, 111 SW Columbia Street, Suite 1300, Portland OR 97201 503/241-8307	e 1980
Kuklinski, James A, (A.S.A.), *Actuarial Analyst,* Fidelity Mutual Life Ins Co, 3 Girard Plaza, Philadelphia PA 19101 215/977-8169	1980
Kunesh, Daniel J, (F.S.A.), *Principal,* Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5152	e 1973
Kunis, A Maxwell, (F.S.A., F.C.A.), *President,* A M Kunis & Company, 184 Grand Avenue, Englewood NJ 07631 201/569-0995	e 1965
Kunis, Manuel, *Vice President,* A M Kunis & Company Inc, 184 Grand Ave, Englewood NJ 07631 201/569-0995	e 1976
Kunkemueller, A Henry, (F.S.A.), *Senior V.P. & Chief Actuary,* American Life Ins Co, 70 Pine Street, New York NY 10270 212/770-7790	e 1965
Kupferman, E Perry, (F.S.A.), *Vice President & Actuary,* Provident Alliance Life Ins, 620 Newport Center Drive, Newport Beach CA 92660 714/644-8260	1979
Kurash, Stephen P, (F.S.A.), Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	e 1979
Kvernland, Jack T, (F.S.A.), *President,* Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5050	e 1965
Kwasha, H Charles, (A.S.A., F.C.A.), *Partner & Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 212/755-5220	1965
Kyle, George B, (F.S.A.), *Consulting Actuary,* 130 South Bemiston Avenue, St Louis MO 63105 314/727-8894	e 1965

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L

L'Abbate, Salvatore A, (F.S.A.), *Actuary Pensions,* Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8080 — e 1965

Labute, Ronald, (A.S.A., F.C.A.), *Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1966

Laccetti, Nicholas J., *Vice President & Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — e 1976

Lachter, Jack, *Vice President & Actuary,* Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8843 — e 1968

Lackie, Frank W, (F.S.A.), *Vice President & Actuary,* Kennesaw Life & Accident Ins, 1447 Peachtree Street, NE, Atlanta GA 30309 404/892-8600 — 1967

Ladley, John D, (F.S.A.), *Consultant,* Huggins & Co Inc, 229 S 18th Street, Philadelphia PA 19103 215/875-2462 — 1978

Lafond, Andre, (F.S.A.), *Asst General Mgr/Life Oper.,* Les Cooperants Com Mutuelle, Compagnie Mutuelle, 1259 Berri, Montreal PQ, Canada H2L4C7 514/288-1502 — 1981

Lake, Gary D, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9200 — 1977

Lake, Meno T, (F.S.A.), *President & Chief Exec Officer,* Occidental Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3575 — 1965

Lake, Richard A, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7358 — 1976

Lakenbach, Cary O, (F.S.A.), *Associate Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1979

Laketek, Maryann, *Senior Benefits Specialist,* Towers Perrin Forster & Crosby, 233 S Wacker Dr, Chicago IL 60606 312/876-0909 — e 1978

Laline, Daniel G, Jr, (F.S.A.), *Actuary,* The Wyatt Co, 30 Oak Street, Stamford CT 06905 203/356-1220 — e 1979

LaLonde, Robert J, (F.S.A.), *Senior V.P. & Chief Actuary,* Golden Rule Insurance Co, 5720 W 85th Street, Indianapolis IN 46268 317/872-4123 — 1980

Lamale, Ellen, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6337 — 1980

Lamar, Jack L, (A.S.A.), *Senior Actuarial Associate,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-8276 — 1981

Lamb, James D, (F.S.A.), *Associate Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111 — 1972

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Lamb, John A, (A.C.A.S.), *Senior Associate Actuary,* State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2429 — 1979

Lamb, Michael, (F.C.A.S.), *Casualty Actuary,* Oregon Department of Insurance, 158 12th Street N.E., Salem OR 97310 503/378-4271 — 1976

Lambert, Bill G, *Vice President,* Alabama Farm Bureau Insurance, 2108 East South Boulevard, Montgomery AL 36111 205/277-3204 — e 1977

Lambert, Lee R, (A.S.A.), Beneficial Life Ins Co, 36 South State Street, Salt Lake Cty UT 84136 801/531-7979 — 1979

Lambert, Michael J, (A.S.A.), *Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6682 — e 1976

Lambert, Richard F, (F.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7940 — 1981

LaMonica, Michael A., (A.C.A.S.), *Associate Actuary,* Allstate Insurance Company, Allstate Plaza, D-1, Northbrook IL 60062 312/291-5787 — 1979

LaMontagne, Robert J, (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06095 203/277-7310 — e 1976

Lamps, Dale, (F.S.A.), *Vice President,* Watkins Ross Baines & Lamps, 505 Waters Building, Grand Rapids MI 49503 616/456-9696 — e 1971

Lamson, James W, (F.S.A.), *Associate Actuary,* Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/753-7000 — 1979

Lancaster, Edwin B, (F.S.A.), *Executive Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3181 — e 1965

Landry, Douglas M, (F.S.A.), *Assistant Vice President,* North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/347-6527 — 1976

Landry, Patrick, (F.S.A.), *Assistant Group Actuary,* Sun Life Assurance of Canada, 20 King Street West, 3rd Floor, Toronto ON, Canada M4Y1V6 416/869-6000 — 1980

Lane, Charlotte L, *Research Consultant,* National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3114 — e 1976

Lane, Edward C, (A.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 2700 Diamond Shamrock Twr, Dallas TX 75201 214/745-1600 — e 1976

Lane, Peter R, (A.S.A.), *Actuarial Associate,* New England Mutual Life Ins Co, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1980

Lane, William R, (F.S.A.), *Assistant V.P. & Group Actuary,* Protective Life Insurance Co, 2801 Highway 280 South, Birmingham AL 35223 205/879-9230 — 1980

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Lang, Andrew C, (F.S.A.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 1500 Market St, Philadelphia PA 19355 215/303-4500 — e 1971

Lang, Larry, (F.S.A., M.C.A.), *Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 — e 1979

Lange, Gary Stephen, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, 33rd at Dodge, Omaha NE 68131 402/342-7600 — 1980

Lange, Jeffrey T, (F.C.A.S.), *Senior Vice President,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3000 — 1965

Langer, Barry F, (F.S.A.), *Associate Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3519 — 1976

Langer, David, (A.S.A., F.C.A.), *President,* David Langer Company Inc, 60 East 42nd Street, Suite 2106, New York NY 10165 212/986-2942 — e 1966

Langerman, Robert N, *Chartered Life Underwriter,* Robert N Langerman Associates, 47 College Street, New Haven CT 06510 203/777-7663 — e 1979

Langhans, John, (F.S.A.), *Actuary,* Pension Consultants Inc, 1260 New Britain Avenue, W Hartford CT 06110 203/251-3100 — e 1974

Langhans, Meier F, 6A Cooper Lane, Whiting NJ 08759 — e 1966

Langston, Esse D, (A.S.A., F.C.A.), *Consulting Actuary,* Latta & Langston Consulting, 287 Highland Village, Jackson MS 39211 601/362-3143 — e 1965

Lannen, James R, (F.S.A., M.C.A.), *Vice President,* Towers Perrin Forster & Crosby, 233 Wacker Dr, Suite 8414, Chicago IL 60610 312/876-0909 — e 1975

Lannert, Thomas F, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 515 Olive Street, 7th Floor, St Louis MO 63101 314/444-1385 — e 1975

Lanskey, Stanley M, (A.S.A.), *Associate Actuary,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0643 — 1981

Larew, John R, (A.S.A.), *Director,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5655 — e 1969

Largent, Steve Michael, (A.S.A.), *Assistant Actuary,* Security Life & Accident Co, 1616 Glenarm Place, 4th Floor, Denver CO 80202 303/534-1861 — 1980

Larimer, Charles F, (A.S.A.), *Manager & Associate Actuary,* Health Care Service Corp, 233 North Michigan, Chicago IL 60601 312/661-8230 — 1979

Larimore, Stuart B, *Manager, Benefit Planning,* Boise Cascade Corporation, One Jefferson Square, Boise ID 83728 208/384-6474 — e 1976

Larkin, James P, (F.S.A.), *Executive Vice President,* Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551 — e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

LaRose, John G, (F.C.A.S.), *Actuary,* Employers Reinsurance Corp, 5200 Metcalf, Box 2991, Overland Park KS 66201 913/676-5200 — 1980

Larrison, John P, *President,* Chase Southeast Corporation, 9620 Executive Center Dr, Suite 126, St Petersburg FL 33702 813/576-3272 — e 1980

Larson, Charles M, (A.S.A.), 11513 Havenwood Dr, Whittier CA 90606 213/692-5855 — 1966

Larson, Eric P, (A.S.A., M.C.A.), *President,* Larson & Associates Inc, 1928 East 18th Avenue, Denver CO 80206 303/320-1261 — e 1977

Larson, Graham John, (A.S.A.), *Assistant Actuary,* Western States Life Ins Co, 700 South 7th Street, Fargo ND 58108 701/237-5700 — 1981

Larson, Robert E, (F.S.A.), 603-54th Place, Western Spgs IL 60558 312/246-5450 — e 1965

Larson, Ronald J, *Manager Pension Department,* Schwarz Shera & Associates Inc, Box 1896, Tacoma WA 98401 206/572-6010 — e 1978

Larson, Ryan R, (F.S.A.), *Associate Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3766 — 1979

Lasorella, Kenneth A, (A.S.A.), *Senior Actuarial Assistant,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030 — 1981

Lassow, Richard B, (A.S.A.), *Assistant Actuary,* Covenant Life Ins Co, 99 Woodland Street, Hartford CT 06101 203/249-9341 — 1980

Lastinger, James C, (A.S.A.), *Consulting Actuary,* Peat Marwick Mitchell & Co, 2100 Peachtree Center, S, Atlanta GA 30043 404/577-3240 — e 1976

Latimer, Murray W, (F.C.A.S., F.C.A.), M W Latimer Consultants, 2951 Albemarle Street, NW, Washington DC 20008 202/244-7958 — e 1965

Latta, Judith E., (F.S.A.), *Assistant Vice President,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 — e 1980

Latta, Raymond A, (F.C.A.), *Consulting Actuary,* Latta & Langston Consulting, 287 Highland Village, 4500 Interstate 55, North, Jackson MS 39211 601/362-3143 — 1965

Lattanzio, Francis J, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1979

Lattanzio, Steven P., (F.C.A.S.), *Actuary,* National Council On Comp Ins, 1 Penn Plaza, New York NY 10001 516/277-0353 — 1980

Lau, Brian R, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1980

Lau, Kenneth K, (F.S.A.), *Associate Group Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1585 — 1980

Enrolled

Lauer, J Alan, (F.S.A.), *Deputy Comm/Chief Actuary,* Pennsylvania Ins Department, Strawberry Square, Harrisburg PA 17120 717/787-4192 — 1965

Lauerman, Thomas E, (F.S.A.), *Assistant Actuary,* Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 — 1979

Laugharn, Gary L, (F.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza, South, Northbrook IL 60062 312/291-7854 — 1981

Laughlin, Robert L, (A.S.A., M.C.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower Dallas TX 75201 214/748-5867 — e 1976

Launer, Lee Eric, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 11710 212/578-2211 — 1975

Laur, Charles F, *Vice President,* Alan N Kanter & Associates, Equitable Bank Center, 100 S Charles St, Ste 1260, Baltimore MD 21201 301/962-1000 — e 1976

Lautzenheiser, Barbara J, (F.S.A.), *Senior Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — e 1968

Laux, Robert J, (A.S.A.), *Actuarial Assistant,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3413 — 1981

Lavarack, Patricia A, *Actuary,* National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0221 — e 1979

Laverdiere, Michel, (F.S.A.), *Second Vice President/Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7125 — 1970

Lavigne, Joseph A., (F.S.A.), *Assistant Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-7471 — e 1965

Law, Kevin, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2094 — 1981

Lawin, Paul, (F.S.A.), *Associate Actuary-Product Dev.,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 — 1981

Lawley, Carl David, Jr., *Vice President,* McGuinn & Lawley Incorporated, Public Ledger Building, Independence Mall, Philadelphia PA 19106 — e 1980

Lawrence, John W, (F.S.A.), *Vice President & Assoc Actuary,* Howard E Nyhart Company Inc, 3505 N Washington Blvd, Indianapolis IN 46220 317/923-2391 — e 1974

Lawrence, Stewart D, (F.S.A.), *Employee Benefit Consultant,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — e 1977

Laws, James, (F.S.A.), *Director of Actuarial Services,* Martin E Segal Co, 520 S Virgil Avenue, Los Angeles CA 90020 213/382-1347 — e 1979

Lawson, Barbara V K, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 100 Federal Street, Boston MA 02110 — e 1981

Lawson, Harold R, (F.S.A.), 40 North Road, Glens Falls NY 12801 — 1967

Enrolled

Lawson, Joseph E, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, Teco Plaza, Suite 801, 702 North Franklin Street, Tampa FL 33602 813/223-1686 — e 1976

Lazerson, Jacob A, (A.S.A.), 301 Chestnut Street, Apt 1608, Harrisburg PA 17101 — e 1966

Leach, Robert K, (F.S.A.), *Assistant Pension Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/663-6153 — 1980

Learson, Richard J, (A.S.A.), *Consulting Actuary,* 505 Park Avenue, Suite 800, New York NY 10022 212/759-9628 — e 1966

Leary, Thomas J, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — 1970

Leavitt, Gordon H, (F.S.A.), *Senior Vice President/Actuary,* Savings Bank Life Ins Fund, 200 Park Avenue, New York NY 10017 212/598-7451 — 1965

Lebenson, Robert D, *Executive Vice President,* National Pension Serv Inc, 1 North Broadway, White Plains NY 10601 914/948-1500 — e 1976

Leblanc, Sidney A, (F.S.A.), *Vice President & Actuary,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3653 — e 1972

Leblond, Richard M, (A.S.A.), *Director of Int'l Consulting,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1971

Leboffe, Cosmo A, *President,* Plan Advisors Inc, Box 302, Bala Cynwyd PA 19004 — e 1978

Lebos, Leo, Jr, (F.S.A.), *Sr Vice President & Actuary,* Gulf Life Ins Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/399-7908 — 1974

Lebourveau, Allan F, (F.S.A.), 129 Layton Street, Ojai CA 93023 805/646-8379 — 1965

LeBow, Kenneth D, (F.S.A.), *Asst. Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 — 1975

Leckenby, Jean R, Hooker & Holcombe Inc, 30 Lincoln Street, Newt Highland MA 02161 617/762-8438 — e 1978

Leckie, Robin B, (F.S.A.), *Senior Vice President & Chief Actuary,* Manufacturers Life Ins Co, 200 Bloor Street East, Toronto ON, Canada M4W1E5 — 1974

LeClair, Peter T, (F.S.A., A.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4446 — e 1970

Ledbetter, Alan R, (F.C.A.S.), *Assistant Vice President,* Government Employees Ins Co, GEICO Plaza, Washington DC 20076 301/986-2785 — 1979

Ledbetter, Kim W, (F.S.A.), *Assistant Actuary,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2747 — e 1980

Enrolled

Leder, Philip A, (A.S.A.), *Assistant Actuary,* Unigard Olympic Life Ins Co, 15805 NE 24th Street, Bellevue WA 98009 206/643-3962 1981

Lederman, Charles M., (A.C.A.S.), *Consultant,* Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/563-4500 1980

Lee, Antony Y, *Consultant,* William M Mercer Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/386-7840 e 1976

Lee, Curtis H, (F.S.A.), *Vice President & Assoc Actuary,* Fidelity Union Life Ins Co, Fidelity Union Life Bldg, Dallas TX 75201 214/653-2715 1973

Lee, David S, (F.S.A.), United Benefit Life Ins Co, 33rd & Dodge Street, Omaha NE 68144 402/342-7600 1979

Lee, H Douglas, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, Box 281, Toronto Dominion Centre, Toronto ON, Canada M5K1K3 416/362-2333 e 1975

Lee, Harry A, 2400 Granthurst, Topeka KS 66611 1966

Lee, J Tyler, (F.S.A.), *Second Vice President/Actuary,* Life Ins Co of Virginia, Box 27601, Richmond VA 23261 804/281-6257 1979

Lee, Jason M., (A.S.A.), *Assistant Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Avenue, Briarclf Mnr NY 10510 914/769-9200 1981

Lee, Lucian R, *Assistant Vice President,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8293 1969

Lee, Thomas J, (F.S.A.), *Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02116 617/421-2045 1980

Lee, Timothy D, (F.S.A.), *Actuary,* Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002 713/658-8451 1981

Leen, John R, *Senior Actuarial Consultant,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-4554 e 1976

LeFevre, Paul H, (F.S.A.), *Vice President & Actuary,* Keystone Provident Life Ins Co, 99 High Street, Boston MA 02110 617/338-3519 e 1976

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

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

Leggette, Charles W., *President,* Leggette & Company Inc, 4525 Lemmon Avenue, Suite 301, Dallas TX 75219 214/528-8850 e 1980

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

Lehman, James H, (A.S.A.), *Associate Actuary,* Puritan Life Ins Co, Allendale Park, Johnston RI 02919 401/456-6794 1979

Lehman, Merlin R, (F.C.A.S.), *Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2769 1977

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Enrolled

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

Lehman, W Douglas, (F.S.A.), *Assistant Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/754-1492 — 1977

Lehmann, Earl R, Box 770542, Steamboat Spg CO 80477 303/879-2408 — e 1970

Lehmann, Steven G, (F.S.A., F.C.A.S.), *Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6033 — 1977

Lehpamer, Philip J, (A.S.A.), *Manager,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6279 — 1980

Leif, Elizabeth J, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1981

Leight, Arthur S, (F.S.A., A.C.A.S.), *Chief Actuary,* Federation Pension Bureau Inc, 347 East 53rd Street, New York NY 10022 212/752-8930 — e 1965

Leight, Douglas L, (F.S.A.), Noble Lowndes Incorporated, 488 Madison Avenue, New York NY 10022 212/750-9696 — e 1977

Leight, Grace, (A.S.A.), 71-40 112 Street, Forest Hills NY 11375 212/263-2941 — e 1966

Leighty, William G, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909 — e 1975

Leimkuhler Jr , Urban E, (F.C.A.S.), *Vice President & Actuary,* US Fidelity & Guaranty Co, 100 Light St, Baltimore MD 21202 301/547-3186 — 1978

Leisinger, Warren, (F.S.A.), M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 — 1978

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

Leitermann, John H, (A.S.A.), *Assistant Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1979

Leland, Alan C Jr., (F.S.A.), *Associate Pension Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — 1980

LeLaurin, Suzanne, (F.S.A.), *Assistant Actuary,* General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0672 — 1979

Lem, Kenneth, (F.S.A.), *Associate Actuary,* Manhattan Life Insurance Co, 111 West 57 Street, New York NY 10019 212/484-9311 — 1979

Lemery, Francis P, (F.S.A.), *Vice President & Actuary,* Kansas City Life Ins Co, 3520 Broadway, Kansas City MO 64141 816/753-7000 — e 1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Lemieux, Richard G, (F.S.A.), *Vice President,* William M Mercer Ltd, 1801 McGill College Ave, Montreal PQ, Canada H3A2N4 514/285-1802 1975

Lemkau, Portia Lynn, (A.S.A.), *Consultant,* Howard Johnson and Co, 13766 NE 74th Street, Redmond WA 98052 206/625-1040 1981

Lenser, John M, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7948 1973

Lent, David R, (A.S.A.), *Actuarial Consultant,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-6112 e 1980

Leo, Carl J, (A.C.A.S.), *Regional Actuary,* Insurance Services Office, Box 105528, Atlanta GA 30348 404/321-0808 1981

Leonard, Bradley D, (F.S.A.), *Vice President & Actuary,* Wisconsin Life Ins Co, 709 N Segoe Rd, Madison WI 53705 608/238-5841 e 1974

Leonard, Gregory E, (F.C.A.S., M.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 730 Hopmeadow Street, Hartford CT 06070 203/651-3761 1976

Leonard, Joseph R, *Consulting Actuary,* Johnson Company, Penns Trail, Newtown PA 18940 215/968-4741 e 1978

Leonard, Marilyn R., (A.S.A.), *Manager of Financial Analysis,* Penn Mutual Life Ins Co, 6th & Walnut Street, Philadelphia PA 19172 215/629-0600 1981

Leonard, Wilford A, (F.S.A.), *Vice President & Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2439 e 1969

Leone, Kenneth A, (F.S.A.), *Associate Actuary,* Allstate Life Insurance Co, Allstate Plaza -G6C, Northbrook IL 60062 312/291-6548 1979

Leong, Kenneth K, (A.S.A.), *Actuary,* Health Care Financing Admin, 6401 Security Boulevard, Woodlawn MD 21235 301/594-2793 1980

Leong, Leonard P J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 44 Montgomery St, Suite 200, San Francisco CA 94104 415/362-1407 e 1967

Lepage, Paul A, (F.S.A.), *Vice President & Actuary,* Maine Fidelity Life Ins Co, 55 West Street, Keene NH 03431 603/352-4000 1979

Lerner, Gary G, *Vice President & Actuary,* Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8844 e 1969

Lerner, Peter, (A.S.A.), *Asst Dir, Individual Actuarial,* Travelers Life Ins of Canada, 400 University Avenue, 21st Floor, Toronto ON, Canada M5F1S7 416/595-7380 1980

Lerwick, Stuart N, (F.C.A.S.), *Associate Actuary,* Fireman's Fund Ins Cos, 3333 California Street, San Francisco CA 94119 415/929-2828 1981

Leslie, William, Jr., (F.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 18662 Mac Arthur Drive, Irvine CA 92715 714/640-4900 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Leslie, William H, (F.S.A.), *Assistant V.P. & Group Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2468	e 1969
Lessl, John A, (A.S.A.), *Dir of Actuarial Department,* Ogle & Waters Incorporated, 9675 Fourth Street North, St Petersburg FL 33702 813/577-2884	e 1980
Lester, David, (A.S.A.), *Consultant,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/577-0460	e 1980
LeSueur, David C, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1978
LeTourneau, H Louis, *President,* Pensioon Concepts Incorporated, 3000 Campau Square Build, 180 Monroe Avenue NW, Grand Rapids MI 49503 616/456-5481	e 1976
Letson, Edward W, *Vice President,* Rael & Letson, 1200 Bayhill Drive, San Bruno CA 94066 415/871-7701	1966
Letwin, Fred G, (F.S.A.), 4514 Staughton Drive, Indianapolis IN 46226	e 1965
Leube, Joseph J, *Vice President,* Alexander & Alexander Inc, 255 Public Ledger Bldg, Philadelphia PA 19106 215/923-5300	e 1976
Levene, David, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3502	1971
Levenglick, Arthur, (F.S.A.), *Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4092	1980
Levenson, Martin, (A.S.A.), *Senior Vice President/Actuary,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1966
Leventhal, Gary D, (F.S.A., M.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07640 201/567-0001	e 1979
Levering, Cynthia J, (A.S.A.), *Associate Actuary,* Alexander & Alexander Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106 215/923-5300	e 1979
Levesque, Claire E, *Assistant Director,* Actna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2831	e 1977
Levin, Howard J, (F.S.A.), *Partner,* Hewitt Associates, 120 S Riverside Plaza, Chicago IL 60606 312/726-2040	e 1975
Levin, Joseph W, (F.C.A.S.), *Vice President & Actuary,* Employers Reinsurance Corp, Box 2991, Overland Park KS 66201 913/676-5390	1969
Levine, Joel Ira, (F.S.A.), *Associate Actuary,* General Reassurance Corp, 2 Greenwich Plaza, Greenwich CT 06830 203/661-5060	1980
Levine, Kenneth, (F.S.A.), *V/P Group Pension Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-3330	e 1977
Levinson, Louis, (F.S.A.), 106 Bronson Terrace, Springfield MA 01108	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Levit, Alan D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 — e 1980

Levita, Maurice H, (A.S.A., F.C.A.), 2828 Connecticut Avenue, Washington DC 20008 202/462-8986 — 1965

Levitas, Robert M, (A.S.A.), *Assistant Actuary,* American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3743 — 1979

Levitsky, Charles A, (A.S.A.), *Second Vice President,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3102 — 1970

Levitt, Leonard R, (A.S.A.), T R Paul Inc, 14 Commerce Road, Newtown CT 06470 203/426-8161 — e 1980

Levy, Dr Leslie, (A.S.A.), *Asst. V.P. - Employee Benefits,* Aetna Life & Casualty, 151 Farmington Ave, Group Division, A-5, Hartford CT 06156 203/273-2870 — e 1979

Levy, Gerald A, (F.S.A.), *Vice President,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8572 — e 1965

Levy, Harris S, *President Actuary & Consultant,* Certified Actuarial Consultant, Incorporated, 61 North Maple Avenue, Ridgewood NJ 07451 201/447-5502 — e 1978

Levy, Jerrold M, (A.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 600 Fisher Bldg, Detroit MI 48202 313/872-3300 — e 1980

Levy, Thomas D, (F.S.A.), *Senior Vice President/Actuary,* Martin E Segal Co, 1920 N Street NW, Suite 500, Washington DC 20036 202/872-1870 — e 1970

Lew, Edward A, (F.S.A.), *Consulting Actuary,* Route 1, Box 745, Punta Gorda FL 33950 813/639-0191 — 1965

Lewandowski, Chester, (F.S.A.), *Associate Actuary,* United Ins Co of America, One East Wacker Drive, Chicago IL 60601 312/266-3614 — 1978

Lewis, Clair A, (F.S.A.), *Senior Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — 1965

Lewis, Fielding, (F.S.A.), William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0432 — e 1978

Lewis, Herman, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6313 — e 1965

Lewis, James Lee, (F.S.A.), *Senior Vice President, Oper.,* Mutual Security Life Ins Co, 3000 Coliseum Boulevard, E, Fort Wayne IN 46805 219/484-0511 — 1965

Lewis, Stephen H, (F.S.A.), *Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60525 312/822-7562 — e 1980

Lewis, Steven N, (F.S.A.), *Actuary,* Williams Thacher & Rand, 11820 Parklawn Drive, Suite 100, Rockville MD 20852 301/468-3861 — e 1980

Enrolled

Lewis, William H, Jr, (F.S.A., F.C.A.), *President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Dallas TX 75251 214/661-9047 — e 1969

Lewis, William H, (F.S.A.), 2100 North Atlantic Ave, Apt 307, Cocoa Beach FL 32931 305/784-2130 — e 1965

Lewis, Winthrop T, (A.S.A.), 50 Ancient Way, Yarmouth Port MA 02675 617/362-2358 — e 1966

Lhamon, Frederic T, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — e 1975

Libbey, David W, (F.S.A.), *Second V.P. & Assoc Actuary,* Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441 — 1978

Libby, William B, (A.S.A.), *Secretary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06117 203/273-0123 — 1971

Libera, John J., Jr, (F.S.A.), *Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Libman, Michael L, (A.S.A.), *Consulting Actuary,* Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 — e 1971

Liddle, J Thomas, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4254 — 1966

Lieberman, Sherman B, (F.S.A.), *Actuary,* Rael & Letson, 1200 Bayhill Drive, Suite 222, San Bruno CA 94066 415/871-7701 — e 1976

Liebeskind, Stuart L, (F.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, 5 Gibralter Building, 153 Halsey Street, Newark NJ 07101 201/877-6863 — 1980

Likins, Robert B, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Prudential Plaza, 3rd Floor, Newark NJ 07101 201/877-8047 — e 1977

Likkel, Craig F, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Family Life Ins Co, Park Place 1200-Sixth Ave, Seattle WA 98101 206/292-1000 — 1980

Lilly, George P, (F.C.A.), *President,* George P Lilly & Co Inc, 1100 W Northwest Hwy, Mt Prospect IL 60056 312/398-6651 — 1966

Lin, Che, (F.S.A.), *President,* William M Mercer Ltd, 1414 Hutchison House, 10 Harcourt Road, Hong Kong, Hong Kong — 1970

Lin, Shiu-Shiung, (F.S.A.), *Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, 34th Floor, Philadelphia PA 19181 215/988-8637 — 1978

Lincoln, Arthur, Jr., (F.S.A.), *Dir, Employee Benefit Plans,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3500 — 1965

Lincoln, Charles G, (A.S.A.), 1210 Casey Key Road, Nokomis FL 33555 813/484-6669 — 1966

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	Enrolled
Lindahl, Richard M, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06106 203/273-0123	1979
Linden, John R, (F.C.A.S.), *Chief Casualty Actuarial Div,* Connecticut Ins Dept, 165 Capitol Avenue, Box 816, Hartford CT 06115 203/566-5502	1965
Linden, Orin M, (F.C.A.S.), *Associate Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6747	1980
Lindgren, Robert E, A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	e 1976
Lindley, Gary, (F.S.A.), *Assistant V.P. & Assoc Actuary,* Federal Life Ins Co (Mutual), 3703 Lake at Pfingsten, Glenview IL 60025 312/729-9700	1979
Lindsay, Bruce G, (A.S.A.), *Senior Vice President/Actuary,* United Services Life Ins Co, 1701 Penn Avenue, NW, Washington DC 20006 202/298-6235	1966
Lindsay, Robert L, (F.S.A.), *Senior V.P. & Chief Actuary,* Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-2975	e 1965
Lindsey, Elwin R, (A.S.A.), *Secretary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	e 1966
Lindstrom, Lawrence A, (F.S.A.), *Senior Vice President,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4134	1974
Line, Russell A, (F.S.A.), *Second VP & Associate Actuary,* Midland Mutual Life Ins Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1968
Ling, George S, Jr, (A.S.A., F.C.A.), *Vice President & Secretary,* Kruse O'Connor & Ling Inc, 1212 NW 12th Avenue, Gainesville FL 32601 904/375-3800	e 1966
Lingo, F Jay, (F.S.A.), *Consulting Actuary,* Deferred Compensation Adm., 1645 Northstar Center, Minneapolis MN 55402 612/339-8991	e 1979
Link, Robert F, (F.S.A.), *Consultant,* 309 Ferry Road, Old Lyme CT 06371 203/434-5505	e 1965
Link, William P, (F.S.A.), *Vice President - Group Systems,* Prudential Insurance Company, 55 N Livingston, Roseland NJ 07068 201/533-6251	1979
Linn, Eldon R, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9200	1966
Linney, Steven R, (F.S.A.), *Assistant Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3274	1979
Lino, Richard, (F.C.A.S.), *Vice President & Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905	1965
Linquanti, August J, (A.C.A.S.), *Secretary,* Royal Insurance, 150 William Street, New York NY 10038 212/553-4202	1968

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Lipkin, David M, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971 — e 1981

Lippai, Steven E, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Combined Ins Co of America, 707 Combined Centre, Northbrook IL 60062 312/564-8000 — 1979

Lippman, Robert G, *Vice President,* William M Mercer Inc, 1211 Ave of the American, New York NY 10036 212/997-7171 — 1980

Lipsky, Gerald I, (F.S.A.), *Assistant Group Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2768 — 1979

Liptak, Walter T, (A.S.A., A.C.A.), *Sr. Vice President & Actuary,* Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6000 — e 1969

Lis, Raymond S., Jr., (A.C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2285 — 1977

Liscord, Paul S, (F.C.A.S.), *Consulting Actuary,* Liscord & Ward Incorporated, 6 Loudon Road, Concord NH 03301 603/228-1391 — 1965

Lisle, Lottie, (A.S.A., F.C.A.), *Actuary,* US General Accounting Office, 441 G Street, N.W., Room 6132, Washington DC 20548 202/275-5761 — e 1966

Lister, David H, (A.S.A.), *Assistant Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53593 608/238-5851 — 1980

Lister, John J, *Assistant Vice President,* William M Mercer Inc, 3 Parkway, Philadelphia PA 19102 215/963-2820 — e 1976

Litchenburg, Alfred L, (F.S.A.), *Vice President & Chief Actuary,* American Fidelity Assurance Co, 2000 Classen Center, Box 25523, Oklahoma City OK 73125 405/523-5069 — 1978

Litow, Mark E, (F.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250 — 1979

Little, D Alan, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 213/577-1144 — e 1966

Little, Roger E, (F.S.A.), *Associate Actuary,* Gulf Life Ins Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7000 — 1980

Liu, Jack K, (A.S.A.), *Dir Grp Pension Actuarial Serv,* Prudential Insurance Company, Box 9220, Van Nuys CA 91409 201/857-4415 — e 1966

Liu, Liangan, (A.S.A.), *Senior Actuarial Analyst,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 — 1981

Liuzzo, Joseph, (F.S.A.), *Assistant Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1980

Lively, David L, (F.S.A.), *Vice President,* William M Mercer Inc, 1120 Morse Road, Columbus OH 43229 614/436-3030 — e 1966

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Livingston, James A, Jr, (F.S.A.), *Executive Vice President,* Liberty National Life Ins Co, 301 South 20th Street, Birmingham AL 35202 205/325-2750 — 1965

Livingston, James L, (F.S.A.), *Associate Actuary,* Southland Life Insurance Co, Southland Center, Dallas TX 75221 214/653-3651 — 1980

Livingston, Roy P, (A.C.A.S.), *Associate Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4000 — 1979

Livorsi, Thomas J, (F.S.A.), *Partner,* Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1244 — e 1978

Livsey, Frank, (A.S.A.), *Partner,* Hewitt Associates, 1 First Canadian Place, Box 13, Toronto ON, Canada M5X1A9 416/363-7241 — e 1974

Llewellyn, David, (F.S.A.), *Vice President,* Sentry Insurance Company, 3101 Dixon Street, Stevens Point WI 54481 715/346-6995 — 1970

Lloyd, John C, (A.S.A.), *Group Actuarial Assistant,* Wisconsin Life Ins Co, 709 North Segoe Road, Madison WI 53705 601/354-5481 — 1981

Lo, Richard W., (A.C.A.S.), *Assistant Actuary,* C G/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1980

Loadman, Arthur E, (F.S.A.), 126 Kingsway Avenue, Winnipeg MB, Canada R3M0H1 — 1966

Lobosco, Virginia R, (A.C.A.S.), *Actuarial Supervisor,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905 — 1981

Locatelli, Robert, (F.S.A.), *Associate Actuary,* Maine Fidelity Life Ins Co, 55 West Street, Keene NH 03431 603/352-4000 — 1979

Locicero, Joseph A, *Benefit Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Lockwood, Donald A, (A.S.A., F.C.A.), *Executive Vice President,* Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 — e 1965

Lockwood, Gerald A, (F.S.A.), *Second Vice President/Actuary,* Lincoln Liberty Life Ins Co, 113 North 11th Street, Lincoln NE 68508 402/474-1111 — 1979

Loeb, Harold A, (A.S.A.), *Principal,* Olanie Hurst & Hemrich, 3250 Wilshire Blvd, Suite #1700, Los Angeles CA 90010 213/480-4800 — e 1976

Loeber, Richard H, (F.S.A.), *Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2791 — 1965

Loeffel, Carl L, (F.S.A.), *Associate Actuary,* Health Ins Assn of America, 919 Third Avenue, New York NY 10022 212/486-4834 — 1968

Loffree, James A, (F.S.A.), *Group Insurance Actuary,* North American Life Assur Co, 105 Adelaide Street, West, Toronto ON, Canada M5H1R1 416/624-2756 — 1976

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Enrolled

Lofgren, Eric P, (F.S.A.), *Asst Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 07020 212/708-3332 — e 1979

Loftis, John M, (F.S.A.), *Vice President, Special Project,* Integon Life Ins Corp, Box 3199, Winston-Salem NC 27102 919/725-7261 — 1965

Logan, Loren G, (F.S.A.), Rt 3 Box 60 C, Kimberling MD 65686 417/739-2842 — e 1965

Logan, Thomas J, (F.S.A.), *Second V.P. & Assoc Actuary,* Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1979

Loguercio, Stuart E., (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3215 — 1981

Lohmann, Leslie J, (F.S.A.), *Actuary,* Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000 — 1979

Lohse, Rudolph M, (F.S.A.), *President,* Seal & Lohse Inc, 1001 Franklin Ave, Garden City NY 11530 516/741-5560 — e 1965

Lombardo, John Scott, (F.C.A.S.), *Actuarial Associate,* Metropolitan Property & Liability Ins Co, 700 Quacker Lane, Box 350, Warwick RI 02887 401/827-2356 — 1981

Lome, Elinor, *Vice President,* The Becker Company, 26 Washington Street, East Orange NJ 07017 201/675-8900 — e 1976

Lomicky, Robert A, (F.S.A.), *Assistant Chief Life Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 07748 212/488-2789 — e 1980

Lommele, Jan Alan, (A.C.A.S.), *Senior Actuarial Assistant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2891 — 1979

London, Howard J, (A.S.A.), *Actuarial Programmer,* Actuarial Computer Technology, 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400 — 1981

Lonergan, Clyde G, (F.S.A.), *Senior Consulting Actuary,* National Associates Inc, 615 South Flower Street, Los Angeles CA 90017 213/626-5542 — e 1966

Lonergan, Thomas T, (F.S.A.), *Vice President,* Meidinger Incorporated, Five Crown Center, Kansas City MO 64108 816/474-0666 — e 1977

Lonergan, Thomas X, (F.S.A.), Metropolitan Property &, Liability, 700 Quaker Lane, Warwick RI 02887 401/827-2353 — 1981

Lones, William R, (F.S.A.), *Actuarial Vice President,* Equitable Life Ins Co of Iowa, 604 Locust Street, Des Moines IA 50306 515/245-6927 — e 1965

Long, Leon L, (A.S.A.), 3714 Cornell St, Des Moines IA 50313 — 1966

Long, Robert A, (A.C.A.), *Examining Actuary,* State Board of Insurance, 2907 Oak Park, Austin TX 78704 512/475-3325 — e 1966

Long, V.Kay, (A.S.A.), *Assistant Actuary,* Western States Life Ins Co, 700 S 7th Street, Fargo ND 58108 701/237-5700 — 1980

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Longaker, Leslie W, *Vice President,* Pension Systems Inc., 1665 Ridge Rd E, Rochester NY 14621 716/467-1210 — e 1978

Longerman, Kenneth John, (F.S.A.), *Assistant Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2461 — 1978

Longley-Cook, Alastair G, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-8110 — 1980

Longley-Cook, Laurence H, (A.S.A., F.C.A.S.), Hinson's Island, Box 722, Hamilton, Bermuda 809/292-2062 — 1965

Longmoore, John T, (F.S.A.), *Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4163 — e 1965

Longoria, Ricardo A, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1355 — e 1979

Longyear, George Y, (A.S.A.), *Senior Actuarial Assistant,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3116 — 1971

Lonsdale, Frederick, (A.S.A.), *Director, Benefit Plan Services,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/786-2330 — 1980

Loo, Jay Tsu-Yi, (F.S.A.), *Consulting Actuary,* JL Pension, Actuarial &, Consulting Services Inc, 411 Century Plaza, Lansdale PA 19446 215/362-2248 — e 1969

Loomis, G Herbert, (F.S.A.), *Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1979

Loop, Susan Lynn, *Associate Actuary,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333 — e 1981

Lord, Brent Allen, (F.S.A.), *Vice President & Actuary,* College Life Ins Co, 3500 Depauw Blvd., Indianapolis IN 46268 317/871-4298 — 1979

Lord, Frank C, *Assistant Secretary,* Hartford Insurance Group, Hartford Plaza, Pension Department, Hartford CT 06115 203/547-3650 — e 1979

Lord, Samuel H, (F.S.A.), *Associate Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — e 1970

Lorenz, Alois J, *Employee Benefit Plan Consltnt,* 720 Olive St, Suite 2200, St. Louis MO 63101 — e 1971

Loring, Denis W, (F.S.A.), *Assistant Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, Location 37-F, New York NY 10019 212/554-3316 — e 1977

Loring, Melinda K, (F.S.A.), *Assistant Actuary,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04101 207/780-2332 — 1980

Lorisz, Steven Joseph, (A.S.A.), *Assistant Actuarial Manager,* A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/234-3400 — 1980

Losk, Norman S, (F.S.A., A.C.A.), *State Actuary,* Office of the State Actuary, State of Washington, 207 Institutions Building, Olympia WA 98504 206/753-9144 — e 1972

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Enrolled

Lough, C Allen, (F.S.A.), *2nd Vice President & Actuary,* Life Ins Co of Virginia, 6610 W Broad St, Richmond VA 23261 804/281-6493 1980

Loughlin, Martin J, (F.S.A.), *Group Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2474 1969

Lounds, John C, (F.S.A.), *Actuary,* Allstate Life Insurance Co, Allstate Plaza, South G6C, Northbrook IL 60062 312/291-6899 1981

Lovekamp, Glen H, (A.S.A.), *Actuary,* Country Life Ins Co, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2307 e 1966

Low, George D, (A.S.A.), *Consulting Actuary,* 184 High Street, Pittsfield MA 01201 413/445-5024 1966

Low, Ngee-Cheow, (A.S.A.), *Assistant Actuary,* North Central Life Ins Co, 275 East 4th Street, St Paul MN 55101 612/227-8001 1980

Lowden, Beverly S, (F.S.A.), 48 Readington Road, Needham MA 02192 1968

Lowden, Robert D, (F.S.A.), *Vice President & Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2587 1965

Lowe, Robert F, (F.C.A.S., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 1970

Lowe, Stephen P, (F.C.A.S.), *Vice President,* Tillinghast Nelson & Warren, 730 Hopmeadow Street, Simsbury CT 06070 203/651-3761 1979

Lowery, P Randall, (F.S.A.), *Associate Actuary,* Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 1979

Lowrie, Walter B, (F.S.A.), *Assistant Professor,* University of Nebraska, Actuarial Science, 312 Burnett Hall, Lincoln NE 68588 402/472-6358 1966

Lozowski, Chester M, (A.S.A.), *Associate Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000 1979

Lubin, Lawrence, (F.S.A.), *Senior Vice President,* Standard Security Life of NY, 485 Madison Avenue, New York NY 10022 212/355-4141 1966

Lublin, Leon, (A.C.A.), *Vice President & Actuary,* American Heritage Life Ins Co, 11 E Forsyth St, Jacksonville FL 32202 e 1966

Luchesi, Scott K, (A.S.A.), *Associate Actuary,* Jefferson National Life Ins Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8046 1980

Lucker, Arthur Mark, (A.S.A.), *Actuarial Assistant,* Philadelphia Life Ins Co, 111 North Broad Street, Philadelphia PA 19107 215/569-9300 1980

Luckner, Warren R, (F.S.A.), *Chairman of Actuarial Sci,* University of Nebraska-Lincoln, Burnett Hall, Room 312, Lincoln NE 68588 402/472-2698 1977

Enrolled

Luddy, Barbara L, (F.S.A.), *Actuarial Associate,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6312 — e 1980

Ludke, David R, (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/523-0067 — 1979

Luk, Peter, (F.S.A.), *Assistant Director,* Hang Lung Development Co Ltd, 2-20 Paterson St 25/Fl., Hang Lung Centre, Hong Kong 5 — 1977

Lukan, Edelbert, *Benefit Cost Advisor,* Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017 — e 1976

Lukens, Jaywood, (F.S.A.), 5545 Riviera Dr, Coral Gables FL 33146 — e 1965

Lumsden, William F, (F.S.A., F.C.A.), *Senior Vice President,* Meidinger Incorporated, 3333 N Mayfair Road, Room 307, Milwaukee WI 53222 414/258-6767 — e 1965

Lunbeck, Robert A, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1111 Suburban Station, Philadelphia PA 19103 215/569-4393 — e 1965

Lund, Allan C, (A.S.A., M.C.A.), *Pension Actuary,* Deferred Compensation Adm., 1645 Cargill Building, Minneapolis MN 55402 612/935-6392 — e 1966

Lund, Harold N, (F.S.A.), *Assistant Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2056 — 1979

Lundberg, James J, (A.S.A.), *Assistant Corp Actuary,* Blue Cross/Blue Shield of in, 120 West Market Street, Indianapolis IN 46204 317/263-4805 — 1969

Lunde, Orlen E, (F.S.A.), *Principal,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — 1970

Lundquist, Franklin L, (F.S.A.), *Actuarial Vice President,* Central Life Assurance Co, 611 5th Ave, Box 1555, Des Moines IA 50306 515/283-2371 — 1974

Luneburg, Bonnie C, (F.C.A.S.), *Assistant Actuary,* Industrial Indemnity Company, Box 3660, San Francisco CA 94111 415/986-3535 — 1979

Lupean, Edward M, 825 White Oak Circle, Pittsburgh PA 15222 412/341-0447 — e 1977

Lutz, Carl J, (A.S.A.), *Vice President & Actuary,* American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/753-7311 — 1979

Lutz, Harry S, (F.S.A., F.C.A.), *Consulting Actuary,* William M Mercer Inc, 1200 First American Ctr, Nashville TN 37238 615/244-4036 — e 1974

Lutz, Lauren J, 904 Florida Avenue, Port Huron MI 48060 — 1965

Luzader, Randall M, (A.S.A., F.C.A.), *President,* Luzader & Associates Inc, 12 East Ninth Street, Suite 107, Erie PA 16501 814/456-6243 — e 1970

Lyle, Robert A, (F.S.A.), *Assoc Actuary-Fin Planning,* Aid Association for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721 — 1977

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Lyle, Robert V, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4214 — 1968

Lyle, Ted A, (F.S.A.), *Senior Actuarial Officer-Group,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4010 — 1979

Lyn, Shau H, (A.S.A.), *Senior Actuarial Assistant,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06095 203/549-4111 — 1980

Lynas, Robert H, (M.C.A.), *Actuary,* Hudson Life Reassurance Corp, 85 Coco Nut Avenue, Sarasota FL 33577 813/365-9480 — 1969

Lynch, Charles E, (A.S.A.), *Consulting Actuary,* Benefit Actuaries &, Consultants, 2833 First National Tower, Louisville KY 40202 502/587-9501 — 1980

Lynch, John T, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 — e 1976

Lynch, Josiah, (A.S.A., F.C.A.), *President,* Joe Lynch & Company, 6842 Elm Street, Box 957, McLean VA 22101 703/893-3170 — e 1966

Lynch, Mark L, *Asst Director-Defined Benefit,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-4430 — e 1977

Lynch, Robert R, (A.S.A.), *Pension Valuation Supervisor,* Metropolitan Life Ins Co, One Madison Ave, Area 2G, New York NY 10010 212/578-7707 — e 1979

Lynch, Timothy J, (F.S.A.), *Executive Vice President,* Meidinger Incorporated, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240 — e 1972

Lynde, Harold W, 236 C Marblehead Lane, Jamesburg NJ 08831 — e 1966

Lynn, Randall K, (F.S.A.), *Associate Consultant,* Towers Perrin Forster & Crosby, One Mercantile Center, Suite 3620, St Louis MO 63101 314/621-6705 — e 1980

Lyon, Dorothy M, 8140 Township Line Road, Indianapolis IN 46260 — 1966

Lyons, Daniel J, (F.S.A., F.C.A.S.), 207 Renfrew Ave, Trenton NJ 08618 609/394-7787 — 1965

Lyons, Frank J, (F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1967

Lyons, Harold V, (F.S.A.), 70 Hudson Road, Bellerose NY 11426 516/328-3324 — e 1965

Lyons Jr , Harold V, (F.S.A.), *Associate Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1976

Lyons, Samuel J, Jr, (A.S.A.), *Manager, Retirement Plans,* Weyerhaeuser Company, Tacoma WA 98477 206/924-2499 — e 1971

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M

Mabry, Frederick C, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 340 Interstate North, Suite 110, Atlanta GA 30339 404/955-2488 — e 1969

Macarchuk, John, (F.S.A.), *Consulting Actuary,* 29 Oran Street, Worcester MA 01605 617/853-3638 — 1965

Macaulay, Joseph P, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6112 — e 1971

MacBain, John A, (A.S.A.), *Assistant Actuary,* Baltimore Life Ins Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 — 1979

MacDonald, A Howard, (F.S.A.), *Associate Actuary,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5715 — 1979

MacDonald, A Ross, (F.S.A.), 53 Belgrave Avenue, Toronto, Canada M5M3S9 416/489-1822 — e 1967

MacDonald, Andrew M, (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4708 — 1980

MacDonald, Colin D, (F.S.A.), *Vice President & Actuary,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 — 1970

MacDonald, David D, (A.S.A.), *Actuary,* American Actuaries Inc, 2103 Coronado Drive, S E, Grand Rapids MI 49506 616/459-1050 — e 1966

MacDonald, J Bruce, (F.S.A., F.C.A.), *Vice President,* William M Mercer Ltd, 1505 Barrington Street, Halifax NS, Canada B3J3K5 902/429-7050 — e 1966

MacDougall, John A, (F.S.A., F.C.A.), Senior Vice President/Actuary, Edward H Friend & Co, 1800 K Street, NW, Suite 500, Washington DC 20006 202/785-9080 — e 1966

Mace, Vincent G, Jr, (F.S.A.), *Assistant Group Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2371 — 1980

MacGinnitie, W James, (F.S.A., F.C.A.S., F.C.A.) [**Treasurer**], Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30026 404/261-5420 — 1965

MacIntyre, Neil W, (F.S.A.), Box 22, Harvey's Lake PA 18618 717/639-5341 — 1965

Mack, Merrill J, (F.S.A.), *Actuary,* Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 — 1966

MacKeen, W Duncan, (F.S.A.), *Vice President & Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — 1979

Macken, Daniel D, (F.C.A.), *Consulting Actuary,* 285 Thurderbird Road, SE, Cedar Rapids IA 52403 — e 1965

MacKillop, Donald K, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3997 — 1965

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MacKinnon, Malcolm D, (F.S.A.), *Sr. Vice President & Actuary,* Prudential Insurance Company, Corporate Office, Newark NJ 07101 201/877-6125	e 1965
Macklin, Donald F, (F.S.A.), *Actuary,* Crown Life Insurance Company, 120 Bloor Street East, Toronto ON, Canada M4W1B8 416/928-4534	1976
Macky, Louise E, (F.S.A.), *Assistant Actuary,* Time Insurance Company, 515 West Wells Street, Milwaukee WI 53201 414/271-3011	1980
MacLaughlin, Betty K, *Chief Valuation Analyst,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7670	e 1976
MacLean, George A, (F.S.A.), 16029 Farr Hill Drive, Westfield IN 46074	1965
MacLean, James F, (F.S.A., F.C.A.), *Manager-Consulting Actuary,* G B Buck Consulting Actuaries, 340 Interstate North, Suite 110, Atlanta GA 30339 404/955-2488	e 1965
MacLeish, Bruce G, (F.S.A.), *Director Actuarial Research,* Blue Cross/Blue Shield of Tx, 901 South Central Expwy, Richardson TX 75080 214/669-6186	1980
MacLennan, Alan D, (F.S.A.), *Vice President-Grp Operations,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80202 303/892-3450	e 1976
MacLennan, Robert D, (F.S.A.), *Senior Vice President,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3231	1965
MacLeod, D Rae, (F.S.A.), *Vice President,* Manufacturers, Life Ins Co, 200 Bloor St E, Toronto ON, Canada M4W1E5 416/928-4353	1971
MacMichael, Joseph W, *President,* MacMichael Enterprises, 30 South Haddon Avenue, Haddonfield NJ 08033	e 1981
Macomber, William A, (F.S.A.), *Associate Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1965
MacPhail, Jack D, (F.S.A.), *President,* PHA Life Insurance Co, 111 SW Columbia Street, Portland OR 97207 503/221-6713	e 1965
MacPhee, Malcolm T, (F.S.A.), *Consulting Actuary,* Johnson & Higgins, Box 1111, Atlanta GA 30371 404/658-1330	e 1971
MacRae, Earl M, (F.S.A.), 1307 Marian Lane, Newport Beach CA 92660	1965
Mactas, Edward Scott, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	1980
Mactas, Leonard, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1965
Mactas, Mark V, (F.S.A., M.C.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 3rd Avenue, New York NY 10016 212/661-5080	e 1979

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Enrolled

Madar, Paul Joseph, (A.S.A.), *Actuarial Associate,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1980

Madrecki, Karl, (A.S.A.), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-7937 — 1979

Magalska, James, (F.S.A.), *Principal,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — e 1973

Magaro, William D., (A.S.A.), *Consultant,* Lody & Judson, 711 Milam Building, San Antonio TX 78205 512/227-1218 — 1980

Magic, Michael F, (A.S.A., M.C.A.), *Chief Actuary & Vice President,* Great Republic Life Ins Co, 226 Second Avenue, West, Seattle WA 98119 206/285-1422 — 1980

Maglathlin, Ralph H, (F.S.A.), 44 Treeborough Drive, West Hartford CT 06117 — e 1965

Magnus, Mark Bennett, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7927 — e 1981

Magnuson, Earl S, (F.S.A., A.C.A.), *Vice President & Actuary,* Physicians Mutual Ins Co, 115 South 42nd Street, Omaha NE 68131 402/558-8900 — 1966

Magnusson, Lynn A, (F.S.A.), *Actuary,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 — e 1976

Magrath, Joseph J, (F.C.A.S.), 3100 S Ocean Boulevard, Highland Bch FL 33431 — 1965

Maguire, Ralph D, (F.S.A.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1965

Magyar, Joel C, (F.S.A.), *Second Vice President/Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7119 — 1973

Mah, Susan E, *Associate Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — e 1976

Mahder, John, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-3023 — 1965

Mahern, Edward J, *Actuary,* Shadur Lavine & Associates Inc, 1401 Dove Street, Suite 290, Newport Beach CA 92660 714/752-1422 — e 1976

Mahler, Howard C, (F.C.A.S.), *Director State Rating Bureau,* Mass State Rating Bureau, 100 Cambridge Street, Boston MA 02202 617/727-3650 — 1980

Mahoney, Michael J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-7166 — e 1971

Maidanick, Charles, (A.S.A., F.C.A.), *IRS Agent,* Internal Revenue Service, 230 S Dearborn Street, Chicago IL 60604 312/886-4860 — e 1966

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Enrolled

Maier, Donald B, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2955 — 1965

Maine, James S, 10211 Ohio Drive, Omaha NE 68134 402/393-4085 — 1965

Maine, Leslie D, (F.S.A.), *Asst. V.P./Spec Plan-Marketing,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7853 — 1981

Makgill, Stephen S, (F.C.A.S.), *President,* Pa Compensation Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371 — 1965

Malament, Daniel, (A.S.A.), 75 Henry St, Brooklyn NY 11201 — e 1966

Malasky, Arnold M, (F.S.A., F.C.A.), *Consulting Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9366 — e 1969

Malizia, Anthony M, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, 201 California Street, Suite 1375, San Francisco CA 94111 415/392-0616 — e 1981

Malkiewich, Lindsay J, (A.S.A.), *Associate Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff NY 10510 914/769-9200 — 1980

Malkin, Moses M, *President,* Professionals Pension, 47 College Street, New Haven CT 06510 — e 1979

Malkind, Lance Arthur, (A.S.A.), *Health Actuary,* Blue Cross/Blue Shield of Tx, 901 South Central Expwy, Richardson TX 75080 214/669-6900 — 1980

Mallett, Richard B, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 — 1979

Mallin, Mitchell, *Pension Consultant,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 — e 1976

Mallory, Robert L, (F.S.A.), *Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6391 — 1965

Malloy, Thomas M, (F.S.A.), *Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-7448 — e 1968

Maloney, John T, (F.S.A.), *Associate Actuary,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-6716 — 1979

Maloney, William F, *Chairman of the Board,* Frederick Associates Inc, 720 West Katella, Orange CA 92667 714/771-6540 — e 1976

Maltz, Allen P., (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2021 — e 1978

Mamakos, Emmanuel S, *Consultant,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1976

Manchester, Karl L, (F.S.A.), *President,* Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000 — 1966

Mandat, Roland A, *Consulting Actuary,* Tillinghast Nelson & Warren, 1777 S Harrison Street, Denver CO 80210 303/758-6190 — 1966

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Mandel, Harry W, *Actuary,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 — e 1977

Mandeville, Grace A, (F.C.A.), 63 E 9th Street, New York NY 10003 — 1966

Mangan, Annette Z, 626 William Street, River Forest IL 60305 312/771-2019 — e 1976

Mangawang, J Michael, *Consulting Actuary,* Shadur Lavine & Associates Inc, 16530 Ventura Blvd, 5th Floor, Encino CA 91436 213/783-1830 — e 1977

Mankin, James A, (F.S.A.), *Assist. V.P. & Assist.Actuary,* American Republic Ins Co, 6th and Keosauqua Way, Des Moines IA 50322 515/245-2154 — 1981

Mann, Dale Charles, (A.S.A.), *Actuarial Assistant,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 — 1979

Manning, James H, *Chief Div of Actuarial Svc,* Unemployment Ins Services, 601 D St NW Room 7410, Washington DC 20213 202/376-7231 — 1971

Manning, Kathleen E, (F.S.A.), *Associate Actuary,* Meidinger Incorporated, 20 North Wacker Drive, Suite 1800, Chicago IL 60606 312/332-5397 — e 1979

Mannlein, Sharon K, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5262 — e 1980

Manousoff, James, Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — e 1976

Manson, Clair S, (F.S.A., F.C.A.), *President,* Western Universal Life Ins Co, 9401 Indian Creek Parkway, Corp. Woods Tower, Ste 180, Overland Park KS 66210 913/642-1030 — 1966

Mantel, Jeffrey Hunt, (A.S.A.), *Associate Actuary,* North American Co-Life/Health, 209 South LaSalle Street, Chicago IL 60604 312/346-2200 — 1980

Marakas, John L, *President,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7604 — 1966

Marcus, John J, (F.S.A.), *Senior Vice President,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7575 — 1965

Marek, Mary Lou, *Manager Planning,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971 — e 1976

Margel, Lawrence N, (F.S.A., F.C.A.), *Vice President & Chief Actuary,* Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/563-4500 — e 1965

Margolies, Stephen, *President,* Pension Actuarial Assoc Inc, 263 Center Avenue, Box 649, Westwood NJ 07675 201/664-6400 — e 1978

Margolin, Myron H, (F.S.A.), *Vice President & Assoc.Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6662 — e 1965

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	Enrolled
Margolis, Donald R, *President,* Jermicil Corporation, 800 W Airport Fwy, Box 6051, Irving TX 75062 214/579-7966	1967
Margus, Evelyn Y, (A.S.A.), 54 Crane Road, Mountain Lake NJ 07046 201/263-1891	e 1978
Margus, Paul, (F.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3697	1979
Marietti, Roger N, (F.C.A.), Marietti Company, 6350 LBJ Freeway, Dallas TX 75240 214/661-3436	e 1969
Marino, James Francis, (A.C.A.S.), *Exec V.P./Chief Oper. Officer,* Merchants Insurance Group, 250 Main Street, Buffalo NY 14202	1979
Marion, Peter A, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1979
Mark, Rachel Eve, (A.S.A.), *Supervising Specialist,* Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5241	1981
Markel, Frank L, (F.S.A.), *Actuary,* General Board of Pensions, United Methodist Church, 1200 Davis Street, Evanston IL 60201 312/869-4550	e 1972
Markell, Andrew S, (F.S.A., A.C.A.S.), *Vice President,* League Life Ins Co, 15600 Providence Drive, Southfield MI 48075 313/557-0353	1965
Marker, Joseph O, (F.C.A.S.), *Actuary,* Westfield Companies, Box 153, Westfield Ctr OH 44251	1980
Marker, Richard L, (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1977
Markley, Milton L, (F.S.A.), *Vice President & Actuary,* Rockford Life Insurance Co, 526-532 W State Street, Rockford IL 61101 815/987-2354	1969
Marks, Alene M, *Assistant Actuary,* Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561	1970
Marks, James J, (F.S.A.), *Actuary,* McGuinn & Lawley, 864 Public Ledger Bldg, Philadelphia PA 19106 215/922-1919	e 1979
Marks, Rosemary N, (A.C.A.S.), *Assistant Actuary,* Government Employees Ins Co, Geico Plaza, Washington DC 20076 301/986-2131	1979
Markusfeld, Hersh, (F.S.A.), *Senior Vice President,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7713	1976
Marler, Carol A, (A.S.A.), *Assistant Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8286	e 1979
Maroni, Edward W, (A.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Suite 211, Atlanta GA 30326 404/261-7820	e 1966

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Enrolled

Marosek, Sharon J, *Chief Valuation Analyst,* Travelers Insurance Company, 250 Constitution Plaza, 4th Floor, Hartford CT 06115 203/277-6723 e 1976

Marples, William F, (A.S.A., F.C.A.), *Consulting Actuary,* 3547 Camino Del Rio South, Suite C, San Diego CA 92108 714/282-2147 e 1965

Marquiss, Henry E III, (F.S.A.), *Actuary,* The Wyatt Co, 30 Oak Street, Stamford CT 06905 203/356-1220 e 1980

Marra, Mario J, (A.S.A.), *Asst. Dir., Of Group Pensions,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 e 1976

Marsh, Susan D, (A.S.A.), *Actuarial Assistant,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 609/428-0381 1981

Marsh, Walt, (A.S.A.), *Assistant Actuary,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/852-6128 1980

Marshall, Erston, (F.S.A.), Peachtree Towers Apt 19J, 300 W Peachtree St Mn, Atlanta GA 30308 404/578-2131 1965

Marshall, Jack A, (F.S.A.), *Vice President & Actuary,* John Hancock Variable Life Ins, John Hancock Place, Boston MA 02117 617/421-4412 1968

Marshall, John D, (A.S.A.), *Assistant Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 1980

Marshall, W Lysle, (F.C.A.), *Actuary,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0469 e 1970

Marshall, Wayne P, *Manager,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3086 e 1976

Marticello, Daniel N, (A.S.A.), US Bureau of the Census, Statistical Research Div, Suitland MD 20233 1979

Martin, Dan, (A.S.A.), *Assistant Actuary,* National Old Line Ins Co, 501 Woodlane, Little Rock AR 72203 501/372-5000 1979

Martin, David A, (F.S.A.), *Associate Group Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 1976

Martin, Earl Francis, (A.S.A.), *Assistant Actuary,* Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1981

Martin, Edward B, (F.S.A.), *Asst. V.P.& Dir Reins Products,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1979

Martin, Henry J, (F.S.A.), *Second Vice Pres & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000 1965

Martin, Joseph D, *Vice President & Actuary,* First Benefit Trust Co of Tx, 5307 E Mockingbird Lane, Suite 710, Dallas TX 75206 214/271-0822 e 1979

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Martin, Judy L, *Consulting Actuary,* J D N Inc, 690 Market, San Francisco CA 94114 415/421-6897	e 1977
Martin, Leslie R, (F.S.A., A.C.A.), 20 Birch Road, West Hartford CT 06119	1965
Martin, Leslie R, Jr, (F.S.A.), *Actuary Group Division,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2758	e 1965
Martin, Norman K, (F.S.A.), *Vice President,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2787	1965
Martin, Paul E, (F.S.A.), Wilderness Country Club, 101 Clubhouse Lane, Naples FL 33942	1965
Martin, Richard E, (A.S.A.), *Actuary,* Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	e 1976
Martin, Robert C, (F.S.A.), *Consultant,* Incepts Incorporated, 14114 Dallas Parkway, Dallas TX 75240 214/385-6497	1965
Martin, Ronald J, (A.S.A.), 853 Selkirk, Apt 104, Victoria BC, Canada V9A2T7 604/384-2935	1966
Martin, Steven M, (F.S.A.), *Asst Vice President & Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/238-5851	1980
Martineau, Claude J, (F.S.A.), *Actuary,* Assumption Mutual Life Ins Co, 770 Main St, Moncton, Canada E1C8L1 506/854-0578	1974
Martineau, Donald J, (F.S.A.), *Vice President,* Synergistic Assoc Int'l Inc, SAI Building, 900 Dudley Avenue, Cherry Hill NJ 08002 609/665-8833	1974
Martinelli, Robert O, (F.S.A.), *Senior Vice President,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720	1965
Marwitz, Werner, *Senior Actuary,* Internal Revenue Service, 1111 Constitution Ave NW, Washington DC 20224 202/566-4279	1970
Marx, Richard B, (F.S.A.), *Asst Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2442	1965
Masai, Kazuo, (A.S.A.), Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1980
Masecar, Rolph W, (A.S.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road, NE, Atlanta GA 30026 404/261-5420	e 1966
Masica, James G, (F.S.A.), *Consulting Actuary,* 3241 Colfax Avenue, South, Minneapolis MN 55408	e 1974
Masiello, Adelaide, *Associate Actuary,* G B Buck Consulting Actuaries, Two Penn Plaza, New York NY 10001 212/279-4400	e 1976
Mason, Craig T, *Vice President,* William M Mercer Inc, 1200 Milam Street, Suite 501, Houston TX 77002 713/651-0507	e 1976
Mason, Floyd D, (F.S.A.), *Senior Vice President/Actuary,* American Security Life Ins Co, Box 2341, San Antonio TX 78298 512/227-1281	1966

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Massa, Michael, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 3rd Avenue, New York NY 10016 212/661-5080 — e 1980

Massey, John B., (F.S.A.), *Partner,* Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750 — e 1965

Massidda, William R, *President,* Pension Associates Inc, 1243 Main Street, Springfield MA 01103 413/781-1261 — e 1976

Massingill, Gary W, (A.S.A.), *Senior Actuarial Analyst,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95804 916/444-7100 — 1981

Mast, Boyd, (F.S.A., F.C.A.), *Vice President & Actuary,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8066 — e 1966

Mast, Robert P, (F.S.A.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite #800, Cleveland OH 44114 216/696-8400 — e 1977

Masterson, Norton E, (F.C.A.S.), *Consulting Actuary,* 1516 Clark Street, Stevens Point WI 54481 715/344-3831 — 1965

Masterson, William E, Jr, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-4296 — 1968

Matczak, Robert J, (A.S.A.), *Actuarial Associate,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1980

Mateja, Glenn A, (F.S.A.), *Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6944 — e 1973

Mateja, Michael E, (F.S.A.), *Actuary-Corporate Actuarial,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2151 — 1965

Mathers, Richard, *Vice President & Actuary,* Franklin H Jones & Co Inc, Box 13707, New Orleans LA 70185 504/486-6542 — e 1976

Mathis, Thomas A, *Manager-Compensation & Benefit,* E I du Pont de Nemours & Co, International Department, Wilmington DE 19898 302/774-4434 — e 1971

Mathwick, Lloyd F, (A.C.A.S.), *Exec Director/Grp Hlth & Life,* Quad-City Health Plan, 2435 Kimberly Road, Suite 200 N, Bettendorf IA 52722 319/359-5421 — 1966

Matson, Peter G, (F.S.A.), *Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1981

Matteodo, Simone, Jr, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2982 — 1965

Matthews, Arthur N., (F.C.A.S.), 3620 Guion Road, Indianapolis IN 46222 — 1966

Matthews, Steven R., (A.S.A.), *Actuary,* Steven R Matthews Inc, 1430 E Indian School Rd, Suite 200, Phoenix AZ 85014 602/277-2371 — e 1980

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Mattson, Brian J, (F.S.A., M.C.A.), *Actuary,* Milliman & Robertson Inc, 7101 York Avenue, South, Suite 100, Minneapolis MN 55435 612/831-3403 — e 1979

Matulich, Edward J, (F.S.A.), *Assistant V.P. & Group Actuary,* Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-6878 — 1971

Matz, J Edwin, (F.S.A.), *Chairman & Chief Exec Officer,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2440 — 1965

Matzen, Keith W, (A.S.A.), *Actuarial Assistant,* Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 — 1979

Maughn, James D, (F.S.A.), *Senior Vice President/Actuary,* Centennial Life Ins Co, 5200 Metcalf Box 470, Overland Park KS 66201 913/676-5703 — 1976

Maule, Robert G, (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 — 1972

Maull, Robert W, (F.S.A.), *Second Vice President/Actuary,* Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/977-8160 — e 1971

Maurer, John A, (F.S.A.), *Consulting Actuary,* 2808 Beluche Drive, Galveston TX 77551 713/744-1965 — 1969

Maurer, Richard L, (F.S.A.), *Assistant Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1855 — 1979

Maves, Donald P, (A.S.A.), *Assistant Actuary,* Federal Kemper Life Assur Co, Kemper Ins Bldg, D-3, Long Grove IL 60049 312/540-3098 — 1980

Mawdsley, William H, III, (F.S.A.), *Asst. V.P. & Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — 1979

Maxon, Robert G, (F.S.A.), *V.P. & Corporate Comptroller,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6471 — 1969

May, Robert M, (F.S.A., M.C.A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721 — e 1969

May, Thomas L, (F.S.A.), *Marketing Actuary,* Central Life Assurance Co, 611 5th Avenue, Box 1555, Des Moines IA 50306 515/283-2371 — 1978

Mayer, Duane L., (F.S.A.), *Pension Consultant,* Professional Plan Adm Inc, 4401 Rockside Road, Suite 210, Cleveland OH 44131 216/447-1694 — e 1980

Maynard, Edward W, (F.S.A.), *Associate Actuary,* Meidinger Incorporated, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240 — e 1980

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Maynard, John C, (F.S.A.), *Consulting Actuary,* 115 Glenayr Road, Toronto ON, Canada M5P3C1 416/489-4502 — 1966

Mayo, George F M, (A.S.A.), *Group Vice President,* National Life Assurance Co, 522 University Avenue, Toronto ON, Canada M5G1Y7 416/598-2122 — e 1968

Mayo, Rick G, (A.S.A.), *Actuary,* Johnson & Higgins, 3003 North Central, Suite 1104, Phoenix AZ 85012 602/264-1466 — e 1980

Mays, Walter J, (A.S.A.), 6565 Stewart Rd, Cincinnati OH 45236 — 1966

Mazanec, Donald R, *Consulting Principal,* A S Hansen Inc, 2330 Energy Center, 717 17th Street, Denver CO 80202 303/825-7641 — e 1976

Maze, Clifton Ivan, (A.S.A.), *Actuarial Assistant,* North Carolina Mutual Life Ins, Mutual Plaza, Durham NC 22701 919/682-9201 — 1981

McAllister, Jerry R, (F.S.A.), *Second Vice President/Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3668 — e 1966

McAllister, Joseph P, (F.S.A.), *Partner,* Bryan Pendleton Swats &, McAllister, 4205 Hillsboro Rd, #200, Nashville TN 37215 615/385-1640 — e 1965

McAulay, Archibald H, (F.S.A.), *Management Consultant,* Hudson House, Ardsley-Hdsn NY 10503 914/591-8373 — 1965

McBrayer, Robert V, Jr, (A.S.A.), *Associate Actuary,* American Family Life Assurance, Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 — 1979

McBride, Karen Ann, *Vice President,* Pension Consultants Inc., 523 Marquette, Suite 803, Minneapolis MN 55402 612/371-7883 — e 1980

McBrierty, Harry J Jr., *Consultant.* The Wyatt Co, 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867 — e 1976

McCaffrey, Owen P, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, Sears Tower Suite 5600, 233 S Wacker Dr, Chicago IL 60606 312/876-1616 — 1966

McCall, Thomas R, (M.C.A.), *Principal,* Peat Marwick Mitchell & Co, 1600 National City Plaza, Cleveland OH 44114 216/696-9100 — e 1966

McCallum, Alexander C, (F.S.A.), *Vice President,* Alcan Fiduciaries Ltd, 1 Place Ville Marie, Montreal PQ, Canada H3C3H2 514/877-2442 — e 1967

McCallum, William T, (F.S.A.), *V.P. Indiv. Oper. Devel/Canada,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-1190 — e 1975

McCarter, Richard E, (A.S.A.), Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington Hl MI 48018 313/553-2000 — 1980

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	Enrolled
McCarter, William C, (F.S.A.), 6504 Calle Candela NW, Albuquerque NM 87107	1965
McCarthy, Daniel J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	e 1965
McCarthy, Denis J, *Actuary,* Employee Benefit Plans Consultants Monadnock Building, 681 Market St Ste 632, San Francisco CA 94105 415/543-5988	e 1967
McCarthy, John T, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 11791 212/578-2211	e 1965
McCarthy, William J, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1974
McCarty, Robert W, (F.S.A.), *Executive V.P. & Chief Actuary,* Transamerica Life & Annuity Co, Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2287	e 1965
McCaskey, Raymond F, (F.S.A.), *Vice President & Chief Actuary,* Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60067 312/661-2500	1979
McCauslan, George W, (F.S.A.), *Consulting Actuary,* 315 Chattanooga Street, San Francisco CA 94114 415/826-8058	e 1978
McCaw, Daniel L, (F.S.A.), *Vice President & Actuary,* William M Mercer Ltd, 1 First Canadian Place, Box 59B, Toronto ON, Canada M5C1A5 416/868-2923	1976
McCaw, John R, (A.S.A.), *Consulting Actuary,* Professional Services Inc, 3626 N Hall Street, Suite 900, Dallas TX 75219 214/521-8440	e 1979
McCaw, Robert I, (F.S.A.), *Actuarial Manager,* National Associates Inc, 1620 Plaza, 600 Building, Seattle WA 98103 206/622-0285	e 1981
McClelland, John R, (F.S.A.), *V.P.& Senior Financial Officer,* Continental American Life Ins, Box 750, Wilmington DE 19899 302/421-5827	e 1970
McClenahan, Charles L, (F.C.A.S.), *Asst.Vice President & Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4923	1974
McClenahan, Debra L, (F.C.A.S.), *Associate Actuary,* Allstate Insurance Company, 80 Allstate Plaza, Northbrook IL 60062 312/291-5000	1979
McClester, Robert S, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Hanover Road, Group Pension Office, Florham Park NJ 07932 201/966-3153	1978
McClintock, Henry L, (A.S.A.), Overlook Circle, Tryon NC 28782	1966
McClure, Richard D, (F.C.A.S.), *Executive Director,* Medical Malpractice Joint Under-Writing Assoc of MA, 1 Longfellow Place, Boston MA 02114 617/742-3981	1965

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McCluskey, Peter V, (A.S.A.), *Assistant Vice President,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 e 1976

McCollum, Harold, (A.S.A.), 1248 43rd Street, Des Moines IA 50311 e 1966

McComb, Thomas M, (F.C.A.), Box 48, Ft Collins CO 80522 303/482-1814 e 1970

McCombs, Allan B, (F.S.A.), *McCombs, Allan B,* 15397 W Rockland Lane, Libertyville IL 60048 1965

McConnell, David B, *Consultant,* The Wyatt Co, 5955 Desoto Avenue, Suite #220, Woodland Hils CA 91367 213/883-9747 e 1976

McConnell, Paul J, (A.S.A.), *Principal,* Hay Associates, 57 Executive Park Drive, Atlanta GA 30329 404/321-4996 1979

McConney, Gerald E, (A.S.A., F.C.A.), *Principal,* McConney Associates, Box 49445, Los Angeles CA 90049 213/476-2162 e 1966

McCord, David R, (F.S.A.), *Vice President & Actuary,* Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400 1966

McCorkle, Robert A, (F.S.A.), 3500 Downing Ave, Glendale CA 91208 e 1965

McCormick, W Glenn, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-5719 1965

McCoy, Glen E, (A.S.A.), *Actuarial Admin,* Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122 1971

McCoy, John S, (F.S.A., A.C.A.), 30 Country Club Drive, Prt Wash NY 11050 e 1965

McCracken, Lester R, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1050 17th St NW, Washington DC 20036 202/466-3571 1970

McCready, James M, (A.S.A.), *Associate Group Actuary,* Michigan Life Insurance Co, 28333 Telegraph Road, Southfield MI 48034 313/355-5500 1979

McCrory, Robert T, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 100 Georgia Pacific Bldg, Portland OR 97204 503/226-9500 e 1978

McCrosson, Thomas A, (F.S.A.), *Vice President,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 e 1975

McCubbin, Horace W., (F.S.A.), *Actuarial Vice President,* Canada Life Assurance Co, 330 University Avenue, Toronto ON, Canada M5G1R8 416/597-1456 1980

McDaniel, Gail Polly, (A.C.A.S.), *Staff Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 1981

McDaniel, Jeffrey D, (F.S.A.), *Associate Group Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8345 1979

Mc Dermott, Michael., *Chief Executive Officer,* Price McDermott & Assoc Inc, 505 N Lake Shore Drive, Chicago IL 60022 e 1980

McDermott, Regina V, (F.S.A.), *Associate Actuary,* J C Penney Life Ins Co, Box 388, Dallas TX 75221 214/655-7267 1980

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Enrolled

McDevitt, James F, (F.S.A.), *2nd V.P. & Group Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 1974

McDiarmid, Fergus J, (F.S.A.), 3455 S Washington Road, Fort Wayne IN 46804 1965

McDonald, Angus L, 1113 Robert E Lee Road, Austin TX 78704 1970

McDonald, Charles, (A.C.A.S.), *Vice President Actuarial,* Employers Ins of Texas, Box 2759, Dallas TX 75221 214/653-8176 1969

McDonald, Graham R, (F.S.A.), *Director, Group Pension,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80202 303/892-3288 e 1975

Mc Donald, Harry G., *President,* Planning Counselors Inc, 3340 Ocean Park Blvd., Suite 1050, Santa Monica CA 90405 213/450-5616 e 1980

McDonald, Milton G, (A.C.A.S.), 154 Maple Street, Lexington MA 02173 1966

McDonald, William R, (A.S.A.), *Assistant to Pension Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2412 e 1980

McDonald, Woodrow H, (F.S.A.), *Associate Actuary,* Business Men's Assurance Co, 700 Karnes Blvd, Kansas City MO 64141 816/753-8000 1977

McDonnell, William J, (A.S.A., F.C.A.), *Vice President,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0461 e 1966

McDonough, Robert M, (F.S.A.), *Vice President & Assoc Actuary,* Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2776 e 1973

McElhaney, Stephen T, (F.S.A., A.C.A.), *Vice President & Actuary,* Cowan Actuarial Company, 700 Walnut Street, Suite 606, Cincinnati OH 45202 513/241-1280 e 1975

McEneaney, Raymond J, (F.S.A.), *President,* Maritime Life Assurance Co, 2701 Dutch Village Road, Halifax NS, Canada B3J2X5 902/455-0481 1970

McFall, Melvin C, (F.S.A.), *Asst.V.P.& Dir-Underwriting,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1978

McFarland, Clare Marie, (A.S.A.), *Actuarial Assistant,* US Fidelity & Guaranty Life, Insurance Co, 100 Ligth Street, Baltimore MD 21202 301/547-3203 1981

McFarland, Hugh J, (F.S.A.), Midwestern United Life Ins, 7551 W Jefferson Blvd, Box 929, Fort Wayne IN 46804 219/432-1551 1971

McFarlane, A David, (F.S.A.), *Executive V.P. & Actuary,* Family Life Assurance Company, 3100- 300 5th Avenue, SW, Calgary AB, Canada T2P0L3 403/266-9978 1974

McFarlane, J Donald, (F.S.A.), *V.P./Ins Operations & Actuary,* Northern Life Assur Co of CN, Box 2457, London ON, Canada N6A4G3 519/439-0171 1967

McGarrity, Edward C, *Manager,* 757 56th Street, Brooklyn NY 11220 e 1976

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Enrolled

McGarry, James E, (F.C.A.), *Vice President,* A S Hansen Inc, 1st Intl Bldg # 2020, Dallas TX 75270 214/748-0501 e 1967

McGee, Brian R, (F.S.A.), *Actuary,* William M Mercer Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 e 1980

McGee, Robert R, (F.S.A.), *Associate Actuary,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3493 1979

McGinn, Daniel F, (F.S.A., F.C.A.), *President,* Dan McGinn & Associates Inc, 2564 W Woodland Drive, Box 4560-P, Anaheim CA 92801 714/826-0640 e 1965

McGovern, Diane, (F.S.A.), *Senior Actuarial Associate,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-8166 1980

McGovern, William G, (A.C.A.S.), *Actuarial Assistant,* C G/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 1980

McGrath, Franklyn J, (A.S.A., M.C.A.), *Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8088 e 1976

McGrath, John J, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400 1981

McGrath, Michael A, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, Two Piedmont Center, 3565 Piedmont Road, NE, Atlanta GA 30305 404/261-3400 e 1979

McGuan, Jane A, (F.S.A.), Star Route, Baggs WY 82321 307/383-2765 1981

McGuinn, John J., *President,* McGuinn & Lawley Inc, Public Ledger Building, Independence Hall, Philadelphia PA 19106 215/233-5386 e 1980

McGuinness, Michael B, (F.S.A.), *Actuarial Vice-President,* National Life Assurance Co, 522 University Avenue, Toronto ON, Canada M5G1Y7 416/598-2122 1976

McHolland, Gary F, (A.S.A.), *Actuary,* Department of Health Services, 714 P Street, Room 1550, Sacramento CA 95814 916/323-5410 1980

McHugh, Robert C, *Consultant,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 e 1976

McHugh, Ronald J, (A.C.A.S.), *Asst. V.P. & Associate Actuary,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5000 1981

McInally, Loia D, (F.S.A.), *President,* McInally Associates Inc, Radnor Station Bldg Two, Suite 100, Radnor PA 19087 215/687-2088 e 1967

McInteer, Thomas A, (A.S.A.), *Assistant Actuary,* Shenandoah Life Ins Co, Box 12847, Roanoke VA 24029 703/345-6711 1981

McIntosh, Kenneth L, (A.C.A.S.), *Property & Casualty Actuary,* Georgia Insurance Department, State Capitol Bldg #127, Atlanta GA 30334 404/656-2093 1966

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Enrolled

McIntyre, James C, (F.S.A.), *Exec. Vice President-Indv,* General American Life Ins Co, 701 Market St, St Louis MO 63101 314/444-0659 — e 1965

McIntyre, Jane, *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1967

McIsaac, Donald A, (F.S.A.), *Director, Life Ins Division,* Federal Dept of Insurance, 140 Rue O'Connor, Ottawa ON, Canada K1A0H2 613/996-8607 — 1972

McJohn, James F, (F.S.A.), *Asst VP and Actuary,* William M Mercer Inc, 1200 Milam #501, Houston TX 77002 713/651-0507 — e 1979

McKay, Mary S, (F.S.A.), *Corporate Actuary,* American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3745 — 1980

McKay, Robert J, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1979

McKearney, Lawrence J, (F.C.A.), *Partner,* Kwasha Lipton, PO Box 1137, Englwd Cliffs NJ 07632 201/567-0001 — e 1969

McKee, Donald R, *Consulting Actuary,* 3119 Milton, Dallas TX 75205 214/363-0358 — 1966

McKee, John W, III, (F.S.A.), *Vice President, Life & Annuity,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1973

McKee, William W, *Vice President & Actuary,* Parsons McKee and Company, 24481 Detroit Road, Westlake OH 44145 216/871-8611 — e 1976

McKenzie, Charles W, (A.S.A.), *Associate Actuary,* Meidinger Incorporated, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397 — e 1976

McKeogh, James J, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1111 Suburban Station Bld, Philadelphia PA 19103 215/569-4393 — e 1980

McKinnie, W David, III, (F.S.A., M.C.A.), *Principal,* Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Atlanta GA 30326 404/261-7820 — e 1977

McKinnon, Donald G, (F.S.A.), *Vice President & Actuary,* William M Mercer Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095 — e 1976

McKoskey, Jerome J, (F.S.A.), *Actuary,* The Wyatt Co, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500 — e 1972

McKusick, David R, (F.S.A.), *Actuarial Research Corp.,* 5380 Thunder Hill Road, Columbia MD 21045 301/596-0858 — 1976

McLain, Anne B, (A.S.A.), *Actuarial Consultant,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 — 1980

McLaughlin, John, (F.S.A.), *Consulting Actuary,* John McLaughlin, 29 North Wacker Drive, Chicago IL 60606 312/372-2516 — e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

McLaughlin, S Michael, (A.S.A.), *Actuary-Health Product Dev,* Reserve Life Ins Co, 403 South Akard Street, Dallas TX 75202 214/670-9700 1980

McLaughlin, Stephen P, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420 e 1976

McLaughlin, Walter J, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1966

McLean, Alastair G, (A.S.A., M.C.A.), *Consultant,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 e 1978

McLean, David P, (F.S.A.), *Vice President,* W Alfred Hayes & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 e 1966

McLean, George E, (F.C.A.S.), *President,* Blue Cross/Blue Shield of Me, 110 Free St, Portland ME 04101 207/775-3536 1965

McLeod, Charles C, (F.S.A.), *Actuarial Vice President,* Manufacturers Life Ins Co, 200 Bloor Street, East, Toronto ON, Canada M4W1E5 416/928-4206 1975

McLeod, Charles N, *President,* National Actuarial Pension Ser, 9821 Katy Frwy, Bldg B, Suite 99, Houston TX 77024 713/464-6069 e 1977

McLeod, Hugh, (F.S.A.), 176 Strathcona Dr, Town of Mount Royal, Montreal PQ, Canada H3R1E6 1968

McMahon, A. Micheal, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5929 1979

McMahon, Charles W, (F.S.A.), *Senior V.P. & Chief Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2452 1965

McMahon, Donald, (A.S.A.), *Principal Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 1971

McMahon, Margaret, (M.C.A.), *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1967

McMahon, Robert T., (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133 e 1980

McManus, John F, (A.S.A.), *Sr Vice President - Finance,* All American Life Ins Co, 8501 W Higgins Road, Chicago IL 60631 312/399-6500 e 1966

McManus, Michael F, (F.C.A.S.), *Assistant V.P.& Assoc Actuary,* Chubb Group of Ins Companies, 51 JFK Parkway, Short Hills NJ 07078 201/467-6990 1978

McMillen, Robert H, (F.S.A.), *Sr Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5462 1965

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Enrolled

McMurray, Michael A, (F.C.A.S.), *Consulting Actuary,* Milliman & Robertson Inc, 251 South Lake Street, Pasadena CA 91101 213/527-1144 — 1979

McMurrich, Arthur R, (F.S.A.), *Assistant Vice President,* Sun Life Assurance of Canada, 20 King Street West, Toronto ON, Canada M5H1C4 416/869-6000 — 1975

McNamara, Daniel J, (F.C.A.S.) **[Past President],** *President,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7180 — 1965

McNamara, George, (F.S.A.), Hunters Run, 4B Stratford Drive, Boynton Beach FL 33436 305/732-5094 — 1965

McNamara, Kevin John, (A.S.A.), *Associate Actuary,* Hay Associates, 5 Faneuil Hall, Marketplace, Boston MA 02109 617/367-7100 — 1981

McNeill, Richard, (F.S.A.), *Vice President & Group Actuary,* Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5341 — 1976

McNicholas, James P, (F.S.A.), *Actuary,* Reed Stenhouse Balanced, Pensions Incorporated, 405 Lexington Avenue, New York NY 10174 212/687-4360 — e 1979

McPherson, David E, (F.S.A.), *Vice President,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5910 — e 1972

McQuade, John B, (F.S.A.), *Consultant,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0355 — e 1979

McQueen, Robert C, (F.S.A.), *Senior Exec. Vice President,* Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8111 — e 1965

McReynolds, D Karl, (F.S.A.), 2446 Rice Street, Columbus GA 31903 404/689-8419 — 1965

McReynolds, Wilbur V., (A.S.A.), *Actuary,* Charter Sec.Life Ins Co of NY, 720 5th Avenue, 11th Floor, New York NY 10019 212/397-2373 — 1979

McVity, Leonard H, (F.S.A.), *Supervising Actuary,* New York State Ins Dept, Two World Trade Center, New York NY 10047 212/741-8095 — 1965

McWhorter, Anthony L, (F.S.A.), *Associate Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2758 — 1978

Mead, David L, *President,* D L Mead & Associates Inc, 2820 N Washington Blvd., Arlington VA 22201 703/841-1000 — e 1976

Mealy, Dennis, (A.C.A.S.), *Sr. Actuarial Assistant,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6263 — 1980

Meck, Todd B, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 — e 1978

Meehan, Thomas Kevin, (A.S.A.), *Associate Actuary,* Resources Life Insurance Co, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606 — 1981

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Meeks, John M., (F.C.A.S.), *Assistant Actuary & Manager,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4873 — 1980

Meenaghan, James J, (F.C.A.S.), *Executive Vice President,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2247 — 1965

Meier, Carl E, (F.S.A.), *Second Vice President,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1457 — 1972

Meilander, Robert G, (F.S.A.), *Assistant Actuary,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1979

Meinhardt, J David, *Consulting Actuary,* IPS, 9300 S Dadeland Blvd, Miami FL 33156 — e 1976

Meintel, Charles H, (A.S.A.), *Asst. Manager Products R & D,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 — 1981

Meisner, Gordon R, *President,* Gordon Meisner & Co, 24901 Nwestern Hwy #313-A, Southfield MI 48075 313/353-1760 — e 1976

Melek, Stephen Paul, (A.S.A.), *Actuarial Assistant,* Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000 — 1980

Mellema, James S, (F.S.A.), *Actuary,* Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551 — 1980

Mellman, Richard J, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7477 — 1965

Melnikoff, Meyer, (F.S.A.), *Senior V.P. & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7886 — e 1965

Mendelsohn, Mark C, (F.S.A.), *Vice President,* INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19103 215/241-4125 — 1975

Menge, Carlton H, *Consultant,* Atlas Life Ins Co, Box 1919, Tulsa OK 74102 918/583-0111 — 1965

Menge, Walter O, (F.S.A.), Ocean Towers Apt 801, 200 Beach Rd, Tequesta FL 33458 — 1965

Menkes, Douglas, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2 Penn Plaza, New York NY 10001 212/279-7166 — e 1977

Menkes, George H, (A.S.A.), *Asst. Vice President & Actuary,* Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 — e 1980

Menking, George D, (F.S.A., A.C.A.), *Principal,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-2905 — e 1965

Mensch, Robert D, *Managing Principal,* A S Hansen Inc, 201 E Kennedy Blvd, Suite 1125, Tampa FL 33602 813/879-9791 — e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Menzel, Henry W, (F.C.A.S.), *Vice President,* Insurance Services Office, 2 World Trade Center, New York NY 10048 212/938-4624	1965
Meola, Ralph, (F.S.A.), *Assistant Actuary,* Chubb Life Ins Co of America, 8 Sylvan Way, Parsippany NJ 07054 201/455-1400	1979
Meono, Randall C, (F.S.A.), *Associate Actuary,* Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington Hills MI 48018 313/553-2000	1979
Merdinger, Phillip A, (A.S.A.), *Consulting Actuary,* Meidinger Incorporated, 5744 LBJ Freeway, Suite 201, Dallas TX 75240 214/233-9928	1981
Meredith, Robert A, (F.S.A.), *2nd Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3206	1965
Merlob, Michael T, (A.S.A.), *Associate Actuary,* William M Mercer Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095	e 1980
Merriman, Patricia E, (), *Partner,* Bacon & Woodrow, Empire House, St. Martin's, Le-Grand, London, England EC1A4E 001/600-2747	e 1976
Merritt, Robert, (F.S.A.), 1936 Main Street, Glastonbury CT 06033 203/633-1777	e 1965
Merritt, Robert G, Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5151	e 1970
Merryman, Emory H, (F.S.A.), *Vice President & Assoc Actuary,* First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911	1979
Merwald, James M, (F.S.A.), *Associate Actuary,* National Fidelity Life Ins Co, 5200 Metcalf Street, Overland Park KS 66201 913/676-5883	1979
Metcalf, David M, (A.S.A.), *Actuary,* Business Actuaries Inc, 2313 Hillsboro Road, Nashville TN 37212 615/383-6565	1979
Methven, R James, *Consultant & Manager,* The Wyatt Co, 2700 Cumberland Pkwy, Atlanta GA 30339 305/274-8080	e 1976
Metz, Frank C, (F.S.A.), *Assistant Actuary,* Modern Woodmen of America, Mississippi River at 17th, Street, Rock Island IL 61201 309/786-6481	1978
Metzner, Claus S, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-8345	1977
Metzner, Edwin P, (A.S.A.), *Executive Vice President,* Investors Life Insurance Co, Of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3856	e 1971
Meyer, Mark D, (A.S.A.), *Consultant,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55404 612/333-2301	e 1980
Meyer, Robert E, (A.C.A.S.), *Vice President & Actuary,* Workers Compensation Ins Rate, One Market Place, Spear St Tower, Suite 500, San Francisco CA 94105	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Meyer, William C, *Associate Group Actuary,* United Life & Accident Ins, One Granite Pl, Concord NH 03301 603/224-7741 — e 1970

Meyers, Glen, (A.C.A.S.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1981

Meyers, Ronald, Box 160, Island Park NY 11558 516/432-0178 — e 1976

Meyerson, Hyman, 390 First Avenue, New York NY 10010 — 1966

Meylink, Daniel E., Sr., (F.S.A.), Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1980

Mezei, Leonard, *Actuary,* Economic Growth Group Inc, 404 Park Avenue, South, New York NY 10016 — e 1980

Mibus, Sidney A., (A.S.A.), *Associate Actuary,* ITT Life Insurance Corp, Shelard Tower, 600 South County Road 18, Minneapolis MN 55426 612/545-2100 — 1968

Miccolis, Jerry A., (F.C.A.S.), *V.P. & Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 — 1979

Miccolis, Robert S, (F.C.A.S.), *V.P. & Consulting Actuary,* Corroon & Black, Box 310, Nashville TN 37202 615/244-8430 — 1979

Michalcik, Joseph, (F.S.A.), *Vice President & Actuary,* Blue Cross/Blue Shield of Ok, 1215 South Boulder, Tulsa OK 74102 918/583-0861 — 1971

Michel, Joseph W, (F.S.A.), *Actuarial Assistant -Group,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7681 — 1979

Middlebrooks, Frances E, (A.S.A.), *Associate Actuary,* Towers Perrin Forster & Crosby, 3400 Peachtree, Atlanta GA 30326 404/261-7820 — 1981

Middleton, Raymond L, *Consultant & Actuary,* Benefit Research & Planning, 301 Old York Road, Jenkintown PA 19046 215/572-0990 — e 1976

Middleton, Richard A, (F.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1974

Midgley, Keith, (F.S.A.), *Vice President & Actuary,* Surety Life Insurance Co, Box 30030, Salt Lake Cty UT 84125 801/355-3000 — 1973

Mihalka, Kenneth Mark, (A.S.A.), *Assistant Actuary,* Federal Kemper Life Assur Co, Kemper Insurance Bldg, Long Grove IL 60049 312/540-3034 — 1981

Mikkalo, Steven J, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634 — e 1980

Mikolajczyk, Michael A, (A.S.A.), *Assistant Actuary,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — 1981

Mikula, Sharon B, (A.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — e 1976

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Enrolled

Milberg, John E, (A.S.A.), *Actuarial Assistant,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3739 — 1980

Miler, Laddie, (A.C.A.), 2420 S 58th Ave, Cicero IL 60650 — 1971

Miles, Duke, (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420 — e 1976

Miles, James A, (F.S.A.), *Associate Actuary,* Golden Rule Insurance Co, 5720 West 85th Street, Indianapolis IN 46268 317/872-4123 — 1980

Milholland, James B, (F.S.A.), *Supervisor,* Ernst & Whinney, 633 17th Street, 24th Floor, Denver CO 80202 303/623-5211 — 1979

Millar, Barclay L, *Consultant,* Scribe Data Systems Inc, 210 Lincoln Street, Boston MA 02111 617/482-4866 — e 1976

Miller, Charles F, (F.S.A.), *Manager of Benefits,* Peat Marwick Mitchell & Co, 3 Embarcadero Center, San Francisco CA 94111 415/981-8230 — e 1981

Miller, Craig A, *President,* Miller & Miller Inc, 48 Wilputte Place, New Rochelle NY 10804 919/632-2525 — e 1979

Miller, David L, (F.C.A.S.), *Asst Vice President & Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-7476 — 1977

Miller, David R, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5332 — 1978

Miller, David R., *Principal Actuary,* Consolidated Pension Consultants 8072 West 95th Street, Hickory Hills IL 60457 312/599-2700 — e 1976

Miller, E Sherry, (A.S.A.), *Assistant Actuarial Manager,* A S Hansen Inc, 3 Barker Avenue, White Plains NY 10601 914/761-6195 — e 1979

Miller, Gary, (F.S.A.), *Assistant Pension Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — e 1978

Miller, George H, 3530 Sandia Drive, Peoria IL 61604 — 1966

Miller, Isaac, 4300 West Lake Ave, Glenview IL 60025 — e 1976

Miller, James I, (F.S.A.), *Dir of Prod Res & Development,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 — 1978

Miller, James R, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Minneapolis MN 55420 612/854-1155 — 1976

Miller, Jeffrey D, (F.S.A.), *Consulting Actuary,* William M Buchanan & Assoc, 8650 College Boulevard, Overland Park KS 66210 913/381-8084 — 1979

Miller, Jimmy J, (F.S.A.), *2nd V.P. & Dir of Marketing,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1975

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Enrolled

Miller, John Hamilton, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 3 Embarcadero Center, San Francisco CA 94119 904/231-4988 — e 1969

Miller, John Haynes, (F.S.A., F.C.A.S.) **[Past President],** *Consulting Actuary,* 214 Sand Cliffs, Route 6, Box 606, Panama City FL 32407 904/231-4988 — e 1965

Miller, Judy A, (F.S.A.), *Actuary,* Hendrickson & Bird Inc, 1820 11th Ave, Helena MT 59601 406/442-5141 — e 1980

Miller, Julian M, (F.S.A.), 118 Cedar Lane, Teaneck NJ 07666 — 1965

Miller, Lawrence A, (F.S.A.), *Associate Corporate Actuary,* Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04122 207/780-2472 — 1971

Miller, Lawrence D, (F.S.A.), William M Mercer Ltd, 1 First Canadian Place, Box 59-B, Suite 5500, Toronto ON, Canada M5X1G3 416/868-2093 — e 1978

Miller, Lee O, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 1580 Lincoln Street, Suite 560, Denver CO 80203 303/861-2200 — 1980

Miller, Leonard S, (A.S.A.), *Vice President & Actuary,* Protected Home Mutual Life Ins, 30 East State Street, Sharon PA 16146 412/981-1520 — 1979

Miller, Lynn C, (F.S.A.), *Senior Vice President,* E F Hutton Life Ins Co, Box 2700, La Jolla CA 92038 714/452-9060 — 1972

Miller, Marden, *Vice President,* American General Corporation, 2727 Allen Parkway, Houston TX 77019 713/522-1111 — 1969

Miller, Marilyn, (A.S.A.), *Associate Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 — e 1979

Miller, Martin A, (F.S.A.), *Actuary,* William M Mercer Inc, Three Embarcadero Center, San Francisco CA 94120 — e 1978

Miller, Michael J, (F.C.A.S.), *Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2725 — 1975

Miller, Morton D, (F.S.A.) **[Past President],** National Executive Service, 622 Third Avenue, New York NY 10017 212/867-5139 — e 1965

Miller, Nicholas F, (F.C.A.S.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1965

Miller, Orville H, (A.S.A.), *Consulting Actuary,* 4633 N Central Expressway, Dallas TX 75205 214/522-3071 — 1969

Miller, Paul V, *President,* Cayman Island Reinsurance Corp, 5819 Maple, Mission KS 66202 913/831-0443 — 1966

Miller, Philip D, (F.C.A.S.), *Vice President,* Insurance Services Office, 160 Water Street, New York NY 10048 212/487-7733 — 1975

Miller, Phyllis R, 22100 Burbank Blvd, Apt 255F, Woodland Hls CA 91367 — e 1976

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Enrolled

Miller, Randolph David, (A.S.A.), *Vice President & Actuary,* Rushmore Mutual Life Ins Co, Box 1320, Rapid City SD 57709 605/342-6600 — 1980

Miller, Reed P, (F.S.A.), *Assoc Dir, Defined Benefit Serv,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 — e 1979

Miller, Richard L, (F.S.A.), 9134 Beauclerc Circle W, Jacksonville FL 32217 — 1965

Miller, Richard S, (F.S.A.), *Senior Vice President,* Southwestern Life Ins Co, Box 2699, Southwestern Life Bldg, Dallas TX 75221 214/655-5233 — e 1965

Miller, Robert A, III, (F.S.A.), *Vice President & Corp. Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3381 — 1965

Miller, Walter N, (F.S.A.), *Senior V.P. & Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5166 — 1965

Miller, Wilbur E, (A.C.A.), *Senior Vice President,* McCready & Keene Inc, 8041 Knue Rd, Box 50280, Indianapolis IN 46250 317/849-4333 — 1966

Miller, William M, Danzinger & Markoff, 158 Grand Street, White Plains NY 10601 914/948-5547 — e 1976

Millerd, John N, *Pension Actuary,* 18231 Santa Joanna, Fountain Vly CA 92708 714/968-5072 — e 1971

Millering, William L, (F.S.A.), *2nd V.P. & Group Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8421 — 1966

Millman, Gerald M, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3081 — e 1976

Millman, Neil L, (A.C.A.S.), *Asst. V.P. & Assoc. Actuary,* Colonial Penn Insurance Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8570 — 1981

Millman, Russell L, (A.S.A.), 3755 Langhorst Court, Cincinnati OH 45236 513/793-8380 — e 1966

Mills, Alan L, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — 1980

Mills, John A, (F.C.A.S.), Point Placid 141R4, Reeds Spring MO 65737 — 1965

Mills, Marjorie S., (A.S.A.), *Associate Actuary,* Alexander & Alexander Inc, 3565 Piedmont Road NE, Two Piedmont Center, Atlanta GA 30305 404/261-3400 — 1980

Mills, Richard J, (F.C.A.S.), *Associate Actuary,* Kemper Group, Long Grove IL 60049 312/540-2433 — 1969

Mills, Robert P, Jr, (F.S.A.), *Director of Market Research,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — 1977

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Millward, David M W, (F.S.A., F.C.A.), *Vice President & Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 — e 1969

Millyard, David M, (F.S.A.), 35 Bannatyne Drive, Willowdale ON, Canada M2L2N8 — 1967

Milnes, Esther H, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-3954 — 1979

Milton, Thomas F, (F.S.A., A.C.A.), *Vice President & Chief Actuary,* Tolley International Corp, 3901 N Meridian Street, Suite 500, Indianapolis IN 46208 317/924-5311 — e 1965

Mims, Hornsby, (A.C.A.), *President & Treasurer,* Equitable Reserve Association, Box 448, Neenah WI 54956 414/722-1574 — e 1966

Minck, Richard V, (F.S.A.), *Executive Vice President,* American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4307 — 1966

Mincks, W. Walter, (F.S.A.), 4860G East Fort Lowell Rd, Tucson AZ 85712 — 1965

Miner, William J, (F.S.A.), *Actuary,* The Wyatt Co, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-1616 — e 1980

Mingione, Gerard C, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 1500 Market St, Centre Sq. W., Philadelphia PA 19102 215/563-4500 — e 1980

Minor, Norman R, (A.S.A.), *Managing Partner & Director,* Compensation & Capital Inc, 850 Third Avenue, New York NY 10022 212/980-4900 — e 1966

Minwalla, Farhad K, (F.S.A.), *Assistant Actuary,* Manufacturers Life Ins Co, 200 Bloor St East, Toronto ON, Canada M4W1E5 416/928-4485 — e 1980

Miraski, Theodore J, *Actuary,* Karel & Associates Ltd, 633 Skokie Blvd, Northbrook IL 60062 312/564-5655 — e 1976

Miravite, Feliciano F, (F.C.A.), *President & Actuary,* F F Miravite Incorporated, 305-309 Sarmiento Bldg., Box 656, Makati Rizal, Philippines 088-6052 — e 1970

Mire, Randall, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, IBM Bldg Suite 130, 815 S Main St, Jacksonville FL 32207 904/398-5661 — 1972

Mishler, Robert L., (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/758-9700 — 1981

Mitchell, Ben H, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420 — 1978

Mitchell, Clif, (F.S.A.), *Actuary,* Lincoln Income Life Ins Co, Box 32050, Louisville KY 40232 502/459-5650 — 1980

Mitchell, G Thomas, (F.S.A.), *Vice President & Actuary,* Columbia National Life Ins Co, 88 East Broad Street, Columbus OH 43215 614/224-7235 — e 1969

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Enrolled

Mitchell, James A, (F.S.A.), *Vice President & Actuary,* CG/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1969

Mitchell, Karen, (A.S.A.), *Actuary,* Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7437 — e 1978

Mitchell, Lawrence, (F.S.A., F.C.A.), *President,* Lawrence Mitchell & Associates, 13400 Riverside Drive, Sherman Oaks CA 91423 213/907-6800 — e 1965

Mitchell, Robert R, (A.S.A.), *Owner,* Consultants in the Valley, Box 1658, Downey CA 90240 213/869-8355 — e 1979

Mitchell, Thomas J, (A.S.A.), C G Thacher & Associates Inc, 41 East 42nd Street, Suite 1500, New York NY 10017 212/949-1344 — e 1980

Mitchell, William H, (F.S.A.), *Consulting Actuary,* J Huell Briscoe & Associates, 307 N Michigan Ave, Chicago IL 60601 312/332-0430 — 1980

Mitchem, Kenneth D, (F.S.A.), 142 Wickham Road, Garden City NY 11530 — 1965

Miyao, Stanley K, (A.C.A.S.), *Vice President & Actuary,* Argonaut Insurance Company, 250 Middlefield Road, Menlo Park CA 94025 415/858-6442 — 1979

Moan, John M, (F.S.A.), *Associate Actuary,* Country Life Ins Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2513 — e 1979

Modai, Jacques C, (A.S.A.), *Consulting Actuary,* 15 West 44th Street, New York NY 10036 212/944-2180 — e 1971

Modeer, John C, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3670 — e 1978

Model, George D, (F.S.A.), *Assistant V.P. & Group Actuary,* Frank B Hall Consulting Co, 261 Madison Avenue, New York NY 10016 212/922-1300 — 1976

Model, Jeremiah B, (A.S.A.), *Consultant,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0454 — e 1979

Modugno, Victor, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3688 — 1979

Moeller, Peter H, (F.S.A.), *Senior Vice President-Admin.,* North American Co-Life/Health, 209 South LaSalle Street, Chicago IL 60604 312/346-2200 — e 1970

Moes, Charles E, Jr, (A.S.A.), *Staff Assistant,* Tillinghast Nelson & Warren, IBM Building, Ste 130, 815 S Main, Jacksonville FL 32207 904/398-5661 — 1979

Moews, Lawrence P, (F.S.A.), *Director & Actuary,* Allstate Life Insurance Co, Allstate Plaza South, Actuarial Dept H-2, Northbrook IL 60062 312/291-5244 — 1980

Mohl, F.James, (F.C.A.S.), *Senior Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-8218 — 1977

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Mohnblatt, Arnold S, (F.C.A.S.), *Actuary,* The Wyatt Co, 1990 K St N W, Washington DC 20006 202/857-9340	1966
Mohon, Beryl S, *Asst. Natl Benefits Adm.,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-2737	e 1976
Mohoric, Edward P, (F.S.A.), *Assistant Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8971	1979
Moilien, Tilmar A, (F.S.A.), 8924 New York Avenue, Des Moines IA 50322	1965
Mokros, Bertram F, (A.C.A.S.), *Underwriting Research Director,* Allstate Insurance Company, 321 Middlefield Rd, Menlo Park CA 94025 415/324-2721	1966
Molen, Frederick K, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1979
Molinar, John L, (F.S.A., M.C.A.), *Consulting Actuary,* Alexander & Alexander Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9485	e 1976
Moller, Karl G, (A.C.A.S.), *Secretary & Actuary,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6713	1979
Molof, Robert W, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	1979
Monaghan, Dennis M, (A.S.A.), *Actuarial Manager,* PHA Life Insurance Co, Box 1020, Portland OR 97207 503/221-6721	1980
Monnin, Gary P, (F.S.A.), *Senior V.P. And Chief Actuary,* American Founders Life Ins Co, Box 15427, Austin TX 78761 512/452-8181	1977
Monroe, Charles F, (A.S.A., F.C.A.), Monroe & Associates Inc, 19454 James Couzens, Detroit MI 48235 313/864-3758	e 1967
Monsky, Morris, (F.S.A.), 71-36 110 Street, Forest Hills NY 11375 212/544-8983	1965
Montague, Theodore L, III, (F.S.A.), *Associate Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1482	1973
Montenegro, Jose C, Connecticut Mutual Life Ins Co, 700 South Street, Pittsfield MA 01201 413/499-4321	e 1976
Montgomery, David B, (F.S.A.), *Manager,* Peat Marwick Mitchell & Co, 2001 Bryan Street, Suite 1500, Dallas TX 75201 214/747-8911	1979
Montgomery, James R, III, *Acting Supertendent of Ins.,* Dist of Columbia Dept of Ins, 614 H Street, NW, Suite 512, Washington DC 20001 202/727-1273	1970
Montgomery, John O, (F.S.A.), *Chief Actuary & Deputy Ins.,* California Dept of Ins, 600 S Commonwealth Avenue, Los Angeles CA 90005 213/736-2533	1966

Enrolled

Moody, Richard L, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1972

Moody, William E, (A.S.A., F.C.A.), *Assistant Vice President,* Huggins & Co Inc, 229 S 18th Street, Philadelphia PA 19103 215/875-2573 — e 1967

Moon, Roger S, (F.S.A.), *Vice President & Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 — 1977

Moore, Brian C, (F.C.A.S.), The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4393 — 1978

Moore, Brian L, (A.S.A.), *V.P. Accounting & Control,* North American Life Assur Co, 105 Adelaide Street West, Toronto ON, Canada M5H1R1 416/362-6011 — 1980

Moore, Bruce D, (F.S.A., F.C.A.S.), Allianz Lebensversicherungs-Ag, Postfach 534, 7000 Stuttgart 1, Stuttgart, West Germany 7000 711/666-4349 — 1977

Moore, Burton E, (F.C.A.), *Vice President & Actuary,* Atlantic Coast Life Ins Co, Box 855, Charleston SC 29402 803/722-7727 — 1965

Moore, Charles P, (A.S.A., F.C.A.), Charles P Moore & Associates, Box 672, Albany GA 31702 912/435-8886 — e 1966

Moore, Gene C, (F.S.A.), 1040 Ridge Tarn NE, Atlanta GA 30338 404/396-0179 — e 1965

Moore, George E, Jr, (F.S.A.), *Vice President & Actuary,* Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431 — e 1965

Moore, James E, (A.C.A.S.), *Account Executive,* Advest Incorporated, 6 Central Row, Hartford CT 06103 203/525-1421 — 1972

Moore, James W, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Embarcadero Center, San Francisco CA 94111 415/398-4740 — e 1967

Moore, John B, (F.S.A., F.C.A.), *Vice President & Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1965

Moore, Paul C, *Actuarial Consultant,* 3747 Townsend Drive, Dallas TX 75229 214/357-6894 — 1966

Moore, Phillip S, (F.C.A.S.), *Actuary,* John Deere Insurance Company, 34th Avenue & 80th Street, Moline IL 61265 309/752-8326 — 1975

Moore, Robert R, (F.S.A.), *2nd V.P. & Group Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 — 1965

Moore, Ronald C, (A.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1966

Moore, William T, (F.S.A.), *V.P.- Consulting Actuary,* Reed Stenhouse Associates Ltd, Box 279, Toronto-Dominion Center, Toronto ON, Canada M5K1J5 416/868-5718 — e 1976

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	Enrolled
Moorhead, Ernest J, (F.S.A.) [**Past President**], Bermuda Run, Advance NC 27006 919/998-5335	1965
Moorhead, Steven A, (A.S.A.), *Actuarial Assistant,* Mutual Trust Life Ins Co, 1200 Jorie Blvd, Oak Brook IL 60521 312/887-7000	1980
Moran, Edward G, *Consultant,* 4777 Jackson Road, Cincinnati OH 45245 513/721-6635	e 1976
Moran, Joseph W, (F.S.A.), *Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6601	1965
Morazain, Pierre, (F.S.A.), *President,* Pierre Morazain & Associates, 451 St Sulpice, Montreal PQ, Canada H2Y2V8 514/282-0701	1974
Mordorski, David M, (F.S.A.), *Vice President & Actuary,* Transamerica Occidental Life, 1150 So Olive, Los Angeles CA 90051 213/742-2285	1972
Morell, Roy K., (A.C.A.S.), *Associate Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Morgan, Harry D, (F.S.A., F.C.A.), *Consulting Actuary,* H D Morgan & Associates, 2 North Riverside Plaza, Suite 840, Chicago IL 60606 312/648-7433	e 1965
Morgan, Jack L, (A.S.A.), *Vice President & Actuary,* United Farm Bureau Family Life, 130 E Washington Street, Indianapolis IN 46204 317/263-7360	1973
Morgan, John P, (F.S.A., M.C.A.), *Actuary-Policy & Planning,* Pension Benefit Guaranty Corp, 2020 K Street NW, Room 7306, Washington DC 20006 202/254-4860	e 1978
Morgan Jr , Madison C, Bethlehem Steel Corporation, Martin Tower Room 537, Bethlehem PA 18016 215/694-7296	e 1976
Morgan, Michael W, (F.S.A.), *Second Vice President/Actuary,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3556	1977
Morgan, Stephen T., (A.C.A.S.), *Vice President & Actuary,* Atlanta International Ins Co, 1700 A Commerce Drive, Suite 100, Atlanta GA 30318 404/355-9400	1979
Morgen, Albert J, Jr, (F.S.A.), *Group Actuary,* SAFECO Life Ins Co, SAFECO Plaza, Seattle WA 98185 206/545-5378	1978
Morison, George D, (F.C.A.S.), *President,* Massachusetts Rating Bureaus, 40 Broad Street, Boston MA 02109 617/542-5080	1965
Moroney, Richard, (F.S.A.), *Associate Actuary,* Farmers & Traders Life Ins, 960 James St, Syracuse NY 13201 315/471-5656	1979
Morris, Carlton M, (A.S.A.), *Vice President Fiscal Affairs,* Blue Cross/Blue Shield-Atlanta, 3348 Peachtree St NE, Atlanta GA 30326 404/262-8403	1980
Morris, Dennis M, (F.S.A.), *Actuary,* The Wyatt Co, 5955 De Soto, Suite 220, Woodland Hill CA 91367 213/883-9747	e 1976
Morris, Doris N, 363 B Old Nassau Road, Jamesburg NJ 08831	1967

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Morris, H Todd, (F.S.A.), 7215 Starcliff Ave NW, North Canton OH 44720 — 1969

Morris, John William, (A.S.A.), *Actuarial Associate,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2495 — 1980

Morris, Michael F, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 911 Wilshire Blvd, Suite 1660, Los Angeles CA 90017 213/629-4141 — 1981

Morris, Robert E, *Chairman of the Board Emeritus,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 — 1965

Morrison, David E, (F.S.A.), *Director Group Insurance,* Great-West Life Assurance Co, 60 North Osborne Street, Winnipeg MB, Canada R3C3A5 204/946-9566 — 1977

Morrison, Gary C, (A.S.A.), *Assistant Vice President,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8068 — e 1976

Morrison, Henry P, (F.S.A.), 2008-H Via Mariposa West, Laguna Hills CA 92653 — 1965

Morrison, John D, (F.S.A.), *Staff Actuary,* American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1689 — 1965

Morrison, Rex A, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 3565 Piedmont Road, NE, Atlanta GA 30305 404/261-3400 — e 1976

Morrison, Thomas B, (F.S.A.), 115 Antibes Dr Apt 206, Willowdale On, Canada M2R2Y9 416/665-3082 — 1966

Morrissey, Marlies S, (F.S.A.), *Associate Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — e 1965

Morrow, Fred C, (A.S.A.), *Senior Vice President,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3483 — 1969

Morrow, Joseph E., (A.S.A.), *Associate Actuary,* Country Life Ins Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-3059 — 1980

Morrow, William P, Jr, (F.S.A.), *Vice President & Chief Actuary,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8358 — 1966

Morse, Michael G, (A.S.A.), *Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 — 1980

Morse, Peter F, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 1100 Melville Street, Suite 1400, Vancouver BC, Canada V6E4A6 604/683-8485 — e 1977

Morse, Richard H, (F.S.A.), 36 Holly Point Rd, Centerville MA 02632 617/362-4010 — 1965

Morss, Franklin C, (F.C.A.), *Labor - Management Actuarial,* Consultants Inc, 3912 South Ocean Blvd, Highland Bch FL 33431 395/276-0089 — 1965

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Enrolled

Mortensen, James M, (F.S.A.), *Executive Vice President,* Kansas City Life Ins Co, 3520 Broadway, Kansas City MO 64111 816/753-7000 — e 1965

Mortensen, James Michael, *Vice President & Secretary,* Great American Life Ins Co, 6330 San Vicente Blvd, Los Angeles CA 90048 213/937-8000 — 1970

Morton, E James, (F.S.A.), *Executive Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, PO Box 111, Boston MA 02117 617/421-6620 — 1965

Moscovitch, Nathan A, (F.S.A., F.C.A.), *Consulting Actuary,* Wolfman & Moscovitch, 55 West Wacker Drive, 8th Floor, Chicago IL 60601 312/977-1240 — e 1965

Moseley, Jack, (F.C.A.S.), *Chairman of the Bd & President,* US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3737 — 1965

Mosesson, Zehman I, (F.S.A.), 1403-B Troy Towers, Bloomfield NJ 07003 201/748-3090 — 1965

Moskowitz, Joseph Lee, (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 404/577-3240 — 1979

Moskowitz, Lester, (F.S.A., A.C.A.), *Vice President & Actuary,* Government Employees Life Ins, 1701 Research Boulevard, Rockville MD 20850 301/279-4865 — e 1965

Moss, Robert G, 11 E Orange Grove Road, Apt 416, Tucson AZ 85704 602/297-5014 — e 1965

Motz, James D, (F.S.A.), *Director Group Insurance,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80201 303/892-3470 — 1978

Moulton, Harold B, (F.S.A.), *Director,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123 — 1965

Moushey, Nora E, (A.S.A.), *Associate Actuary,* Columbus Mutual Life Ins Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 — 1979

Mouton, Glenn F, (F.S.A., M.C.A.), *Consulting Actuary,* Wakely & Assoc Inc, 1467 Belleair Road, Clearwater FL 33516 813/584-8128 — e 1975

Movic, Mark S, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6014 — 1980

Mower, Philip C, *Assistant Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7115 — e 1976

Mowery, Brent Michael, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3102 — 1980

Mowery, James Clyde, (A.S.A.), *Actuarial Specialist,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1980

Moyer, Ross E, (F.S.A.), 2209 St Joe Center Road, Fort Wayne IN 46825 219/482-2274 — 1965

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Enrolled

Moyse, John S, (F.S.A.), *Vice President,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1965

Mucci, Richard L, (F.S.A.), *2nd VP & Associate Actuary,* Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1979

Mudd, Bonnie Owenette, (A.S.A.), *Associate Actuary,* William M Mercer Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6131 — 1980

Mudge, William S, (A.C.A.), *Associate Actuary,* National Farmers Union Life, 12025 E 45th Avenue, Denver CO 80251 303/371-1760 — 1969

Mudry, Michael, (F.S.A., F.C.A.), Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — e 1965

Mueller, Russell J, (F.S.A.), *Actuary&Minority Legis Assoc,* US House of Representatives, 112 Cannon House Office, Washington DC 22207 202/225-5494 — e 1972

Muetterties, John H, (F.C.A.S., F.C.A.), *President,* Independent Actuarial Serv Inc, 36 Midvale Road, Box 193, Mountain Lake NJ 07046 201/335-6448 — 1965

Muir, Joseph M, (A.C.A.S.), 757 SW 2nd Street, Boca Raton FL 33432 305/395-3043 — 1966

Mulder, Evelyn T, (A.C.A.S.), *Assistant Vice President,* Edward H Friend & Co, 1800 K Street, NW, Suite 500, Washington DC 20006 202/785-9080 — 1980

Mulkey, Ben, (F.S.A.), *Associate Actuary,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 — e 1979

Mullen, Edward J., (A.S.A.), *Actuarial Associate,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-2545 — 1980

Mullens, Will R, (F.S.A.), *President,* Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7217 — 1965

Muller, Gary L, (F.S.A.), *Senior V.P./Actuary &Treasurer,* National Fidelity Life Ins Co, 5200 Metcalf Street, Overland Park KS 66201 913/676-5881 — e 1973

Muller, Richard L, *President,* Actuarial Systems Company, 11609 Piney Lodge Road, Gaithersburg MD 20760 — e 1970

Mulry, Mary S, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Mummert, Earl L, *Consulting Actuary,* Conrad M Siegel Incorporated, 500 Nationwide Drive #100, Harrisburg PA 17110 717/652-5633 — e 1976

Mundi, Bhajan S, (A.S.A.), *Actuarial Assistant,* Investors Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-4026 — 1981

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Enrolled

Munice, Theodore H, (A.S.A.), *Assistant Actuary,* Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100 — 1981

Munk, Peter, (F.S.A.), *Group Actuary,* Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto ON, Canada M4V1N7 416/923-6661 — 1976

Munro, Gordon J, (A.S.A.), *Vice President,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7085 — e 1966

Munro, Richard E, (F.C.A.S.), *V.P. Family Underwriting,* Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-8636 — 1969

Munse, Scott R, (A.S.A.), *Vice President,* Lone Star Life Insurance Co, 11900 Preston Road, Box 35047, Dallas TX 75235 214/233-2510 — 1979

Munson, Bartley L, (F.S.A.) [**Vice President**], *V.P. & Actuary-Insurance Products,* Aid Association for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721 — 1965

Munterich, George C, (F.C.A.S.), 35 Fairview Drive, Farmington CT 06032 — 1965

Munzenmaier, Fred W, (F.S.A., M.C.A.), *Principal,* Peat Marwick Mitchell & Co, 2001 Bryan Tower, Suite 1500, Dallas TX 75201 214/747-8911 — e 1972

Murad, John, (A.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/628-3784 — 1979

Murch, A Douglas, (F.S.A.), *Senior Vice President,* Prudential Insurance Company, 55 Livingston Avenue, Roseland NJ 07068 201/533-6636 — 1968

Murdock, Bennet B, (A.S.A.), 30 Beverly Road, Madison NJ 07940 — 1966

Murdock, Richard G, (F.S.A.), *Asst. Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2885 — e 1970

Murphy, Brian B, (A.S.A.), *Technical Programmer & Actuary,* Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346 — 1981

Murphy, Edward A, (F.S.A.), *Vice President & Actuary,* National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50308 515/283-0101 — 1970

Murphy, Francis X, Jr, (A.C.A.S.), *Assistant Actuary,* Government Employees Ins Co, GEICO Plaza, Washington DC 20076 301/986-2939 — 1979

Murphy, James J, (F.S.A.), *Director of New Business,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Room E10A, Milwaukee WI 53202 414/226-7004 — e 1971

Murphy, Karen A, (F.S.A.), Johnson & Higgins, Three Girard Plaza, Philadelphia PA 19102 215/922-2654 — e 1980

Murphy, Richard Charles, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, 2-0, Hartford CT 06156 203/273-3291 — 1972

Enrolled

Murphy, Richard Conrad, (F.S.A.), *Director of Research,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 203/255-9925 — 1965

Murphy, Richard F, (A.C.A.S.), *Assistant Actuary,* United States Ins Group, 299 Madison Avenue, Morristown NJ 07960 201/455-0707 — 1981

Murphy, Robert, (F.S.A.), *Associate Actuary,* National Health and Welfare Mutual Life Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1724 — e 1974

Murphy, Robert J, *Consulting Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 — e 1976

Murphy, Thomas B, (F.S.A.), *Consultant,* Life Investors Insurance Co, 4333 Edgewood Road NE, Box 1447, Cedar Rapids IA 52499 313/646-0565 — 1965

Murray, Edward R, (F.C.A.S.), *Assistant Secretary,* Royal Insurance, 150 William Street, New York NY 10038 212/553-3476 — 1972

Murray, John D, (F.S.A.), *Second Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3127 — e 1974

Murray, John W, (A.S.A.), *Actuarial Associate,* Unionmutual Life Ins Co, 2211 Congress Steeet, Portland ME 04122 207/780-2692 — e 1980

Murray, Lucille, (F.S.A.), *Associate Actuary,* Southwestern Life Ins Co, Box 2699, Southwestern Life Bldg, Dallas TX 75221 214/655-5214 — e 1966

Murray, Max T, (A.S.A.), *President,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3811 — 1966

Murray, Robert D, (A.S.A., F.C.A.), *Technical Actuary,* Republic National Life Ins, 3988 North Central Expwy, Dallas TX 75204 214/824-0131 — 1966

Murray, William L, (F.S.A.), *Vice President & Actuary,* Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400 — 1966

Murrin, Thomas E, (F.C.A.S.) [**Past President**], *Executive Vice President,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7190 — 1965

Musher, Joseph, (F.S.A., F.C.A.), *Consulting Actuary,* Pension Benefit Guaranty Corp, 2020 K Street, Washington DC 20006 — e 1965

Musser, Karl R, (F.C.A.), *Principal Benefits Adm,* Boston Edison Company, 800 Boylston Street, P-350, Boston MA 02199 617/424-2368 — e 1966

Myatt, Robert W, (F.S.A.), *Vice President & Sr. Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — 1979

Myers, Edward L, (A.S.A.), *Assistant Actuary,* Pennsylvania Life Ins Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/453-3471 — 1981

Myers, John W., *Executive Vice President,* First Variable Life Ins Co, 590 Plaza West Building, Little Rock AR 72205 501/661-1500 — e 1980

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Enrolled

Myers, Robert J, (F.S.A., F.C.A.S., F.C.A.) [**Past President**], *Deputy Commissioner,* Social Security Administration, 6401 Security Boulevard, Baltimore MD 21235 301/594-2302 — e 1965

Myers, Valeria S, (A.S.A.), *Assistant Actuary,* Sun Life Group Incorporated, 260 Peachtree Street NW, Atlanta GA 30303 404/524-6666 — 1981

N

Nace, Thomas, (F.S.A.), *Associate Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1979

Nacin, Raymond J, (F.S.A.), *Vice President Pensions,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1969

Nader, John G, (F.S.A.), *Assistant Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1977

Nadler, Herbert, (A.S.A.), *Associate Actuary,* Royal Life Ins Co, 150 William Street, New York NY 10038 212/553-4115 — e 1971

Naff, William A, (A.S.A.), *Consultant,* Small Parker Ackerman Blossom, 4200 N Knoxville Avenue, Peoria IL 61614 309/682-4200 — 1977

Naffziger, Joseph V, (F.C.A.S.), *Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2066 — 1966

Naggs, Wilson W, *Actuary,* Modern Woodmen of America, Mississippi River at 17th, Street, Rock Island IL 61201 309/786-6481 — 1966

Nagler, Stewart G, (F.S.A.), *Senior Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2436 — e 1965

Nakagawa, Yoshitaka, *Director of Actuarial Services,* A M D'Alessandro & Co Inc, High Mountain Plaza, 9 Sicomac Road, North Haledon NJ 07508 201/423-4050 — e 1977

Napierski, John D, (A.C.A.S.), *Asst Vice President & Actuary,* State Farm Fire & Casualty Co, 112 E Washington Street, Bloomington IL 61701 309/662-2311 — 1979

Napoli, William, Jr, (F.S.A.), *Actuary,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 — e 1973

Nash, Humphrey H, (F.S.A.), *Assistant Actuary,* Home Beneficial Life Ins Co, Box 27572, Richmond VA 23230 804/358-8431 — 1979

Nash, Russell K., (F.C.A.S.), *Director,* Travelers Insurance Company, 1 Tower Square, Hartford CT 06115 203/277-6046 — 1979

Nast, Dennis, A S Hansen Inc, 400 Colony Square, Suite 604, Atlanta GA 30361 404/892-1539 — e 1976

Nathan, Ira, (A.S.A.), *Actuarial Manager,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1979

Enrolled

Nathan, Lew H, (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1980

Nazarian, Gregory H, (A.C.A.), *Consultant,* General Electric Company, 570 Lexington Avenue, New York NY 10022 212/750-2303 e 1966

Neal, Betty Anne, (A.S.A.), *Senior Actuarial Associate,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1806 1980

Neal, Howard F, *President,* National Associates Inc, 615 S Flower Street, Los Angeles CA 90017 213/626-5542 e 1976

Neal, William E, (A.S.A.), *Assistant Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 e 1967

Neary, Daniel, (A.S.A.), *Senior Actuarial Assistant,* United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600 1979

Neavins, Thomas K, (A.S.A.), *Vice President & Actuary,* General Life Ins Corporation, 735 North Water, Milwaukee WI 53202 414/271-5433 1980

Neebe, Henry G, (F.S.A.), 15 South D Street, Lake Worth FL 33460 1965

Neenan, Alice M, (F.S.A.), *Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 1978

Neidermyer, James R, (F.C.A.S.), *Secretary,* The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4907 1979

Neidig, Frank, (F.S.A.), *Vice President & Chief Actuary,* Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/748-8221 1972

Neill, Stephen K, (A.S.A.), *Consulting Actuary,* Hay Associates, Suite 1211, 12700 Park Central Place, Dallas TX 75251 214/233-9767 e 1976

Neis, Allan, (A.C.A.S.), *Vice President & Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 1977

Nell, Guy D., *Exec. V.P. & Enrolled Actuary,* Business Benefits Corporation, 1003 Wirt Road, Suite 205, Houston TX 77055 713/871-4960 e 1980

Nellins, Donald C, *Consultant,* A S Hansen Inc, 700 N Water St, Milwaukee WI 53202 276-3254 e 1976

Nelsen, Alvin B, (F.S.A.), 340 East 64th Street, New York NY 10021 e 1965

Nelson, Allen G, (F.C.A.), 645 Norfolk Drive, Kirkwood MO 63122 e 1965

Nelson, Bruce Norton, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133 1981

Nelson, Carroll E, (F.S.A., F.C.A.), *Consulting Actuary,* 222 South Central Avenue, St Louis MO 63105 314/862-7611 e 1965

Nelson, Dale, (F.C.A.S.), *Asst Vice President & Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2072 1966

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	Enrolled
Nelson, David M, (F.C.A.), *Consulting Actuary,* 3225 North Central Ave, Suite 300, Phoenix AZ 85102 602/266-0252	1972
Nelson, David R, (A.S.A.), *Assistant Actuary,* Franklin Life Insurance Co, One Franklin Square, Springfield IL 62713 217/528-2011	1981
Nelson, Homer, *Consulting Actuary,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047	1968
Nelson, James E, (F.S.A.), *Partner,* Hewitt Associates, 611 East Wisconsin Avenue, Milwaukee WI 53202 414/273-5990	e 1977
Nelson, Janet R, (F.C.A.S.), *Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7639	1979
Nelson, John K, (A.C.A.S.), *Asst Vice President & Actuary,* Aid Insurance Company, 701 Fifth Avenue, Box 974, Des Moines IA 50304 515/280-4258	1969
Nelson, Keith E, (A.S.A.), *Assistant Actuary,* CUNA Mutual Ins Society, Box 391, Madison WI 53701 608/238-5851	1980
Nelson, Kenneth Leonard, (A.S.A.), *Assistant Actuary,* Pan-American Life Ins Co, Pan American Life Center, Group Department, New Orleans LA 70130 504/566-3694	1981
Nelson, Lyle E, (F.S.A.), *Associate V.P. & Actuary,* American Fidelity Assurance Co, Actuarial Department, Box 25523, Oklahoma City OK 73125 405/523-5235	1980
Nelson, Marvin R, (F.S.A.), *Sr Vice President, Operations,* Security Life of Denver, Security Life Bldg, Denver CO 80202 303/534-1861	e 1965
Nelson, Mary D, (F.S.A.), *Consulting Actuary,* Nelson & Co, 423 Bulkley Building, Cleveland OH 44115 216/696-7644	e 1975
Nelson, R Terry, (F.S.A.), *Vice President & Actuary,* Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441	1971
Nelson, Robert A, (A.S.A.), Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7270	1980
Nelson, Robert E R, (F.S.A.), 1241 B-2 Gaskins Road, Richmond VA 23233 804/741-1029	1971
Nelson, Roland E, (F.S.A., A.C.A.S.), *Vice President,* Pennsylvania Life Ins Co, 2345 Stanfield Road, Mississauga ON, Canada LY43Y3 416/272-0210	1965
Nelson, Roy W, (F.S.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1967
Nelson, Thomas G, (F.S.A.), *Consulting Actuary,* William M Mercer Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6066	1978
Nemann, Robert, (A.S.A.), *Vice President & Actuary,* Pension & Group Consultants, 6 East 4th Street, Cincinnati OH 45202 513/621-6631	e 1972

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Enrolled

Nemerever, William L, (F.S.A.), *Vice President,* Wells Fargo Investment Adv, Box 63029, Au # 793, San Francisco CA 94144 415/396-6438 — 1973

Nesbitt, Cecil J, (F.S.A.), *Professor Emeritus,* University of Michigan, Dept of Mathematics, Ann Arbor MI 48104 313/764-7227 — 1965

Nesbitt, William M, (F.S.A.), *Associate Actuary,* American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1544 — 1981

Nesselle, David R, (F.S.A.), *Associate Pension Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — e 1973

Neubarth, Neil W, (A.S.A.), *Associate Actuary,* Fred. S James & Company, 830 Morris Turnpike, Short Hills NJ 07078 201/467-1500 — e 1981

Neubarth, Sanford L, (F.S.A.), *2nd V.P. & Group Actuary,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/566-3569 — 1976

Neuhauser, Frank Jr, (A.C.A.S.), *Vice President & Actuary,* AIG Risk Management, 70 Pine Street, New York NY 10005 212/770-6366 — 1979

Neuschwander, Eugene H, (F.S.A.), 480 Vista Grande, Greenbrae CA 94904 — 1965

Neve, David E, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6579 — 1981

Newell, Jack W, (A.S.A.), *Vice President/Pension Actuary,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 — e 1966

Newlin, Patrick R, (F.C.A.S.), *Actuary,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-8045 — 1980

Newman, Jeffrey David, (A.S.A.), *Actuarial Consultant,* Frank B Hall & Company, 549 Pleasantville Road, Briaclf Mnr NY 10510 914/769-9200 — e 1980

Newman, Steven H, (F.C.A.S.), *Vice President & Actuary,* American International Group, 99 John Street, New York NY 10038 212/770-9488 — 1969

Newquist, David W, (F.S.A.), *2nd Vice President & Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90054 213/742-3103 — 1970

Newville, Benjamin S, (A.C.A.S.), *Assistant Actuary,* American International Group, 70 Pine Street, New York NY 10005 — 1980

Niccum, John A, (A.S.A.), *Actuary,* The Wyatt Co, 233 S Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1976

Nichols, Daniel P, (F.S.A.), G B Buck Consulting Actuaries, 717 N Harwood Street, Dallas TX 75201 214/742-1200 — e 1979

Nichols, Raymond S., (A.C.A.S.), *Actuary,* Covenant Insurance Group, 95 Woodland Street, Hartford CT 06105 203/527-3311 — 1980

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Enrolled

Nicholson, Bruce J, (F.S.A.), *Senior Vice President-Finance,* Ministers Life - A Mutual Life, Insurance Company, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131 1975

Nicholson, Earl H, (A.C.A.S., F.C.A.), 1701 N Division St, Carson City NV 89701 1965

Nicholson, Jon, (F.S.A.), *Associate Actuary,* Northwestern National Life Ins, 20 South Washington Ave, Minneapolis MN 55440 612/372-5371 1979

Nicholson, Wendell J, (F.S.A.), *President,* Benefit Services Co, 3 Corporate Square, Suite 306, Atlanta GA 30329 404/325-5256 e 1971

Nick, William, (F.S.A.), Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100 e 1979

Nickerson, Bruce E, (F.S.A.), *Vice President & Actuary,* Capitol Bankers Life Ins Co, 735 North Water Street, Milwaukee WI 53202 414/277-9998 e 1969

Nickerson, Gary V, (A.C.A.S.), *Senior Actuarial Assistant,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7911 1979

Nicodemus, Terry A, (F.S.A.), *Personal Insurance Actuary,* American United Life Ins Co, 1 West 26th Street, Indianapolis IN 46206 317/927-1688 1979

Nicol, William K, (F.S.A.), *Executive V.P. / Research,* American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661 e 1965

Nicoletti, Anthony J, (F.S.A.), 98 Forest Street, New Canaan CT 06840 203/966-1848 1969

Nieh, Loretta, (A.S.A.), *Assistant Actuary,* Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 1980

Niehaus, M S, Jr, (F.S.A.), *V.P. - Life Underwriting,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3739 1965

Niehus, Barbara, (F.S.A.), *Actuary & Special Accounts Mgr,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6288 1977

Niehus, Jon E, (F.S.A.), *Director - Life Actuarial,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1977

Nield, David A, (F.S.A.), *V.P. & Dir. Of Group Division,* Canada Life Assurance Co, 330 University Ave, Toronto, Canada M5G1R8 416/597-1456 1975

Nielsen, Linda D, (F.S.A.), *Assistant Actuary,* Equitable Life Ins Co of Iowa, 604 Locust Street, Des Moines IA 50306 515/245-6762 1981

Niessen, Abraham M, (A.S.A.), 7141 N Kedzie Ave, Apt 1005, Chicago IL 60645 e 1965

Nigh, John O, (F.S.A.), *Vice President & Chief Actuary,* Charter Security Life Ins Co, 21 West Church Street, Jacksonville FL 32202 904/350-7776 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Nightengale, Charles E, (F.S.A.), *Consulting Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1974

Nightingale, William R, (A.C.A.), *Actuary,* Blue Cross/Washington-Alaska, 15700 Dayton Avenue North, Box 327, Seattle WA 98111 206/361-3394 1972

Nikander, John A, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 e 1973

Nikels, Robert A, (F.S.A.), *Vice President,* Lincoln National Pension Ins, 1300 S Clinton Street, Box 1110, Fort Wayne IN 46801 219/424-5421 1969

Niland, Michael T, (A.S.A.), *Manager,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4484 1966

Niles, Charles L, Jr, (F.C.A.S.), *President/Deputy Gen. Attorney,* General Accident Fire & Life, 414 Walnut Street, Philadelphia PA 19105 215/625-1013 1965

Niles, Ralph H, (F.S.A., F.C.A.), *Consulting Actuary,* Box 314, Manzanita OR 97130 e 1965

Ninnemann, Deane, (F.S.A.), *Vice President,* Alan M Thaler & Associates, 6900 E Camelback Road, Suite 500, Scottsdale AZ 85251 602/941-0491 e 1980

Niox, Odon, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 e 1965

Nipper, W Ward, (A.S.A.), 20 Steven Circle, Peace Dale RI 02883 1966

Nishio, Joanne, (A.C.A.S.), *Associate Actuary,* Argonaut Insurance Company, 250 Middlefield Road, Menlo Park CA 94025 415/858-6444 1980

Noback, Joseph C, (F.S.A., F.C.A.), American Bankers Ins Co, 600 Brickell Avenue, Miami FL 33131 305/374-2244 1965

Noble, F Pierce, (F.S.A., F.C.A.), *Manager,* A S Hansen Inc, 1st Intl Bldg #2020, Dallas TX 75270 214/748-0501 e 1974

Nodulman, Norman B, (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1975

Nogarede, Dezere H, (A.C.A.), Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000 1966

Nohl, Jeffrey J, (F.S.A.), *Asst. Vice President & Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011 1978

Nohl, Michael J, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1981

Nolan, John D, (A.C.A.S.), *Vice President & Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/241-3128 1979

Nordberg, Peter D, (A.S.A.), *Consulting Actuary,* Stone Young & Company, Box 708, Upr Montclair NJ 07043 201/744-8200 1979

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Enrolled

Nordin, Robert D, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, Box 1360, Sherlard Plaza, Minneapolis MN 55440 612/542-3129 — e 1980

Nordstrom, Lloyd L, (F.S.A.), *Actuary,* The Wyatt Co, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-1616 — e 1979

Nordstrom, William G, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Minneapolis MN 55420 612/854-1155 — e 1968

Nordyke, Craig Kevin, (A.S.A.), *Assistant Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 — 1981

Norman, La Lander S, (F.S.A.), 5 Mastic Center E, Homosassa FL 32646 — e 1965

Norris, Thomas J, (F.S.A.), *Vice President & Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1992 — 1975

North, Joseph O, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2691 — 1979

North, Robert C, Jr, (F.S.A., M.C.A.), *Dir of Forecasting & Planning,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1978

Norton, David E, (F.S.A.), *Executive Director,* AmeriPlan Health Services Ltd, 180 Interstate North, Suite 145, Atlanta GA 30339 404/955-3279 — e 1971

Notaras, S George, (F.C.A.), *Senior Vice President,* McCready & Keene Inc, 8041 Knue Road, Indianapolis IN 46250 317/849-4333 — e 1970

Novak, Robert L, (A.S.A.), *Actuary & Senior Consultant,* William M Mercer Inc, 3 Parkway, Philadelphia PA 19102 215/963-2826 — e 1976

Novik, Jay A, (F.S.A.), *Assistant Actuary,* North American Reassurance Co, 245 Park Avenue, New York NY 10167 212/949-6047 — 1980

Nuckols, Thomas R, (F.S.A.), *Associate Actuary,* Life Ins Co of Virginia, 6610 W Broad Street, Box 27601, Richmond VA 23261 804/281-6418 — 1979

Nudelman, Harold M, (F.S.A.), *Vice President,* William M Mercer Ltd, 1 First Canadian Place, Box 59-C, Toronto ON, Canada M5X1G3 416/868-2884 — 1975

Nuding, Robert C, (F.S.A.), *Chief-Accident/Health Rating,* New York State Ins Dept, Agency Bldg One, Empire State Plaza, Albany NY 12223 518/474-5394 — 1966

Nuesslein, William D, (A.S.A.), *Associate Actuary,* David Lange Co, 60 East 42nd Street, Suite 2106, New York NY 10017 212/986-2942 — e 1979

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Enrolled

O

Oatman, James E, (F.S.A.), *Assistant Actuary,* Northern Life Assur Co of Cn, 380 Wellington Street, London ON, Canada N6A4G3 519/439-0171 — 1980

Obernesser, James F, (A.S.A.), *Associate Actuary,* Johnson & Higgins, 3 Center Plaza, Boston MA 02108 617/742-5300 — 1981

O'Brien, Dennis M, (F.S.A.), *Vice President & Actuary,* Transport Life Insurance Co, 714 Main Street, Ft Worth TX 76102 817/335-9521 — 1979

O'Brien, Patrick W, (F.S.A.), *Consulting Actuary,* Actuarial Consulting Services, 2759 Hazelwood Avenue, North St.Paul MN 55109 612/770-3714 — e 1975

O'Brien, Robert, *Actuarial & Admin,* Mid America Associates Inc, 30680 Montpelier Drive, Madison Hts MI 48071 313/585-7900 — e 1976

O'Brien, Terrence M, (F.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/648-1133 — 1979

O'Brien, William C, O'Brien Associates, 7 Hampshire Street, Methuen MA 01844 617/688-8787 — e 1976

Ochsner, Paul D, (F.S.A.), *Associate Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1979

Ochsner, Robert C, (A.S.A.), *Partner,* Hay Associates, 57 S Executive Park, NE, Atlanta GA 30329 404/321-4996 — e 1971

O'Connell, Ronald F, *Vice President,* Trust Consultants Inc, 2121 S El Camino, San Mateo CA 94403 415/574-8277 — e 1976

O'Connor, Jeremiah, (A.S.A.), *Assistant Actuary,* Basil Castrovinci Associates, 853 Bway, New York NY 10003 212/477-2042 — e 1971

O'Connor, Thomas F, *Senior Pension Actuarial Cons.,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2773 — e 1977

O'Connor, William L, (F.S.A.), *Administrative Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2162 — 1965

Oddy, William J, (F.S.A.), *Tax Planning Vice President,* Farm Bureau Life Ins Co, 5400 University Ave, W Des Moines IA 50322 515/225-5764 — 1978

Odefey, William A, (A.S.A.), *Associate Actuary,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333 — e 1979

Odell, Leonard E, (F.S.A.), *Asst. Vice President & Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3565 — 1973

Odell, W H, (F.S.A., F.C.A.), *Senior Vice President,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 — e 1965

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Enrolled

O'Donnell, Edward F, (A.S.A.), 30 Rockland Street, Springfield MA 01118 413/733-1883 e 1966

Ogden, Dale F, (A.S.A.), *Consulting Actuary,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/758-9700 1981

Ogden, Sue W, (F.S.A.), *Vice President & Asst. Actuary,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07101 201/966-3066 1973

Ogg, Bruce T, (A.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644 1979

O'Grady, Francis T, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6793 1965

Ohanian, Stephen, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2480, Seattle WA 98101 206/622-7300 e 1979

Ohman, Carl R, (F.S.A.) [**Secretary**], *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3385 e 1965

Ohsfeldt, Ronald A, *Consultant,* The Wyatt Co, 1050 One Commerce Square, Memphis TN 38103 901/523-9594 e 1976

Oien, Robert G, (F.C.A.S.), *Senior Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7065 1966

O'Keefe, E Jay, *President,* Western National Life Ins Co, Box 871, Amarillo TX 79167 806/378-3470 1966

O'Keefe, Richard E, (F.S.A.), Two Peter Cooper Road, New York NY 10010 1965

O'Keefe, Robert M, (F.S.A.), *Actuary,* Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346 1979

O'Kulich, Nicholas A, (F.S.A.), *Senior Vice President - Group,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hywy, Southfield MI 48037 313/357-4800 1974

Olafson, Robert, (F.S.A.), *Assistant Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3728 1978

Olchak, Richard J, (A.S.A.), *Dir of Pension Valuation Serv,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 e 1980

Oldenkamp, Julia, (F.S.A.), *Asst. Vice President & Actuary,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 1965

Oldham, Dale R, (F.S.A.), *Vice President & Chief Actuary,* National Reserve Life Ins Co, Box 1279, Topeka KS 66601 913/267-1234 1975

Olds, Stanley L, (F.S.A.), *2nd Vice President & Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 e 1965

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Enrolled

Oleska, Michael P, (A.S.A., A.C.A.), *V.P. And Consulting Actuary,* Alexander & Alexander Inc, 3550 Wilshire Blvd, Los Angeles CA 90010 213/385-5211 — e 1970

Oleson, Dean L, (F.S.A.), *Actuary Group Ins,* Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000 — e 1969

Olivieri, Michael G, (A.S.A.), *Asst. Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-8063 — 1972

Olmsted, David L, (F.S.A.), The Renaissance Group Ltd, 39 Bow Street, Portsmouth NH 03801 603/431-3566 — 1978

Olney, Craig A, (F.S.A., M.C.A.), *Consulting Principal,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9827 — e 1978

Olsen, Cande, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Ave, Room 603, New York NY 10010 212/576-7701 — 1979

Olsen, Dennis W, *Actuary,* Victor O Schinnerer & Co Inc, 55 East Jackson Blvd, Chicago IL 60604 312/663-3631 — 1976

Olsen, Edith, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, 717 North Harwood, Dallas TX 75201 214/742-1200 — e 1977

Olsen, Fred, (F.S.A.), *Actuary,* Life Assur Co of Pennsylvania, 222 North Michigan Avenue, Chicago IL 60601 312/641-0800 — 1979

Olsen, James, (F.S.A.), 257 Long Hill Drive, Short Hill NJ 07078 201/376-1468 — 1965

Olsen, Karen L, (F.S.A.), *Associate Actuary,* Transamerica Occidental Life, Insurance Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111 — 1980

Olsen, Ralph G, II, (F.S.A.), *Vice President/Actuary,* National Investors Life Ins, PO Box 3668, Little Rock AR 72203 501/376-3261 — 1979

Olshen, A C, (F.C.A.), *Actuarial Consultant,* Olshen & Associates Inc, 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632 — 1965

Olsho, David E, (A.S.A.), *Assistant Actuary,* Fidelity Bankers Life Ins Co, 9th and Main Street, Richmond VA 23219 804/649-8411 — 1980

Olson, Bruce E, (F.S.A.), *Actuary,* Reliable Life and Casualty Co, 3321 W Beltline Highway, Madison WI 53713 608/274-6400 — 1979

Olson, Ralph E, (F.S.A.), *Vice President & Actuary,* Mutual Savings Life Ins Co, Box 2222, Decatur AL 35602 205/552-7227 — 1965

Olson, Roy C, (A.S.A.), *Assistant Actuary,* E F Hutton Life Ins Co, 11011 No Torrey Pines Rd, La Jolla CA 92038 714/455-8200 — 1980

Oltchick, David N, (F.C.A.), *Executive V.P. & Actuary,* Consulting Actuaries Inc, 1129 Bloomfield Ave, Box 1269, West Caldwell NJ 07006 201/575-1100 — e 1966

Omdal, Robert W, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Seattle WA 98101 206/624-7940 — 1977

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Enrolled

Omvedt, Neil J, (F.S.A.), *Actuary,* Gulf Life Ins Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/399-8800 — 1977

O'Neil, Edward W, (F.S.A.), *Vice President & Chief Actuary,* New England General Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1976

O'Neil, Mary L, (F.C.A.S.), *Actuarial Director,* Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5219 — 1979

Oneill, Kenneth W, (F.S.A., F.C.A.), *Vice President Grp Retirement,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6110 — e 1979

Onnen, Donald B, (F.S.A.), *Associate Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06238 203/727-6500 — e 1977

Onstine, Frank J, (F.S.A.), *Consulting Actuary,* Onstine & Associates, One West Hellman Ave, Alhambra CA 91803 213/283-0704 — e 1965

O'Reilly, Patrick J, (F.S.A.), *Actuary,* Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/661-8440 — 1973

Orenshein, Herbert, (A.S.A.), *Vice President & Actuary,* Fidelity Interstate Life Ins, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8258 — 1966

Orloff, Conrad A, 5700 Collins Avenue, Miami Beach FL 33140 305/865-7649 — 1966

Orloff, Warren D, (F.S.A., F.C.A.), Louis Kravitz & Associates, 14724 Ventura Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100 — e 1965

Ormsby, Charles A, (F.S.A.), *Senior Vice President,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-6212 — 1965

Ornatek, Anthony C, *Actuary,* Pension Management Inc, 5990 North Green Bay Ave, Glendale WI 53209 414/228-9880 — e 1977

Orphanos, James N, *Assistant Vice President,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0401 — e 1976

Osei, Kwasi, (A.S.A.), *Assistant Actuary,* Golden State Mutual Life Ins, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131 — 1980

Osicka, Charles J, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — 1978

Osterman, Herbert W, (F.C.A.), *Actuary,* The Wyatt Co, 30 Oak Street, Stamford CT 06905 203/356-1220 — e 1970

Osterweil, Bruce P, (A.S.A.), *Associate Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 — e 1979

Ostlund, Steven L, (F.S.A.), *Associate Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/833-5070 — 1980

Ostuw, Richard, (F.S.A.), Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 — 1974

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Ostuw, Richard E, (F.S.A.), *Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1979
O'Sullivan, John M, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2687	1979
O'Sullivan, Leonard, (F.C.A.), *President,* Maloney & O'Sullivan Inc, First Savings Office Bldg, Cinnaminson NJ 08077 609/786-0008	e 1971
Oswald, Keith X, *Actuarial Consultant,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5481	e 1976
Otermat, Scott C, (F.S.A.), *Consulting Actuary,* 2676 C.R. 41, Fremont OH 43420 419/332-0853	e 1976
Ott, Dennis Mark, (A.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1981
Otte, Edward J, *Vice President,* Capitol Risk Management Corp, 3185 J Airway Avenue, Costa Mesa CA 92626 714/581-6586	1966
Otteson, Paul M, (F.C.A.S.), *Consultant,* Federated Insurance Company, 213 South Lincoln, Owatonna MN 55060 507/451-1320	1965
Otto, Gary L, (A.S.A.), *Assistant Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3094	1977
Overberg, Paul J, (F.S.A.), *Sr. V.P. & Chief Actuary,* Allstate Life Insurance Co, Allstate Plaza South, G6C, Northbrook IL 60062 312/291-5060	e 1965
Overend, John J, (F.S.A.), *Vice President & Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6512	1965
Overholser, Donald M, (A.S.A., A.C.A.S.), *Consulting Actuary,* G B Buck Consulting Actuaries, 340 Interstate North, Atlanta GA 30339 404/955-2488	e 1967
Owen, Edward H, (F.S.A., F.C.A.), *Consultant,* Box 344, Bath ME 04530 207/443-9647	e 1965
Owens, Daniel E, (A.S.A.), *Assistant Secretary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1421	1979
Owens, Richard E, (F.S.A.), *Assistant Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 00000 212/306-2369	1980
Oxley, John E, (F.S.A.), *2nd Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6847	1965
Oyen, Gerald J, (F.S.A.), *Actuary,* Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1974
Ozark, James G, (F.S.A.), *Partner,* Hewitt Associates, 445 S Figueroa St, Los Angeles CA 90071 213/620-0213	e 1974
Ozenbaugh, Robert, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, Dodge at 33rd Street, Omaha NE 68131 402/342-7600	1979

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Enrolled

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Pabuwal, Satya N, (F.S.A.), *Manager,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6914 — 1979

Pacelli, Jane D, (A.S.A.), *Assistant Vice President,* Edward H Friend & Co, 1800 K Street NW, Washington DC 20006 202/785-9080 — e 1978

Pachyn, Karen Alice, (A.C.A.S.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1981

Packer, Bernard, (F.S.A.), *Assistant Chief Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-2241 — e 1966

Paddon, John W, (F.S.A.), *2nd Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7337 — 1965

Padiernos, Justino, (A.S.A.), *Associate Actuary,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 — 1980

Padro, Miguel A, (A.S.A.), *Vice President,* Martin E Segal Co, 57 Post Street, San Francisco CA 94104 415/392-0930 — e 1971

Paff, Harold G, (F.S.A.), 10041 Mozelle Lane, La Mesa CA 92041 — 1965

Page, Charles H, (F.S.A.), 183 Old Street Road, Peterborough NH 03458 — 1965

Pagliaccio, John A, (A.C.A.S.), *Assistant Actuary,* Government Employees Ins Co, Geico Plaza, Washington DC 20076 — 1979

Paglione, Robert, *President,* Programs for Benefit Plans Inc, 4101 E River Drive, Philadelphia PA 19129 215/849-9300 — e 1976

Pagnozzi, Richard D, (F.C.A.S.), *Asst. Vice President & Actuary,* Sentry Insurance Group, 34 Monument Square, Concord MA 01742 617/369-6000 — 1975

Paguia, Victor R, (F.S.A.), *Vice President & Group Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1977

Paige, John W, (F.S.A.), *Vice President,* William M Mercer Inc, Three Embarcadero Center, San Francisco CA 94119 415/393-5300 — 1969

Pailler, Arline, *Consulting Actuary,* 2 Hyler Street, Thomaston ME 04861 — 1967

Pailler, Donald C, (F.S.A.), *Consulting Actuary,* 2 Hyler Street, Thomastom ME 04861 — 1965

Paine, Douglas, (F.S.A.), *Consulting Actuary,* Doug Paine & Company Inc, Box 7341, Richmond VA 23221 804/794-3635 — e 1980

Painter, Cornelia B, (A.S.A.), *Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60641 312/282-2478 — 1979

Paisley, Robert M, (F.S.A.), *Second Vice President,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2753 — e 1972

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Palace, Michael, (A.S.A.), *Actuarial Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3218 1981

Palazzo, Frank P, *Pension Cost Consultant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4417 e 1977

Palczynski, Richard W, (F.C.A.S.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1977

Pallone, Julius L, (A.C.A.), *President,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 1966

Palm, Robert G, (F.C.A.S.), *Vice President & Actuary,* Great American Ins Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5791 1977

Palmer, Bruce E, (A.S.A.), *Marketing Actuary,* Mutual Security Life Ins Co, 3000 Colliseum Blvd East, Fort Wayne IN 46805 219/484-0511 1970

Palmer, Donald, (F.S.A.), *Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7352 1968

Palmer, Howell M, III, (F.S.A.), *Associate Actuary,* Berkshire Life Ins Co, 700 South St, Pittsfield MA 01201 413/499-4321 1978

Palmer, John J, (F.S.A.), *Senior Vice President,* Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23261 804/281-6433 e 1975

Palmer, Peter S, (F.S.A.), *Second Vice President/Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8785 1971

Palmer, Roger S, (A.S.A.), *Senior Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2940 1979

Palmquist, J Stephen, (A.S.A.), *Consulting Actuary,* Kruse O'Connor & Ling Inc, 8751 W Broward Blvd #300, Plantation FL 33324 305/472-3800 e 1976

Panels, Damon, (A.S.A.), Unity Mutual Life Ins Co, One Unity Plaza, Syracuse NY 13215 315/469-7751 1979

Pao, Alice C, (A.S.A.), *Senior Actuarial Analyst,* Towers Perrin Forster & Crosby, Suite 1400, 2029 Century Park East, Los Angeles CA 90403 213/553-3470 1981

Pape, Frederick H, (A.C.A.), *Group Statistican,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 1966

Papenhausen, John L, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1977

Paquin, Claude Y, (F.S.A.), *President,* Act Plus Inc, 629 Roswell Street, Marietta GA 30060 404/422-1651 e 1969

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Parker, Gary W, (F.S.A.), *Agency Actuary,* Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5235 1978

Parker, J Ronald, (A.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 1980

Parker, Rembert N, (A.S.A.), *Actuary,* Appalachian National Life Ins, Box 2647, Knoxville TN 37901 615/637-4211 1979

Parks, Dorn A, (A.S.A.), *Group Actuarial Manager,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 1980

Parks, John P, *Chairman of the Board,* Innovative Benefit Concepts, 307 Fourth Avenue, Suite 202 the Bank Tower, Pittsburgh PA 15222 412/261-0704 e 1976

Parks, Leroy B, Jr., (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 e 1968

Parkyn, Donald W, (A.S.A., F.C.A.), *Consulting Actuary,* Donald W Parkyn Inc, Box 1196, Sacramento CA 95806 916/481-7825 e 1969

Parlin, Robert W, (F.C.A.S.), Cretzschmarstr. 11, 6000 Frankfurt/Main 90, West Germany, West Germany 061/077-9662 e 1965

Parmenter, Neil A, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111 1967

Parodos, Alexandre, (F.S.A.), *Vice President Group,* Sun Life Assurance of Canada, Box 6075, Wellesley Hls MA 02181 e 1972

Parrish, Henry T, (A.S.A.), *Assistant Actuary,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720 1979

Parrish, James N, (F.S.A.), *Vice President & Actuary,* Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/977-8160 1969

Parrish, Martha M, (F.S.A.), *Assistant Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Parrish, Norman W, (A.S.A.), *Consulting Actuary,* Hewitt Associates, 1980 Post Oak Blvd, Houston TX 77056 713/871-8919 e 1980

Parry, Arthur F, (F.S.A., F.C.A.), 560 Barbara Way, Hillsborough CA 94010 415/347-1649 e 1965

Parsonage, Jack O, (F.S.A.), *Sr. V.P. Corp Finance & Control,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-9339 1974

Parsons, John R, *President,* Parsons McKee and Company, Iron Gate Center, 24481 Detroit Road, Westlake OH 44145 216/871-8611 e 1976

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Enrolled

Parsons, R David, (A.S.A., F.C.A.), *Chairman of the Board,* Hazlehurst & Associates Inc, 600 Gas Light Tower, Atlanta GA 30303 404/688-0602 e 1968

Paryzer, Allen, (A.S.A.), *Actuary,* Hirschfeld Stern Moyer & Ross, 666 Fifth Avenue, New York NY 10103 212/582-2524 1979

Paster, Joseph P, (F.S.A.), *Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-6000 1973

Pasternack, Harvey, *V.P. & General Counsel,* Seal & Lohse Incorporated, 1001 Franklin Ave, Garden City NY 11530 516/741-5560 e 1976

Pastor, Gerald H, (A.C.A.S.), *Assistant Actuary,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5000 1981

Pate, James A, *2nd V.P. & Associate Actuary,* Life & Casualty of Tennessee, Life & Casualty Tower, Nashville TN 37219 615/244-9300 1967

Patel, Bhupendra, (A.S.A.), *Actuary-I,* Illinois Dept of Insurance, State of Illinois, 160 North LaSalle, Chicago IL 60601 312/793-2423 1981

Patel, Ejaz M, (A.S.A.), *Consulting Actuary,* William M Mercer Ltd, First Canadian Place, Toronto ON, Canada M1V1R2 416/868-2894 1980

Patel, Navin J, (A.S.A.), *Consulting Actuary,* Johnson & Higgins Willis Faber, Box 70, First Canadian Place, Toronto ON, Canada M5X1C2 416/862-5920 1971

Patrick, Gale D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155 e 1977

Patrick, Rodger R, (A.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 e 1966

Patrik, Gary, (F.C.A.S.), *Actuarial Director,* Prudential Reinsurance Company, Box 908, 213 Washington Street, Newark NJ 07101 201/877-8078 1978

Patrizi, B J, (F.S.A.), *Consulting Actuary,* 2252 Fisher Lane, Salt Lake Cty UT 84109 801/467-9903 e 1966

Patrylak, Stephen, *Chief Actuary & Vice President,* Benefit Consultants Plan Inc, 4101 East River Drive, Philadelphia PA 19129 e 1981

Patterson, David M., (A.C.A.S.), Travelers Insurance Company, Comm Lines Spec.Accts Mkt, One Tower Square, Hartford CT 06115 203/277-0111 1980

Patterson, Paul J, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98104 206/624-7940 e 1979

Patterson, Peter, (F.S.A.), *Assistant Vice President,* Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto ON, Canada M5H3N2 416/360-8350 1977

Patterson, W Donald, (F.S.A.), 93 Glenview Ave, Toronto ON, Canada M4R1P9 1966

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	Enrolled
Pattison, Edgar W, (F.S.A.), *Senior V.P. & Chief Actuary,* American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1684	1966
Patz, Lawrence C, (A.S.A.), *Sr. Vice President & Actuary,* United Life & Accident Ins, One Granite Place, Concord NH 03301 603/224-7741	1966
Patzman, Stephen N, (F.S.A.), *Vice President & Life Actuary,* USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-5516	1977
Paul, Barry, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5500	1981
Pauley, Barton S, (F.S.A.), 2250 Eastridge Avenue, Menlo Park CA 94025	1965
Paull, Marvin J, (F.S.A.), *Consulting Actuary,* A S Hansen Inc, 911 Wilshire Blvd, Los Angeles CA 90017 213/629-4141	e 1968
Pavel, David, (A.S.A.), *Asst.Director of Group Pension,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 11218 212/708-3263	e 1980
Pawelko, Robert L, (A.S.A., F.C.A.), *Consulting Actuary,* Alexander & Alexander Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9480	e 1971
Paxton, William G, (F.S.A.), *Senior Vice President,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	e 1969
Paydos, Charles J, (F.S.A.), *Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1970
Peabody, J Lynn, (F.S.A., M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 115 N Pennsylvania, Indianapolis IN 46204 317/636-4491	1977
Peacock, Willard W, (A.C.A.S.), *Vice President & Actuary,* Cotton States Insurance Co, 244 Perimeter Center Pkwy, Northeast, Atlanta GA 30346 404/391-8812	1979
Peacocke, Sidney W, *Associate Actuary,* Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1969
Peacor, C Norman, (F.S.A.), *Executive V.P. & Chief Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411	1965
Pearce, Richard D., *Vice President,* John J Pearce & Company Inc, 3906 Concord Pike, Box 7012, Wilmington DE 19803	e 1980
Pearl, Marc B, (F.C.A.S.), *Assistant Secretary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3081	1979
Pearlman, Bernard, *Executive Vice President,* Employers Planning Corporation, 1371 Morris Avenue, Union NJ 07083 201/686-3880	e 1976

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Enrolled

Pearsall, Donald M, (F.S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6000 — 1968

Pearson, John S, Jr, (F.S.A.), 9413 SW 51st Avenue, Portland OR 97219 503/245-7612 — 1969

Pearson, Margaret C, *Actuary,* Pearson Pension Services Inc, 450 Seventh Avenue, New York NY 10123 212/594-9200 — e 1976

Pearson, Margaret E, (F.S.A.), Milliman & Robertson Inc, One Main Place, Suite 925, Portland OR 97204 503/227-0634 — e 1977

Pearson, Patricia M., (A.S.A.), *Specialist-Group Pensions,* Standard Insurance Co, 1100 SW 6th Street, Portland OR 97204 503/248-2901 — 1981

Pearson, Raymond G, (F.S.A., F.C.A.), Towers Perrin Forster & Crosby, 2101 L St NW, Suite 400, Washington DC 20037 202/466-4440 — e 1965

Pearson, Richard D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155 — e 1978

Pease, Jerrilyn D, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5312 — 1978

Peavy, Hubert D, *Actuary,* Florida Farm Bureau Life Ins, Box 730, Gainesville FL 32602 904/378-1321 — e 1966

Pebly, Robert R, *Corporate Secretary,* Educators Mutual Life Ins Co, 2490 Lincoln Highway E, Box 3149, Lancaster PA 17604 717/397-2751 — e 1968

Peck, Jonathan K, (A.S.A.), 190 N Spruce St, Ramsey NJ 07446 — 1966

Peel, Jerald P, (A.C.A.S.), *President,* J Peel Associates, 11965 S Ridgeway #6, Alsip IL 60658 312/597-4208 — 1966

Peirce, Charles A, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2796 — e 1965

Pelant, James C, Advance Retirement Systems, 6646 Van Nuys Blvd, Van Nuys CA 91405 213/997-8243 — e 1976

Pelcyger, Frank, (A.S.A.), *Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — e 1976

Pence, Arlen F, (A.S.A.), *Associate Actuary,* Farm Bureau Life Ins Co, 5400 University Ave, W Des Moines IA 50311 515/225-5400 — 1979

Penchas, Simon, Broad St #33 Apt #14, Freehold NJ 07728 — 1966

Pendleton, Franklin D, (F.S.A., F.C.A.), *Partner,* Bryan Pendleton Swats & McAllister, 4250 Hillsboro Rd, # 200, Nashville TN 37215 615/385-1640 — e 1969

Pendleton, Janet A, (F.S.A.), *Assistant Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-6018 — 1980

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Enrolled

Penick, R Douglas, (F.S.A.), *Senior V.P. & Chief Actuary,* Durham Life Ins Co, Box 27807, Raleigh NC 27611 919/782-6110 — e 1972

Peninger, Michael John, (A.S.A.), *Assistant Actuary,* Northwestern National Life Ins, 20 Washington Avenue, S, Minneapolis MN 55440 612/372-5773 — 1981

Penn, Harold W, (F.S.A.), *Consulting Actuary,* 4253 Still Meadow Lane, W Bloomfield MI 48033 313/626-8159 — e 1971

Penney, Don E, (A.S.A.), *Consulting Actuary,* Cooper Plaza Building, Suite 403, Lincoln NE 68508 402/476-7575 — 1971

Penniman, Kent T, (A.C.A.S.), *Senior Actuarial Assistant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1979

Pennington, Thomas K, Sr, (F.S.A.), *Senior V.P. & Actuary,* Protective Corporation, Box 2606, Birmingham AL 35202 205/879-9233 — 1965

Penrose, Clement B, (F.S.A.), *Vice President & Corp. Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3449 — 1965

Pepe, W Dennis, (A.S.A.), *Vice President,* Sorensen & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018 — 1979

Pepper, David F, *Actuary,* William M Mercer Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 — e 1976

Pepper, Ron W, (A.S.A.), *Western Regional Mkt Director,* Maritime Life Assurance Co, 201-1401 West 8 Avenue, Vancouver BC, Canada V6H1C9 604/732-1387 — 1979

Pereyo, Carolyn G, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2286 — e 1978

Perisho, Ray M, (F.S.A.), *Vice President,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1974

Perkins, Alfred W, (A.S.A.), Box 149, Brooksville ME 04617 — e 1966

Perkins, Andrew M, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5733 — 1977

Perkins, Ann, (F.S.A.), Inter Study Research, 5715 Christmas Lake Rd, Excelsior MN 55331 612/474-1176 — e 1973

Perkins, Jon Ward, *Consultant,* The Wyatt Co, 5955 De Soto Ave, Suite #220, Woodland Hils CA 91367 213/883-9747 — e 1978

Perkins, Robert E, (F.S.A.), *Vice President,* Alexander & Alexander Inc, Box 1360, Minneapolis MN 55440 612/542-3148 — e 1972

Perlick, Arnold C, (A.S.A.), *Assistant Actuary,* Pennsylvania Life Insurance Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/828-6411 — 1980

Perlstein, Philip M, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2677 — 1965

Perreault, Stephen L, (F.C.A.S.), *Assistant Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4803 — 1970

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Perrine, Daniel E, (F.S.A.), *Senior Consultant,* The Becker Company, 26 Washington Street, East Orange NJ 07017 201/675-8900 e 1980

Perrott, Godfrey, (F.S.A.), *Vice President,* M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 1973

Perry, Robert C, (F.S.A., A.C.A.S.), 5090 N Northridge Circle, Tucson AZ 85718 1965

Perry, Robert G, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3768 1977

Pessin, Katherine Gergely, (F.S.A.), *Associate,* Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 e 1980

Pestal, Charles F, (F.S.A.), 6228 Ewing Ave S, Minneapolis MN 55410 612/927-6382 1965

Peters, Benjamin George, (A.S.A.), *Actuarial Associate,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5717 1981

Peters, Carl, (F.S.A.), *Asst. V.P. Reins Sales,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 e 1966

Peters, Edward J, (F.C.A.), *President,* Edward J Peters & Assoc Inc, 3550 Washington Blvd, Indianapolis IN 46205 317/923-6336 e 1965

Peters, Franklin E, (F.S.A.), *Vice President,* The Pentad Corporation, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 e 1971

Petersen, Bruce A, (F.C.A.S.), *Vice President & Actuary,* American Bankers Ins Co, 600 Brickwell Avenue, Miami FL 33131 305/592-1100 1979

Petersen, Jerry T, (F.C.A.), *Consulting Actuary,* 20 East 35th Street, New York NY 10016 e 1970

Peterson, Bert H, (F.S.A.), *Consulting Principal,* A S Hansen Inc, 400 Colony Square, Suite 604, Atlanta GA 30361 404/892-1539 e 1979

Peterson, Dennis K, (F.S.A.), *Assistant Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7006 1977

Peterson, Donald L, (F.S.A.), *2nd V.P. & Senior Associate,* Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 1977

Peterson, Donald M, (F.S.A.), *Executive Vice President,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100 e 1966

Peterson, Gary N, (F.S.A.), *Assistant Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1979

Peterson, John L, (A.S.A.), *Actuary,* 601 South Mallard, Las Vegas NV 89107 702/873-2575 e 1966

Peterson, Kris E, (F.S.A.), Milliman & Robertson Inc, 8990 W Dodge Rd, Omaha NE 68114 402/393-9400 1978

Enrolled

Peterson, Larry R, (F.S.A.), *Associate Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1977

Peterson, R Larry, (F.S.A.), *Actuary Individual Life Ins,* United Life & Accident Ins, Concord NH 03301 603/224-7741 — 1971

Peterson, Ray M, (F.S.A.), 36 Bogart Ave, Pt Washington NY 11050 516/883-0845 — 1965

Peterson, Richard P, (F.S.A.), *President & Actuary,* Peterson Consultants Inc, Box 1282, Des Moines IA 50305 515/255-4519 — e 1965

Peterson, Ronald K, (F.S.A.), *Associate Actuary,* Western Farm Bureau Life Ins, 1200 Lincoln St, Denver CO 80203 303/861-8100 — 1977

Peterson, Stephen G, (F.S.A., M.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Peterson, William F, (A.S.A.), United Fidelity Life Ins Co, 1025 Elm St, Dallas TX 75202 214/931-0644 — 1980

Petertil, Jeffrey P., (A.S.A.), *Manager,* CNA Insurance Companies, 333 South Wabash, Chicago IL 60685 312/822-7078 — 1980

Petit, Charles I, (A.C.A.S.), *Associate Actuary,* Transamerica Ins Group, 70 West Michigan Avenue, Battle Creek MI 49016 616/962-5300 — 1980

Petlick, Steven, (F.C.A.S.), *Assistant Secretary,* Royal Insurance Company, Fin. Planning & Research, 150 William Street, New York NY 10038 212/553-4229 — 1978

Petrelli, Joseph L, (A.C.A.S.), 3591 Grafton Avenue, Columbus OH 43220 614/457-6253 — 1980

Petry, Paul E, (F.S.A.), *Vice President & Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1977

Pettengill, Daniel W, (F.S.A.), 74 Lemay St, W Hartford CT 06107 — 1965

Pettersen, Herbert, (F.S.A.), *Vice President & Actuary,* Continental Life & Accident Co, 1005 Main Street, Boise ID 83702 208/345-7770 — e 1965

Pettey, G C, III, *President,* Custom Benefit Services Inc, 8550 Katy Freeway, Suite 340, Houston TX 77024 713/464-9898 — e 1976

Petz, Earl F, (F.C.A.S.), *Actuary,* Kemper Group, Long Grove IL 60049 312/540-2439 — 1965

Pfanstiel, Ronald E, (F.S.A.), *Associate Actuary,* Edward J Peters & Assoc Inc, 3550 Washington Blvd, Indianapolis IN 46205 317/923-6336 — 1980

Pfarrer, Louis W, (F.C.A.), *Consulting Actuary,* 2058 Kearney St, Denver CO 80207 — 1965

Pfefferle, Frederick P, *Manager Group Pensions,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3052 — e 1977

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Enrolled

Pflum, Roberta J, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5000 — 1980

Pharr, Joe B, (F.S.A., F.C.A.), *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Suite 2000, Atlanta GA 30026 404/261-5420 — 1967

Phelps, John, (F.S.A.), 12461 Meandro Road, San Diego CA 92128 714/485-8624 — 1965

Phelps, Kathleen A, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644 — e 1980

Philbrick, Harold F, (F.S.A.), 50 Brandywine Lane, Box 83, Suffield CT 06078 — e 1965

Philbrick, Polly G, (A.C.A.S.), *Senior Actuarial Manager,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1981

Philbrick, Stephen W., (F.C.A.S.), *Senior Consultant,* Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5171 — 1979

Phillippi, William R, (A.C.A.), *Vice President-Administration,* Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 — 1966

Phillips, David E, (F.S.A.), *Associate Controller,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2288 — 1970

Phillips, Dick L, (F.S.A., F.C.A.), *Vice President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Dallas TX 75251 214/661-9047 — e 1972

Phillips, Hal B, Jr, (F.S.A.), *2nd V.P. & Associate Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2496 — 1976

Phillips, Herbert J, (F.C.A.S.), *Vice President & Chief Actuary,* Insurers Advisory of Canada, 180 Dundas Street West, Toronto Ont, Canada M5G1Z9 416/597-1200 — 1965

Phillips, Howard M, (F.S.A.), *President,* Consulting Actuaries Inc, 1129 Bloomfield Avenue, Box 1269, West Caldwell NJ 07006 201/575-1100 — e 1967

Phillips, Jimmy E, (F.S.A.), *Vice President & Actuary,* Southern Life & Health Ins Co, 2101 Highland Avenue, Birmingham AL 35201 205/933-1160 — 1971

Phillips, John B, *Partner,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3225 — e 1976

Phillips, John H, (A.C.A.S.), 915 Steuben St, Wausau WI 54401 — 1966

Phillips, Nicholas Joseph, (A.S.A.), *Asst Manager/Retirement Plans,* Gulf & Western Industries Inc, 1 Gulf & Western Plaza, New York NY 10023 212/333-3970 — 1981

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Enrolled

Phillips, Robert C, (A.S.A.), *Vice President & Actuary,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 — e 1968

Phillips, Thomas A, (F.S.A.), *Assistant Actuary,* Federal Home Life Ins Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5718 — 1979

Phillips, W David, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600 — 1979

Phillips, William A, (F.S.A.), *Actuary-Product Development,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/587-7371 — 1979

Phillips, Wm Harold, (F.S.A.), *V.P. & Actuarial Ins. Services,* Aid Association for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721 — 1965

Piano, Jon M, (F.S.A.), *Assistant Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6598 — e 1969

Piazza, Richard N., (A.C.A.S.), *Assistant Actuary,* Allstate Insurance Company, 321 Middlefield Road, Menlo Park CA 94025 — 1979

Pickering, Joseph R, (F.S.A.), *President,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3667 — 1965

Pierce, John, (F.C.A.S.), *Regional Actuary,* Insurance Services Office, 230 West Monroe, Suite 1545, Chicago IL 60606 312/630-0718 — 1980

Pierce, Robert D, 1286 Collins, Topeka KS 66604 — 1967

Piersol, Kim E., (F.C.A.S.), *Associate Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3207 — 1980

Pihl, John W, *President,* William Pihl & Assoc Inc, 170 State Street, Los Altos CA 94022 415/941-4292 — e 1976

Pike, Albert, III, (A.S.A., F.C.A.), *Vice President,* Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080 — e 1971

Pike, Bertram N, (F.S.A.), *Executive Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6166 — 1965

Pike, Morris, (A.S.A., A.C.A.S.), 19 Old Mamaroneck Road, Apt 2G, White Plains NY 10605 — 1966

Pikelny, Michael, (F.S.A.), *Actuary,* Johnson & Higgins, 101 North Wacker Drive, Chicago IL 60606 312/263-2456 — e 1976

Pilewicz, Paula M, *Actuarial Staff Assoc,* Amer Telephone & Telegraph Co, 444 Hoes Lane Bldg, #10-4A602, Piscataway NJ 08854 201/699-7493 — e 1977

Pilgrim, James W, (F.S.A.), *Regional Reins Director,* Connecticut General Life Ins, Hartford CT 06152 203/726-7786 — 1968

Pillar, David G, (F.S.A.), *2nd V.P. & Associate Actuary,* Midwestern United Life Ins, 7551 West Jefferson, Fort Wayne IN 46804 219/432-1551 — 1972

Enrolled

Pillard, Joy, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, 33rd at Dodge, Omaha NE 68131 402/342-7600 1980

Pinczkowski, Raymond E, Jr, (F.S.A., F.C.A.), *Vice President,* Milliman & Robertson Inc, 1580 Lincoln Street, Suite 560, Denver CO 80203 303/861-2200 e 1971

Pinder, William C, (F.S.A.), *Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1392 1965

Pines, Gary A, (F.S.A.), *Vice President & Actuary,* Meidinger Incorporated, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397 e 1973

Pinney, Allen D, (F.C.A.S.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2971 1965

Pinto, Emanuel, (A.C.A.S.), *Actuarial Assistant,* Metropolitan Reinsurance Co, 125 Maiden Lane, New York NY 10038 212/908-6919 1981

Piper, Kurt Frederic, (A.S.A.), *Associate Actuary,* National Associates Inc, 615 Flower Street, South, Los Angeles CA 90017 213/626-5542 1980

Pirotte, Deborah A, (F.S.A.), *Dir, Actuarial Underwriting Ser,* Blue Cross/Blue Shield of NC, Box 2291, Durham NC 27702 919/489-7431 1980

Pitassi, Kathlyn Aylward, *Actuarial Assistant,* Meidinger Incorporated, 239 Hanna Building, Cleveland OH 44115 216/781-7634 e 1978

Pitoniak, Marc F, (A.S.A.), *Senior Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 1980

Pittman, David B, (A.S.A.), *Assistant Actuary,* Durham Life Ins Co, Box 27807, Raleigh NC 27611 919/782-6110 1979

Pitts, Richard D, (A.S.A.), American Health & Life Ins Co, 300 St.Paul Place, Baltimore MD 21201 301/332-3690 1979

Pitzer, Kenneth L, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 e 1975

Place, Mary A, *Actuarial Section Head,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/273-2345 e 1976

Plank, Diane K, (F.S.A.), *Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1972

Plimpton, Henry A, (A.S.A.), 1750 Benjamin Franklin Dr, Apt 6 G, Sarasota FL 33577 e 1966

Plisky, John C, (F.S.A.), *Associate Actuary,* Reliance Standard Life Ins Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4234 e 1973

Ploss, Harry, (F.S.A.), *Vice President & Chief Actuary,* Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6165 1978

Plumley, Peter W, (F.S.A.), *Consulting Actuary,* Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1247 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Plunkett, Virginia A, (A.S.A.), *Assistant Actuary,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3198 — 1979

Plush, Richard F, (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1979

Podrebarac, Frank W, (F.S.A.), *Associate Actuary,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 214/472-5000 — e 1971

Poissant, William A, (F.S.A.), 6009 No 20th Street, Arlington VA 22205 703/538-5011 — 1965

Polak, James G, (A.S.A.), *Annuity & Reins Accountant,* North Central Life Ins Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000 — 1980

Poland, Jeffrey D, *Vice President,* Consulting Actuaries Intl Inc, 666 Fifth Avenue, Suite 2226, New York NY 10103 212/586-7500 — e 1976

Polapink, Paul S, *Chief Actuary,* Price Raffel & Associates Inc, 10960 Wilshire Boulevard, Suite 2300, Los Angeles CA 90024 213/991-3817 — e 1976

Polchert, Paul F., (F.S.A., M.C.A.), *Vice President & Actuary,* Compensation & Capital Inc, 125 S Wacker Drive, Chicago IL 60606 312/332-4420 — e 1978

Poleyeff, Jacob, (F.S.A.), *Assistant Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2891 — 1979

Polilli, Robert J, (F.S.A.), *Associate Actuary,* National Liberty Corporation, Liberty Park, Frazer PA 19355 215/648-5343 — 1978

Polisner, Dennis M, (F.S.A.), *Principal,* Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 — e 1972

Polk, Ken E, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, Diamond Shamrock Building, 19th Floor - Lock Box #8, Dallas TX 75201 214/741-5171 — e 1975

Pollack, Robert, (F.C.A.S.), *President,* R Pollack Inc, 6 S Bryn Mawr Avenue, Bryn Mawr PA 19010 215/527-5187 — 1965

Pollard, Frank H, (F.S.A.), *Actuary,* M & R Services Incorporated, 1326 5th Avenue, Suite 530, Seattle WA 98101 206/624-7970 — 1979

Pollard, James H, *President,* James H Pollard & Assoc, 1 Investment Place, Baltimore MD 21204 301/825-8181 — e 1976

Pollino, George E, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-2227 — 1976

Pollnow, Jan L, (F.S.A.), *Vice President & Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4537 — 1972

Pollock, Davis A, (F.S.A.), *V.P. - Corporate Planning,* Central Life Assurance Co, 611 5th Ave Box 1555, Des Moines IA 50306 515/283-2371 — 1972

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Enrolled

Pollock, Robert Brian, (A.S.A.), *Staff Actuary,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-5097 — 1981

Pond, Donald H, (F.S.A.), *Vice President/Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — e 1975

Ponzini, John J, (A.S.A.), *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1977

Poon, Patrick S C, (A.S.A.), *President & Managing Director,* Malaysian American Assur Co, Box 553, Kuala Lumpur, Malaysia 01-02 004/029-0341 — 1981

Poorman, William F, (F.S.A., A.C.A.S.), 2741 N Salisbury St, Apt. 1404, W. Lafayette IN 47906 — 1965

Poortvliet, William G, (F.S.A.), *Senior VP & Chief Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5945 — 1966

Pope, Roberto E, (F.S.A.), *2nd Vice President & Actuary,* Guardian Life Ins Co, 201 Park Ave S, New York NY 10003 212/598-8187 — 1968

Popiel, Robert P, (F.S.A.), *Vice President & Actuary,* Standard Security Life of NY, 485 Madison Avenue, New York NY 10022 212/355-4141 — 1979

Poplaski, Joseph John, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 — 1981

Poppel, Deborah Adler, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-2397 — 1980

Porter, Elder A, (F.S.A.), 14 Tulane Road, Athens OH 45701 614/593-6441 — 1965

Porter, Ernest R, *President,* Unigard Olympic Life Ins Co, 15805 NE 24th Street, Bellevue WA 98008 206/643-3962 — 1966

Porter, Eugene F, (F.S.A.), *Senior Vice President-Ins.Oper,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1966

Porter, Kenneth W, *Actuary & Mgr, Actuarial Group,* E I du Pont de Nemours & Co, 1007 Market Street, #N-10505, Benefits Plans, Wilmington DE 19898 302/774-7917 — e 1978

Porter, Lee B, *Actuary,* Internal Revenue Service, 1111 Constitution Ave, NW, Room 2557, Washington DC 20224 202/566-4220 — 1971

Porter, William A, (F.S.A.), *Senior Vice President,* Columbian Mutual Life Ins Co, 1 Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472 — e 1965

Portermain, Neill W, (F.C.A.S.), *President,* International Underwriters, Penthouse Suite, Box 2070, Richardson TX 75080 214/234-3230 — 1966

Porto, Edward J, (F.S.A.), *Actuary,* Fort Dearborn Life Ins Co, 233 N Michigan Ave, Chicago IL 60601 312/938-6612 — 1965

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Enrolled

Posa, Richard R, (A.S.A.), *Actuarial Associate,* Home Beneficial Life Ins Co, PO Box 27572, Richmond VA 23261 804/358-8431 — 1979

Poston, Elizabeth C, (F.C.A.), *Managing Principal,* A S Hansen Inc, 1110 Vermont Avenue NW, Suite 416, Washington DC 20005 202/452-0555 — e 1971

Postove, Mark H, (A.S.A.), Route 4, Box 39, Advance NC 27006 919/998-2589 — 1980

Potok, Charles M, (A.C.A.S.), *Chief Actuary Property & Casualty,* South Carolina Dept of Ins, 2711 Middleburg Drive, Columbia SC 29204 803/758-2485 — 1979

Potter, John A., (A.C.A.S.), *Vice President & Actuary,* American Assoc of Ins Services, 221 North La Salle Street, Chicago IL 60601 312/236-6325 — 1979

Potter, Robert A, (A.S.A.), *Assistant Actuary-Tax Planning,* Integon Life Ins Corp, 500 West Fifth Street, Winston-Salem NC 27152 919/725-7261 — 1980

Potts, Grier D, (F.S.A.), *Asst. Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2380 — 1966

Potts, Lionel A, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5469 — 1966

Poucher, Ralph I, *Chief Actuary & Manager,* E I du Pont de Nemours & Co, 1007 Market Street, Wilmington DE 19898 302/774-5917 — e 1969

Poulin, Claude, (F.S.A.), *President,* Poulin Associates Inc, 1000 Potomac Street NW, Washington DC 20007 202/338-6640 — e 1972

Poulin, Leon F, *Sr. Exec V.P. Actuary & Sec.,* Companion Life Ins Co, 230 Park Avenue, New York NY 10017 212/661-1700 — 1970

Poulos, Bryan K, (A.S.A.), *Assistant Actuary,* Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002 713/658-8451 — 1980

Poulsom, William K, 6038 N Kilbourn Avenue, Chicago IL 60646 — 1966

Powell, Clifford K, (A.S.A.), *Manager-Pensions,* Textron Incorporated, 40 Westminster, Providence RI 02903 401/421-2800 — 1979

Powell, David S, (A.C.A.S.), *Consulting Actuary,* 5 Dunbarton Road, Cherry Hill NJ 08003 609/424-7430 — 1975

Powell, Jerome M, (F.S.A.), *Consulting Actuary,* 130 Winding River Road, Needham MA 02192 617/235-0711 — 1965

Powell, John H, (), 17403 Plaza Dolores, San Diego CA 92128 — 1965

Powell, Robert W., *President,* Robert W Powell & Assoc Inc, 9219 Katy Freeway, Suite 298, Houston TX 77024 713/932-6664 — e 1976

Powers, David A, 2315 Leyden Street, Denver CO 80207 — e 1976

Pozzi, James E, (F.S.A.), *Asst. V.P. & Associate Actuary,* American National Ins Co, One Moody Plaza Box 1780, Galveston TX 77550 713/763-4661 — 1977

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Prager, Frank A, (A.S.A.), *Consulting Actuary,* American Actuaries Inc, 800 McKay Tower, Grand Rapids MI 49503 616/459-1050 — e 1981

Prange, Louis G, (A.S.A.), *Consulting Actuary,* 818 Olive Street, Suite 750 Paul Brown Bldg, St Louis MO 63101 314/231-5648 — e 1979

Pratt, Hunter D, (F.S.A.), *Partner,* Bryan Pendleton Swats &, McAllister, Highland Vlg.#266, Jackson MS 39211 601/981-2155 — e 1977

Pratt, John William, (A.S.A.), *Actuarial Assistant,* Kennesaw Life & Accident Ins, 1447 Peachtree Street, NE, Atlanta GA 30309 404/892-8600 — 1981

Pratt, Joseph J, (A.C.A.S.), *Manager, Actuarial Department,* Automobile Club of So Ca, 2601 S Figueora Street, Los Angeles CA 90007 213/741-4766 — 1980

Pratt, William S, III, (F.S.A.), *Senior Vice President, Finance,* Surety Life Insurance Co, Box 30030, Salt Lake Cty UT 84125 801/355-3000 — e 1975

Pray, David W, (F.S.A.), *Vice President & Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/845-6181 — 1972

Preble, W James, (F.S.A.), *Senior Vice President,* National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3211 — 1965

Presley, Philip O, (F.C.A.S., F.C.A.), *President,* Presley & Associates Inc, J D Center, RFD 4, Hudson NH 03051 603/880-6501 — 1969

Presley, T Michael, (F.S.A.), *Assistant Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2752 — 1979

Pressley, W Michael, (F.S.A.), *Asst Vice President,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3661 — 1979

Preston, Robert, *Actuarial Consultant,* 24 Ridgely Street, Darien CT 06820 203/655-2187 — e 1977

Prestwood, John C, Jr, (F.S.A.), *Assistant Actuary,* National Liberty Corporation, Liberty Park, Valley Forge PA 19481 215/648-5231 — 1981

Prewitt, Kathleen R, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — e 1976

Price, Archibald M, (A.S.A.), 60 Loop Road, Falmouth MA 02540 617/548-7451 — 1966

Price, Edith E, (F.C.A.S.), *Assistant Actuary,* Kemper Group, Long Grove IL 60049 312/540-2429 — 1969

Price, I Edward, (F.S.A.), *Vice President,* Prudential Insurance Company, Prudential Plaza, 15-P, Newark NJ 07101 201/877-6654 — e 1971

Prien, Barthus, (F.S.A., F.C.A.), *President,* Prien Assoc Inc, 500 Newport Ctr Dr #955, Newport Beach CA 92660 714/759-1333 — e 1965

Primmer, Roger L, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1972

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Enrolled

Prince, Allen H, (A.S.A.), *Actuary,* Hallowell & Harbeck Inc, 818 Seventeenth Street, Suite 508, Denver CO 80202 303/893-2841 — e 1971

Pritchard, Dennie W, (F.S.A.), *Actuary,* Life Ins Co of Virginia, 6610 W Broad Street, Box 27601, Richmond VA 23261 804/281-6255 — 1978

Probst, Charles E, (F.S.A.), 30 Northwoods Road, Radnor PA 19087 215/687-6246 — e 1965

Proffer, Carol W, (F.S.A.), *Asst. Vice President & Actuary,* William M Mercer Inc, 127 West 10th Street, Kansas City MO 64105 816/421-2784 — e 1980

Projector, Murray, (F.S.A., F.C.A.), *Consulting Actuary,* 776 Scripps Drive, Claremont CA 91711 714/624-1076 — e 1965

Prokopow, Michael J, (F.S.A.), *Actuary,* The Wyatt Co, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-1616 — 1979

Prouty, William C, (F.S.A.), *Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2528 — e 1965

Pruitt, Patricia, (A.S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7690 — 1980

Prullage, Donald L, (A.S.A.), *Actuarial Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1980

Pruslin, William G, *Asst. Vice President & Actuary,* Consulting Actuaries Intl Inc, 666 Fifth Avenue, New York NY 10103 212/586-7500 — e 1979

Pryor, Robert A, (F.S.A.), *Actuary,* Milliman & Robertson Inc, One Main Place, 101 SW Main, Portland OR 97204 503/227-0634 — e 1980

Przybyla, Dennis B, *Actuarial Assistant,* Midwestern United Life Ins, 7551 West Jefferson Blvd, Fort Wayne IN 46804 219/432-1551 — 1970

Puffer, Ronald R, (F.S.A.), *2nd V.P. & Associate Actuary,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2156 — 1978

Pugh, W. Howell, (F.S.A.), *Associate Actuary,* State Life Insurance Company, 141 E Washington Street, Box 406, Indianapolis IN 46206 317/632-3551 — 1979

Pulis, Ralph S., (A.C.A.S.), *Asst. V.P. & Associate Actuary,* Criterion Insurance Company, 1020 Seventeenth St, NW, Washington DC 20047 301/986-3435 — 1979

Pulley, Richard W, (F.S.A.), *Vice President & Actuary,* Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8172 — 1965

Punchin, Juan F, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, , New York NY 10010 212/578-5158 — 1976

Pung, Robert E, (F.S.A.), *Vice President & Actuary,* Wisconsin National Life Ins, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800 — e 1968

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Enrolled

Purdy, James L, (F.S.A.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5751 — 1965

Purnell, Harry S, III, (F.S.A.), *Vice President,* Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-2000 — e 1969

Purple, John M, (F.C.A.S.), *Manager National Accounts Dept,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2330 — 1979

Puscian, John V, *Enrolled Actuary,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-4843 — e 1976

Pyke, Lynn E, *Actuary,* Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 — e 1981

Q

Qualia, Louis A, (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 — 1979

Quansah, Araba B, (A.S.A.), North Carolina Mutual Ins Co, Mutual Plaza, Durham NC 27701 919/682-9201 — 1980

Quesada, Ann Rachel, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Quesada, Antonio, *Benefit Cost Advisor,* Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017 212/883-4062 — e 1976

Quesnel, John R, *Actuary,* Angell Disend & Quesnel Inc, 225 Newman Avenue, Rumford RI 02916 401/438-9250 — e 1976

Quinby, Harry E, 69 Whitman Street, Brick Town NJ 08723 — e 1967

Quinlan, John A, (F.C.A.S.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4840 — 1970

Quirin, Albert J, (F.C.A.S.), *Exec Asst to-Chairman of Board,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3984 — 1978

Quirk, William J, (F.S.A.), *Actuarial Consultants,* Bayly Martin & Fay Inc, 3200 Wilshire Blvd, Los Angeles CA 90010 213/381-5371 — e 1966

Qureshi, Arshad H, (A.S.A.), *Senior V.P. & Actuary,* United Services Life Ins Co, 1701 Pennsylvania Ave NW, Washington DC 20006 202/298-6235 — 1978

R

Raach, Frederick E, (F.S.A.), *Vice President & Actuary,* Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19181 215/988-7755 — 1970

Raaen, Lyle T, (A.S.A.), *Executive Vice President,* CPS Incorporated, 1014 Hope Street, Stamford CT 06907 — 1967

Rabenau, Philip A, (F.S.A.), 59 Harbor Lane, Massapequa Pk NY 11762 — 1965

	Enrolled
Rabinowitz, Bernard, (A.S.A.), *Vice President & Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1971
Rabinowitz, Steven M, (F.S.A.), *Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-7077	e 1975
Rachlin, Robert, *President,* Rachlin Pension Adm Inc, 666 Fifth Avenue, New York NY 10103 212/765-0700	e 1976
Radach, Floyd R, (F.C.A.S.), *Sr Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55016 612/221-8047	1978
Radcliffe, Steve, (F.S.A.), *Reinsurance Actuary,* American United Life Ins Co, One W 26th St, Indianapolis IN 46206 317/927-1539	1975
Radek, John D, (F.S.A.), *Consulting Actuary,* Wolfman & Moscovitch, 55 W Wacker Drive, Chicago IL 60601 312/997-1245	1978
Radin, Harry C, 547 Vistamont Avenue, Berkeley CA 94708 415/524-0159	1965
Rael, Juan B, Jr, (F.S.A., F.C.A.), *President,* Rael & Letson, 1200 Bayhill Road, San Bruno CA 94066 415/871-7701	e 1965
Raffety, David K, (F.S.A.), *Director of Group Pensions,* Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-3267	e 1979
Raid, Gary A, (A.C.A.S.), *Vice President & Actuary,* Unigard Insurance Group, 1215-4th Avenue, Seattle WA 98161 206/292-1234	1967
Raisch, George F, (F.C.A.), 25 Tudor Tower, Tudor City Place, New York NY 10017 212/697-2512	1965
Rambo, Joann W, (A.S.A.), *Actuarial Assistant,* Farm Bureau Life Ins Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5769	1980
Rambo, Melvin, (A.S.A.), *Associate Actuary,* National Travelers Life Co, 820 Keo Way, Des Moines IA 50308 515/283-0101	1979
Ramirez, Miguel A, (A.S.A., M.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1971
Ramsey, Clark A, (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/758-9700	1981
Ramsey, Henry B, Jr, (F.S.A.), *Vice President,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	e 1965
Ranade, Neela, (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1979
Randall, Donald J, (F.S.A.), *Senior Assistant Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2450	e 1965
Randall, Frederick A, (F.S.A.), *Vice President & Actuary,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/786-2325	1974

Enrolled

Randall, Robert J, Sr, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 554-1234 — e 1965

Rankin, Gerald J, (F.S.A.), *Consulting Actuary,* 812 Crestview Drive, Springfield PA 19064 215/328-3670 — 1973

Rankins, J Robert, (F.S.A.), *Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — e 1972

Rappaport, Anna M, (F.S.A.), *Vice President/Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/930-6015 — e 1965

Rapport, Michael Y, (A.S.A.), *Actuarial Associate,* Penn Mutual Life Ins Co, Independence Square, VIM 5-K, Philadelphia PA 19172 215/629-0600 — 1979

Rashid, Zafar, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2180 — 1975

Rasiej, Richard M, (A.S.A.), *Senior Actuarial Assistant,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5834 — 1981

Raskin, Richard S, (A.S.A.), *Vice President,* G B Buck Consulting Actuaries, 2 Penn Plaza, New York NY 10001 212/279-4400 — e 1966

Rathbone, Nathanael, (A.C.A.), *Actuary,* Pacific Northwest Life Ins Co, 1017 SW Washington Street, Portland OR 97205 503/228-8256 — 1966

Rathgeber, Fredrick E, (F.S.A.), 333 Oxford Drive, Short Hills NJ 07078 — 1965

Ratnaswamy, Rajaratnam, (A.C.A.S.), *Actuary,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7075 — 1967

Raven, Salwa G, (A.S.A.), *Actuary,* Winklevoss & Associates, 3700 Science Center, Philadelphia PA 19104 215/387-1052 — 1981

Raws, Alfred, III, (F.S.A.), *Associate Actuary,* National Liberty Corporation, Liberty Park, Frazer PA 19355 215/648-5634 — e 1977

Ray, Edward J, III, (F.S.A.), *Second Vice President, Actuary,* Pan-American Life Ins Co, Pan-American Life Center, 601 Poydras Street, New Orleans LA 70130 504/821-2510 — 1976

Ray, Otis C., (F.S.A.), *Actuarial Assistant,* Amer Telephone & Telegraph Co, Box 2016, Room 4A1104, New Brunswick NJ 08903 201/699-7492 — 1980

Ray, Roger F, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 — 1980

Raymond, David H, (F.S.A.), *Asst. Vice President & Actuary,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 — 1969

Raymond, Gary R, (F.S.A.), *Assistant Actuary,* Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122 — 1979

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	Enrolled
Raymond, Kathleen A, *Senior Financial Analyst,* E I du Pont de Nemours & Co, Finance Dept-Ins Section, 1007 Market Street, Wilmington DE 19898 302/774-9247	e 1976
Rayner, John W, (A.S.A.), *Actuary & Secretary,* Argus Insurance Group, Box 1064, Hamilton, Bermuda 809/295-2021	1981
Rea, Everett A, (A.S.A.), Box 536, Volcano HI 96785	e 1966
Read, Robert C, (A.S.A.), *Senior Actuarial Assistant,* Fidelity & Guaranty Life Ins, 100 Light Street, Baltimore MD 21202 301/547-3204	1980
Reade, David M, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1965
Reagh, Russel R, (F.C.A.), 2340 Silver Palm Road W, Boca Raton FL 33432	1965
Reavill, Albert E, Jr, (F.S.A.), *Executive Vice President,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6633	1965
Reck, Stephen L, (F.S.A.), *Executive Vice President,* Guardsman Life Ins Co, 1025 Ashworth Road, W Des Moines IA 50265 515/223-3019	e 1973
Record, Horace A, (F.S.A.), *Senior Actuarial Consultant,* Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2717	e 1965
Reddington, Robert F, (A.S.A.), *Assistant Actuary,* Amer Telephone & Telegraph Co, Box 2016 Rm 4A1110, New Brunswick NJ 08903	e 1972
Reece, John M., *Enrolled Actuary,* T Ramon Perdue & Associates, 555 S Perry Street, Suite 303, Montgomery AL 36101 205/834-6050	e 1980
Reed, L Alwilda, *Consulting Actuary,* William M Mercer Inc, 600 Grant St, Pittsburgh PA 15219 412/288-8845	e 1976
Reed, Alan L, (F.S.A.), *Vice President,* Stone Young & Company, Box 708, Upr Montclair NJ 07043 201/744-8200	e 1969
Reed, David S, (F.S.A.), *Vice President,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4496	1965
Reed, Edith T, (F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Reed, Harold, (F.S.A., A.C.A.), *Associate Actuary,* Cowan Actuarial Company, 700 Walnut Street, Cincinnati OH 45202 513/241-1280	e 1979
Reed, Owen A, (F.S.A.), *Vice President & Actuary,* Sun Life Assurance of Canada, Box 4150 Station A, Toronto ON, Canada M5W2C9 416/869-5800	e 1968
Reeder, Marie H, 2010 Maplewood Ave, Abington PA 19001	1966
Reeder, W Rodman, (A.S.A.), *Agency Assistant,* Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1966
Rees, John A, Ethyl Corporation, Box 81, Richmond VA 23201	e 1969

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Enrolled

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Reese, Thomas W, (F.S.A.), *Assistant Actuary,* Aid Association for Lutherans, 4321 N Ballard Road, Appleton WI 54919 414/734-5721 — e 1979

Rehak, Virgil L, (F.S.A.), *Vice President,* F I C & Associates Inc, 1002 Walnut Street, Suite 900, Kansas City MO 64106 816/842-6259 — 1966

Rehkamp, Ronald D, (A.S.A.), *Senior Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 — 1979

Reich, Felicitas, (F.S.A.), *Consultant,* 555 Bronx River Road, Yonkers NY 10704 914/237-5874 — 1965

Reich, Sheldon, (F.S.A.), *Associate Actuary,* National Health and Welfare Mutual Life Insurance Assn, 666 Fifth Avenue, New York NY 10019 212/399-1897 — 1966

Reichle, Kurt A, (F.C.A.S.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6590 — 1979

Reichlinger, David, (F.S.A.), *Assistant Actuary,* Lincoln National Pension Ins, 1300 S Clinton Street, Box 1110, Fort Wayne IN 46801 219/424-5421 — 1979

Reid, Donald H, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, One Embarcadero Center, Suite 2101, San Francisco CA 94111 415/398-4740 — e 1966

Reid, Robert F, *Partner,* Jetton & Reid, 8035 E R L Thornton, Suite 305, Dallas TX 75228 817/457-8700 — e 1978

Reid, Suzanne, (A.S.A.), *Assistant Actuary,* Globe Life Insurance Co, 222 N Dearborn Street, Chicago IL 60601 312/977-3313 — 1979

Reilly, A Wendell, 220 Knight Drive, San Francisco CA 94119 415/456-3389 — 1970

Reilly, Francis V, *Deputy Administrator,* Federal Ins Administration, 500 C Street, Washington DC 20472 202/287-0750 — 1967

Reilly, G Emerson, (A.S.A.), 6000 Riverside Drive, Apt 232, Dublin OH 43017 — 1966

Reilly, Michael G, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6764 — 1980

Reimer, Pauline, (A.S.A.), *Actuarial Assistant,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1980

Reimert, William A, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — e 1974

Reinbolt, James B, (A.C.A.S.), *Vice President & Actuary,* State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2311 — 1967

Reiner, Jack G, *Manager,* Associated Risk Managers of Tx, PO Drawer R, Pharr TX 78577 512/787-8526 — 1972

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Enrolled

Reinhardt, Thomas E, (A.S.A.), *Vice President & Actuary,* Provident Indemnity Life Ins, 2500 Dekalb Pike, Norristown PA 19404 — 1966

Reiskytl, James F, (F.S.A.), *Managing Actuary - Pricing,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53218 414/271-1444 — 1970

Reitano, Robert R, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Place-T13, Box 111, Boston MA 02117 617/421-4326 — 1980

Remick, Robert M, *President,* Computer Income Planning Corp, 122 E 42nd Street, Suite 1003, New York NY 10017 212/867-4890 — e 1977

Renz, David L, (F.S.A.), *VP, Individual Pension Adm,* Prudential Insurance Company, 3701 Wayzata Boulevard, Minneapolis MN 55440 612/553-6377 — e 1976

Renze, David E, (F.C.A.S.), *Manager-Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4234 — 1978

Reopel, Kevin M, (F.S.A.), *Assistant Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1980

Repp, Frank D, Jr, (A.S.A., F.C.A.), 31 Hill Drive, Crystal Lake IL 60014 — e 1970

Retterath, Ronald C, (F.C.A.S.), *Vice President & Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6262 — 1975

Rettie, Elizabeth P., *President,* American Pension Systems Inc, Box 347, Old Greenwich CT 06870 203/637-1219 — e 1980

Reuter, Robert E, (F.S.A.), *Vice President,* Lutheran Brotherhood, 701 Second Ave South, Minneapolis MN 55402 612/340-7273 — 1966

Revis, Johan, (A.S.A.), *Senior Consulting Actuary,* Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440 — e 1976

Reynolds, Ernest, (F.S.A.), *Assistant VP & Assoc Actuary,* Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5684 — 1969

Reynolds, Frank G, (F.S.A.), *President,* Reynolds Actuarial Servs Ltd, Box 703, Waterloo ON, Canada N2L3G1 — e 1977

Reynolds, George A, (F.S.A.), *Exec Officer-Group Pensions,* Mutual Life Assurance Company, 227 King Street, South, Waterloo ON, Canada N2J4C5 519/888-2274 — e 1965

Reynolds, J. Dale, (A.C.A.S.), *Actuarial Assistant,* C G/Aetna, 55 Elm Street, Hartford CT 06115 — 1980

Reynolds, John A, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1976

Reynolds, John J, (F.C.A.S.), *Secretary,* The Atlantic Companies, 45 Wall Street, New York NY 10005 212/553-4236 — 1979

Reynolds, Walter L, (F.S.A.), 16410 Caminito Vecinos, Apt #137, San Diego CA 92128 — e 1965

Enrolled

Rhodes, Thomas E., (A.S.A.), *Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1981

Rholl, Donald A, (F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 e 1967

Riccardo, Joseph F, (F.C.A.S.), *Auditor,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 1967

Ricci, David A, (F.S.A.), D W James Consulting Group, 3418 Acton Road, Baltimore MD 21234 301/661-6249 1978

Ricciardelli, Carmine F, (A.S.A.), *Vice President & Finance,* United States Life Ins Co, 125 Maiden Lane, New York NY 10038 212/709-6577 e 1966

Rice, Frank H, (F.S.A.), *Vice President-Policy Benefits,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7011 1965

Rice, W Vernon, (A.C.A.S.), *Assistant Vice President,* Chubb Group of Ins Companies, 390 River Road, Summit NJ 07901 201/467-6343 1977

Rich, Joel I, (F.S.A.), *Consulting Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7177 e 1979

Rich, Michael J, (F.S.A.), *Actuarial Director,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-6000 1973

Rich, Robert E, (F.S.A.), *2nd V.P.& Actuary,* Lincoln Benefit Life Ins Co, Lincoln Benefit Life Bldg, Lincoln NE 68508 402/475-4061 1980

Richards, Alan, (F.S.A.), *Chairman President & Ceo,* E F Hutton Life Ins Co, 11011 N Torrey Pines Rd, Box 2700, La Jolla CA 92038 714/452-9060 1966

Richards, Harry R, (F.C.A.S., F.C.A.), *President,* Independent Actuarial Serv Inc, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 1965

Richards, Lorraine A, *Consulting Actuary,* Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 e 1976

Richardson, Charles F B, (F.S.A.), Route 4 Box 533, Crystal River FL 32629 1965

Richardson, Harlan W, (F.S.A.), The Wyatt Co, One Post St, San Francisco CA 94104 415/986-6568 e 1978

Richardson, J Lecil, Jr, (F.C.A.), *Consulting Actuary,* 109 Sun Valley, Little Rock AR 72205 501/663-2644 1966

Richardson, James F, (F.C.A.S.), *Vice President,* Hanover Insurance Company, 440 Lincoln Street, Worcester MA 01605 617/852-1000 1970

Richardson, Robert F, (A.S.A.), *Vice President,* William M Mercer Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 e 1974

Richardson, Walker S, *Senior Vice President,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1967

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Enrolled

Richardson, William R, *Sr Actuarial Manager,* A S Hansen Inc, 1st Intl Bldg #2020, Dallas TX 75270 214/748-0501 e 1976

Richen, Forrest A, (F.S.A.), *Asst. V.P. & Actuary/Indv.Ins.,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2745 1978

Richhart, James W, (F.S.A.), *Vice President & Actuary,* World Insurance Company, 203 S 18th Street, Omaha NE 68101 402/342-1402 1972

Richman, Randy, *Manager Actuarial Services,* Fidelity Mutual Life Ins Co, South Penn Square, Philadelphia PA 19101 e 1980

Richmond, Allan G, (F.S.A.), *Vice President & Actuary,* Sun Life Group Incorporated, 260 Peachtree Street, NW, Box 56563, Atlanta GA 30343 404/524-6666 1978

Richmond, Gerald, (F.S.A.), New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 e 1972

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

Richmond, Rhoda B, *Associate Manager,* Prudential Insurance Company, Hanover Rd, Florham Park NJ 07101 201/966-3091 e 1976

Richmond, Stanley M, *Manager,* Coopers & Lybrand, 100 Federal Street, Boston MA 02110 617/423-4200 e 1976

Richter, Anthony B, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7293 1966

Richter, Candace F, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1981

Richter, Gregg P, (F.S.A.), *Pension Actuary,* Mammel Olson Schropp Horn &, Swartzbaugh Inc, 9110 W Dodge Road, Omaha NE 68114 402/397-7000 e 1979

Rickards, Charles E, (F.S.A.), 502 Tedwyn Apartments, Bryn Mawr PA 19010 215/527-4959 e 1965

Rickers, Frederick R, (F.S.A.), *Senior Vice Pres & Actuary,* Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 e 1970

Riddell, David W, (F.S.A.), *Actuary,* The Wyatt Co, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1979

Riddle, Jeremiah R, (A.S.A.), *Manager - Actuarial Benefits,* Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600 1981

Riddlesworth, William A, (F.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4756 1965

Riebold, Mary S, (F.S.A., M.C.A.), *Vice President,* William M Mercer Inc, 5130 MacArthur Blvd, NW, Washington DC 20016 202/686-5870 e 1974

Riemer, Peter J, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-4248 1980

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Enrolled

Ries, Henry F, (F.C.A.), 737 Franklin Street, Denver CO 80218 303/377-4812 — 1965

Rieth, Steven M, (F.S.A.), *Associate Actuary,* Aid Association for Lutherans, 4321 N Ballard Road, Appleton WI 54919 414/734-5721 — 1977

Rietz, Robert J, (A.S.A.), *Associate Actuary,* The Wyatt Co, 200 1st National Building, Detroit MI 48226 313/961-5485 — e 1979

Rife, N Hollis, (F.S.A.), *Second Vice President,* New York Life Ins Co, 51 Madison Avenue, Room 3212, New York NY 10010 212/576-3941 — 1977

Riff, Mayer, (A.C.A.S.), *Staff Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5379 — 1979

Rigel, J Reuben, (F.S.A.), *Manager, Pension Consulting,* Powers Carpenter & Hall Inc, 7701 Forsyth Blvd, St Louis MO 63105 314/725-0114 — e 1975

Riley, C Ronald, (F.S.A., A.C.A.S.), *Vice President & Actuary,* Metropolitan Property &, Liability, 700 Quaker Lane, Warwick RI 02887 401/827-2376 — 1970

Riley, Leo J., Jr., *Agency Manager,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/474-7000 — e 1976

Rima, Carol Fay, (A.S.A.), *Actuarial Assistant,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047 — 1981

Rimmer, Ronald W, (F.S.A.), *Second Vice President/Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2498 — 1970

Rinehart, Charles R, (F.C.A.S.), *Senior Vice President,* Fireman's Fund Insurance Co, 3333 California Street, Box 3395, San Francisco CA 94119 415/929-2070 — 1975

Ring, Frederick H, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — e 1980

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

Ripandelli, John S, (A.C.A.S., F.C.A.), *Actuary & Pension Consultant,* Box 3552, Tallahassee FL 32303 904/385-4940 — e 1965

Ripps, Jay C, (F.S.A.), *Asst V.P.Employee Benefits Div,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7343 — e 1972

Risberg, Donald F, (F.S.A.), *Actuary,* Meidinger Incorporated, The Atrium, Suite 600, 1900 Market Street, Philadelphia PA 19103 215/864-0900 — e 1965

Risen, Michael H, (F.S.A., A.C.A.), *President,* Michael Risen & Associates Inc, 5th & Montgomery Avenue, Boyertown PA 19512 215/367-5855 — e 1969

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Enrolled

Rising, Donald G, (A.S.A.), *Erisa Project Manager,* SEI Corporation, Valley Forge Exec Mall, #7, 680 E Swedesford Road, Wayne PA 19087 215/687-1700 — 1979

Ristau, Michael R, (F.S.A.), *Vice President,* Blue Cross/Blue Shield of MI, 600 East Lafayette, Detroit MI 48226 313/225-7899 — e 1973

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

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

Ritterbush, Bernard, (F.S.A.), 4424 Tamarack Drive, Fort Wayne IN 46815 219/483-5974 — 1977

Rittinger, Erwin F, (A.S.A.), *Group Actuary,* Pacific Guardian Life Ins Co, 1600 Kapiolani Boulevard, Honolulu HI 96814 808/955-2236 — 1980

Ritzke, Charles E, (A.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence, Chicago IL 60630 312/777-7000 — 1981

Roach, Marianne C, (A.S.A.), *Tax Planning Assistant,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1981

Roach, Robert F, (A.C.A.S.), *V.P.& Actuary-Corp Planning,* Commercial Union Insurance Co, One Beacon St, Boston MA 02108 617/725-6927 — 1977

Robb, Stephen A., (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, 207 Carillon Tower, West, Dallas TX 75240 214/233-9684 — e 1974

Robberson, Paul W, (F.S.A.), *Executive Vice President,* Hewitt Research Foundation, 1712 Frontenac Woods Ln, St Louis MO 63101 314/567-5765 — e 1981

Robbins, Edward L, (F.S.A.), *VP & Actuary, Intl Operations,* Pan-American Life Ins Co, Pan American Life Center, New Orleans LA 70130 504/566-3545 — 1971

Robbins, Lillian, 11 Worthington Road, Brookline MA 02146 — 1967

Robbins, Samuel, *Vice President,* Pension Planners - Puerto Rico, Pan Am Building, Suite 1205, Hato Rey 809/753-8520 — e 1978

Roberts, Jack W, (F.S.A.), *V.P.& Director of Group Ins,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4587 — 1966

Roberts, James N, (F.S.A.), *Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Roberts, John C, (A.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1966

Roberts, John K, (F.S.A.), *Senior Vice President,* Pan-American Life Ins Co, Pan-American Life Center, New Orleans LA 70130 504/821-2510 — 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Roberts, Lewis H, (F.C.A.S.), *President,* Woodward & Fondiller Inc, 130 East 59th Street, New York NY 10022 212/755-7550	1965
Roberts, Maurice B, (A.C.A.), 2817 Cabot Place, El Paso TX 79925	1966
Roberts, Stanley A, (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 916/444-7100	1979
Roberts, Wayne V, (F.S.A.), *Actuary Group Insurance,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2710	1969
Roberts, William P, (A.S.A.), 107 Devonwood Lane, Devon PA 19333 215/687-4315	e 1970
Robertson, A Haeworth, (F.S.A., F.C.A.), *Vice President,* William M Mercer Inc, 5130 MacArthur Blvd NW, Washington DC 20016 202/686-5523	e 1965
Robertson, Alexander C M, (A.S.A.), *Senior Vice President,* Sun Life Assurance of Canada, Box 4150 Station A, Toronto ON, Canada M5W2C9 514/869-5865	1968
Robertson, Christopher G., (A.S.A.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/526-9571	1981
Robertson, Donald J, (A.S.A.), *Associate Actuary,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-6713	1966
Robertson, Frank J, (F.S.A.), *Associate Group Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1807	1978
Robertson, John P, (A.C.A.S.), *Assistant Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2840	1979
Robertson, Richard S, (F.S.A.), *Senior Vice President,* Lincoln National Corporation, 1300 S Clinton Street, Box 1110, Fort Wayne IN 46801 219/427-3516	1971
Robertson, Stuart A, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1965
Robinson, Gary C, (F.S.A.), *Assistant Vice President,* Huggins & Co Inc, 229 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2471	e 1976
Robinson, James A, (A.S.A.), *Second V.P.And Assoc Actuary,* Acacia Mutual Life Ins Co, 51 Louisiana Avenue, NW, Washington DC 20001 202/628-4506	1981
Robinson, James E, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-5001	1979
Robinson, John T, (F.S.A.), *Vice President & Chief Actuary,* Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	e 1973
Robinson, Larry R, (F.S.A.), *Sr Vice President & Actuary,* State Life Insurance Company, 141 E Washington Street, Box 406, Indianapolis IN 46206 317/632-3551	e 1966

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Enrolled

Robinson, Leslie I, (A.S.A.), *Consulting Actuary,* 902 Baldwin, Ann Arbor MI 48104 1970

Robinson, Paul D, *Vice President & Actuary,* Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 e 1968

Robinson, Richard E, (F.C.A.), Kimball & Robinson, 60 Hickory Drive, Waltham MA 02154 617/890-0756 e 1966

Robinson, Robert P, (F.S.A.), *Asst V. P. & Assoc Actuary,* Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/753-7000 1965

Robinson, William K, (A.C.A.), *Actuary,* Arizona Department of Ins, 1601 W Jefferson, Phoenix AZ 85007 602/255-5032 1966

Robotka, Robert G, (A.S.A.), *Consulting Actuary,* Dos Cabezas Star Route, Willcox AZ 85643 602/824-3567 1966

Robst, Carl D, (F.C.A.), *Manager, Actuarial Services,* A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/273-2345 e 1966

Roby, Allan B, Jr, (F.S.A.), *Director-Strategic Planning,* Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-7838 1965

Roccas, George J, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080 e 1971

Rochman, Andrew B., *Assistant Vice President,* Tillinghast Nelson & Warren, 222 South Central, Clayton MO 63105 314/862-7611 e 1980

Rocker, William A, *Enrolled Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6626 e 1976

Rodby, Craig, (F.S.A.), *Vice President & Actuary,* Northern Life Ins Co, Box 12530, Seattle WA 98111 206/292-1111 1978

Rode, Erwin A, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7474 1965

Rodermund, Matthew, (F.C.A.S.), 6 Grenville Court, East Rockaway NY 11518 516/887-2194 1965

Rodgers, Beatrice T, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6528 1979

Rodier, Anne, (F.S.A.), *Vice President,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04112 207/780-2132 1979

Rodolfo, Ma Rosario, (F.S.A.), *Vice President,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7867 1976

Rodriguez, Augusto A, (A.C.A.), *Vice President & Actuary,* Pension Consultants Inc, 11955 W Dixie Highway, Miami FL 33161 305/893-3420 e 1966

Rodwan, Sandra Westphal, *Actuary,* Gabriel Roeder Smith & Co, 2090 First National Bldg., Detroit MI 48226 313/961-3346 e 1976

Rodway, Linda, (F.S.A.), *Associate Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2347 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Roe, Armin S, (F.C.A.), *Consulting Actuary,* Roe & Company, 900 Long Boulevard, Unit 259, Lansing MI 48910 517/694-7772 1970

Roeder, Richard G, (F.C.A.), *Actuary,* Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346 1965

Roeder, Rick, (F.S.A.), *Consulting Actuary,* Louis Kravitz & Associates, 14724 Venture Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100 e 1979

Roenigk, Robert G, (F.C.A.), *Consultant,* The Wyatt Co, 9896 Bissonnet, Suite 300, Houston TX 77036 713/771-9394 e 1966

Roenisch, Davis H, (F.S.A.), *President & Actuary,* Compensation & Capital Inc, 125 South Wacker Drive, Suite 3101, Chicago IL 60606 312/332-4420 e 1965

Roeser, Kirk G, (F.S.A.), *Senior Vice President,* North American Reinsurance Co, 100 East 46th Street, New York NY 10017 212/907-8122 1971

Rog, Howard, (A.S.A.), *Associate Actuary,* Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 e 1976

Rogawski, Paulina, *Pension Consultant,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2211 e 1977

Rogers, Daniel J, (F.C.A.S.), *Vice President & Actuary,* Johnson & Higgins, Suite 2200, 2029 Century Park, East, Los Angeles CA 90067 213/552-8914 1977

Rogers, Gregory A, (F.S.A.), *Staff Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7009 1978

Rogers, Lorraine K, Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400 e 1976

Rogers, Maryanne R., (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-4522 1981

Rogers, Phyllis N, (F.S.A.), *Vice President, Chief Actuary,* Commercial Bankers Life Ins Co, 1401 Dove Street, Suite 550, Newport Beach CA 92660 714/833-8450 1981

Rohda, Rodney R, (F.S.A.), *Executive Vice President,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2166 e 1971

Rohlfs, A Frederick, Jr, (A.S.A., F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1968

Rohlfs, Harry J, Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 e 1976

Rohling, Fred H, 5531 Chadwick Rd, Shawnee Msn KS 66205 1966

Rohm, Charles E, (F.S.A.), *Vice President & Chief Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5485 e 1965

Rohrkemper, Paul H, (F.S.A.), *Second V.P.And Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7865 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Roland, William P, (A.S.A., F.C.A.S.), *Associate Group Actuary,* Provident General Insurance Co, Fountain Square, Chattanooga TN 37402 615/755-8130 — 1979

Rolland, Ian M, (F.S.A.), *President,* Lincoln National Corporation, 1300 South Clinton Street, Box 1110, Fort Wayne IN 46801 219/424-5421 — 1965

Rollerson, Lloyd G, (F.S.A.), *Senior Group Vice President,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4588 — 1966

Rollier, Jack A, (F.S.A.), *Vice President,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3366 — 1973

Roman, Spencer M, (A.C.A.S.), *Assistant Actuary,* General Accident Fire & Life, 414 Walnut Street, Philadelphia PA 19106 215/625-1421 — 1980

Romeo, Joseph T, 7516 Chesterfield Avenue, Parma OH 44129 — 1966

Romig, George M, *Vice President,* William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8855 — e 1978

Rommel, John D, (F.S.A.), 8 Crocker Hill Drive, Paxton MA 01612 — 1965

Ronda, Robert, (F.S.A.), *Assistant Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1413 — 1976

Rone, Patricia L, (A.S.A.), *Associate Actuary,* Towers Perrin Forster & Crosby, 3400 Peachtree Road NE, Atlanta GA 30326 404/261-7820 — 1981

Rongish, Ernest L, (F.S.A.), *Assistant Actuary,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2167 — 1979

Rood, Henry F, (F.S.A., A.C.A.S.) **[Past President],** 5505 Old Mill Road, Fort Wayne IN 46807 219/744-5363 — 1965

Roos, Dennis L, (A.S.A.), *Second VP & Associate Actuary,* Holding Corporation of America, 7730 E Bellview Avenue, Englewood CO 80111 303/779-1111 — 1979

Root, Randolph B, (F.S.A., M.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1978

Rosati, Robert A, (F.S.A.), *Actuary,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0470 — e 1977

Roscoe, William W., *Actuarial Consultant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2403 — e 1980

Rose, Beverly S, (F.S.A.), *Actuary,* The Wyatt Co, 9896 Bissonnet, Suite 300, Houston TX 77036 713/771-9394 — e 1973

Rose, Gary L., (F.S.A.), *Consulting Actuary,* Lewis & Ellis Incorporated, Box 7129, Overland Park KS 66207 913/381-8877 — 1979

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Enrolled

Rose, Georgette G, (A.S.A.), *Actuarial Assistant,* National Fidelity Life Ins Co, 5200 Metcalf Street, Box 2986, Overland Park KS 66201 913/676-5884 — 1980

Rose, J Franklin, (A.S.A.), *Associate Actuary,* Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3000 — 1979

Rosen, Anthony H, 22 Cheshire Terrace, West Orange NJ 07052 201/731-5588 — e 1976

Rosen, Gary B, (F.S.A.), *Actuarial Assistant,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/472-5000 — 1981

Rosen, Howard L, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of Americas, New York NY 10020 212/536-3205 — 1978

Rosen, Kenneth R, (A.C.A.S.), *Vice President,* Progressive Casualty Ins Co, Box 5070, Cleveland OH 44101 216/461-5000 — 1981

Rosen, Mark L, (F.S.A.), *2nd V.P.& Pension Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — e 1976

Rosen, Stephen H, *Vice President,* Paul A Tanker & Associates, 1521 Locust Street, Philadelphia PA 19102 215/735-1202 — e 1976

Rosenbaum, Jean R, *Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior Building, Cleveland OH 44114 216/696-8400 — e 1977

Rosenbaum, Martin, (F.S.A.), *Group Ins Products Officer,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R2P0P6 204/946-1190 — 1979

Rosenberg, Amy Goff, (F.S.A.), *Assistant Actuary,* Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1981

Rosenberg, David P, (A.S.A.), *Assistant Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2490 — e 1981

Rosenberg, Isaac, (F.S.A.), *Associate Actuary,* Great-West Life Assurance Co, 60 Osborne Street, Winnipeg MB, Canada R3C3A5 204/946-1190 — e 1974

Rosenberg, Jay P, (F.S.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1980

Rosenberg, Martin, *President,* Southeastern Pension Services, 1617 San Marco Blvd, Box 5070, Jacksonville FL 32207 904/399-3650 — e 1978

Rosenberg, Martin, (F.C.A.S.), *Assistant Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6727 — 1979

Rosenberg, Max, *President,* Independent Actuarial Services, Incorporated, 41 East 42nd Street, New York NY 10017 212/687-4921 — e 1977

Rosenberg, Norman, (F.C.A.S.), 203 South Stanley Drive, Beverly Hills CA 90211 — 1965

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Rosenberg, Sheldon, (F.C.A.S.), *Associate Actuary and Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5048 — 1979

Rosenblat, Robert, (F.S.A.), *Assistant Actuary,* Manufacturers Life Ins Co, 200 Bloor Street, East, Toronto ON, Canada M4W1E4 416/928-7532 — 1980

Rosenblatt, Alice, (F.S.A.), *Associate Group Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1977

Rosenblatt, Beverly R., (A.S.A.), *Actuarial Associate,* Prudential Insurance Company, Box 903, Ft Washington PA 19034 703/784-3052 — 1981

Rosenbloom, Samuel, (F.S.A., F.C.A.), 7400 Washington Avenue, St Louis MO 63130 314/863-4258 — e 1965

Rosenfelder, Michael, (A.S.A.), *Corporate Vice President,* Confederation Life Ins Co, 321 Bloor Street, Toronto ON, Canada M4W1H1 416/967-8338 — 1970

Rosenman, Martin R, (F.S.A.), *Assistant Pension Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-7300 — e 1979

Rosenthal, Irving, (F.S.A.), 3850 Sedgwick Avenue, New York NY 10463 — 1965

Rosenthal, Ronald M, *Assistant Secretary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971 — e 1977

Rosenthal, Saul, (F.S.A.), *Sr Vice President & Actuary,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 212/265-3435 — 1965

Rosholt, Lehman M, 1153 Archer Street, San Diego CA 92109 — e 1965

Rosier, Dreighton H, (F.S.A.), Hazlehurst & Associates Inc, Post Office Drawer 56246, Atlanta GA 30343 404/688-0602 — e 1976

Rosini, Harold L, (A.S.A.), 511 East 20th Street, New York NY 10010 — e 1966

Rosky, Theodore S, (F.S.A.), Capital Holding Corporation, Commonwealth Bldg, Louisville KY 40202 502/584-8157 — 1965

Ross, E Chadwick, (F.S.A., M.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1971

Ross, James B, (F.S.A.), *President,* INA International Corporation, International Risk Div, 1221 Ave of the Americas, New York NY 10020 212/764-3865 — 1965

Ross, James P, (F.C.A.S.), *Vice President,* Zenith National Insurance Corp, 15760 Ventura Blvd, Encino CA 91436 213/990-9300 — 1974

Ross, John L, *Associate Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133 — e 1977

Ross, John W, Informatics Incorporated, 10300 N Central Expwy, Dallas TX 75231 — 1968

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Enrolled

Ross, Kenneth H, (F.S.A., F.C.A.), 534 Park Wood Lane, Naples FL 33940 1965

Ross, Michael Lowell, (A.S.A.), *Actuary,* Reserve National Ins Co, 6100 N Grand Blvd, Oklahoma City OK 73118 405/848-7931 1981

Rosser, Harwood, (F.S.A., A.C.A.S.), *Actuary,* US Department of Labor, 200 Constitution Ave, Washington DC 20216 202/523-8430 e 1965

Rossman, Glenn A, (F.S.A.), *Associate Director (Pension),* Lincoln National Pension Ins, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 e 1977

Rossman, Stanley B, (F.S.A., F.C.A.), *Principal and Actuary,* Coast Consultants, 522 Wilshire Blvd, Suite H, Santa Monica CA 90401 213/451-1714 e 1975

Rosso, David H, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2700 Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500 e 1981

Roth, Irving G, (F.S.A.), 1401 S Ocean Drive, Apt 401, Hollywood FL 33019 e 1965

Roth, Lewis P, (F.S.A.), *Vice President,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, Drop 19-1, New York NY 10019 212/708-2150 1968

Roth, Richard J, (F.C.A.S.), *Corporate Relations,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5050 1966

Roth, Ronald G, *Actuary,* Roth & Roth, Inc, Ottsville PA 18942 215/847-2886 e 1976

Roth, William M, (F.S.A.), *Executive Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1965

Rothman, Allen J, (A.S.A.), *Planning Associate,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6194 1979

Rothmeyer, Wayne A, (F.S.A.), *Actuary,* SAFECO Life Ins Co, SAFECO Plaza, Seattle WA 98185 206/545-5499 1971

Rothschild, Kenneth A, (F.S.A.), *Vice President/Senior Actuary,* National Associates Inc, 615 South Flower Street, Los Angeles CA 90017 213/626-5542 e 1972

Rotkowitz, Irving P, *Vice President & Assoc Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 e 1976

Rotter, Paul T, (F.S.A.), 18278 Canfield Place, San Diego CA 92128 e 1965

Rouffa, Robert S, (F.S.A.), *Vice President & Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2426 e 1965

Rowan, Richard E, (A.S.A.), *Assistant Actuary,* College Life Ins Co, 3500 Depauw Blvd, Indianapolis IN 46268 317/871-4444 1980

Rowe, Douglas L, (F.S.A.), William M Mercer Inc, 1603 Santa Rosa Road, Suite 101, Richmond VA 23288 804/282-1280 e 1978

Enrolled

Rowe, James T, (A.S.A.), *Executive Assistant,* Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4963 1979

Rowell, John H, (F.C.A.S.), *President,* John Rowell & Associates, 175 West Jackson Blvd, Suite 925, Chicago IL 60604 312/922-0717 1965

Rowland, Jack L, (A.S.A.), *2nd Vice Pres Underwriting,* Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8743 1966

Rowland, William J., (F.C.A.S.), *Assistant VP & Assoc Actuary,* US Insurance Group, 305 Madison Avenue, Box 2387, Morristown NJ 07960 201/455-0707 1979

Roy, Ronald N, (F.S.A.), *Assistant Vice President,* Galbraith & Green Inc, 2589 South Main Street, Salt Lake Cty UT 84115 801/487-0743 e 1979

Royer, Alan F, (A.C.A.S.), *Chief Actuary,* New Jersey Dept of Ins, 201 East State Street, Trenton NJ 07090 609/984-2441 1971

Rozier, William M, *Actuarial Consultant,* New York City Retirement, Systems, 40 Worth Street, New York NY 10013 212/566-0688 e 1967

Rubie, James S, Jr, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 e 1975

Rubin, Ethel C, (A.S.A.), *Actuary,* System Automation Corporation, 8555 16th Street, Silver Spring MD 20910 301/588-3838 e 1966

Rubino, Frank, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6850 1976

Rubinstein, Seymour, (F.S.A.), *V.P. & Consulting Actuary,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 30305 212/575-8000 e 1966

Rubinstein, Stuart F, (F.S.A.), *Assistant V.P.& Group Actuary,* Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3443 1975

Rubsam, Joseph L, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2426 e 1965

Ruby, Martin H, (F.S.A.), *Vice President/Product Dev.,* Capital Holding Corporation, Commonwealth Building, Box 32830, Louisville KY 40232 502/584-8157 e 1978

Ruchlis, Elsie, (F.C.A.S.), Hickory Hill, Kerhonkson NY 12446 1965

Ruck, Harold E, (F.S.A.), *Senior Vice President/Actuary,* Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887 e 1965

Ruddock, John Y, (F.S.A.), Park Esplanade Apt #258, 3441 Esplanade Avenue, New Orleans LA 70119 1965

Rudduck, George A, (F.S.A., A.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 1777 S Harrison Street, Suite 303, Denver CO 80210 303/758-6190 1971

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Ruderman, Robert, (A.S.A.), *Assistant Actuary,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8289 — 1979

Rudzinski, Edward J, (A.S.A., M.C.A.), *Vice President,* Alexander & Alexander Inc, Suite 1000 Equitable Bank, Center 100 St.Charles St., Baltimore MD 21201 301/547-2880 — e 1969

Ruehle, Thomas G, (F.S.A.), *Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1977

Ruehr, Scott E, (F.S.A.), *Pension Actuary,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/472-5000 — e 1979

Ruffini, John W., (A.S.A.), *Asst Vice President & Actuary,* Johnson & Higgins, 707 East Main Street, Richmond VA 23208 203/788-8801 — e 1978

Rugger, Gerald K, (F.S.A.), *Chairman,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 — 1965

Rugland, Walter L, (F.S.A.) [**Past President**], 124 River Drive, Appleton WI 54911 414/734-3689 — 1965

Rugland, Walter S, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 — e 1968

Ruhl, Ronald F, (F.S.A.), *Second V.P.& Associate Actuary,* United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2198 — 1978

Ruliffson, Eric C, (F.S.A.), *Principal,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000 — e 1978

Rulland, Randy L, (F.S.A.), *Assistant Vice President-Group,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7073 — 1976

Running, Rolf H, (F.S.A.), *Asst Vice President & Actuary,* Lutheran Brotherhood, 701 Second Avenue, South, Minneapolis MN 55402 612/340-7013 — e 1975

Rupert, Walter J, (F.S.A.), Dellwood, 12 Yellow Birch Road, White Bear Lk MN 55110 — 1965

Rupp, Lawrence J, (F.S.A.), *Vice President & Chief Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 — e 1966

Ruppel, Richard J, (A.S.A.), *Asst V.P.& Chief Actuary,* Golden Rule Insurance Co, 712 11th Street, Golden Rule Bldg, Lawrenceville IL 62439 618/943-3311 — 1980

Ruppel, Robert J, *Actuarial Supervisor,* William M Mercer Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095 — e 1976

Rusch, William J, (F.S.A.), Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — e 1980

Ruschau, William, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5405 — e 1980

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Rusher, Steven R, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611	e 1981
Rushton, Ian Lawton, *Executive Vice President,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4606	1981
Rushworth, Thomas J, *Actuary,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Russ, Steven B, (F.S.A.), *Pension Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	e 1979
Russell, Sherrel Roey, (A.S.A.), 1436 Everett Avenue, Louisville KY 40204 502/456-2977	1980
Rutledge, Paul E, III, (F.S.A.), *Associate Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2745	1979
Rutter, John Joseph, (A.S.A.), *Actuarial Associate,* Fidelity Mutual Life Ins Co, 2 South Penn Square, Philadelphia PA 19111 215/742-7568	1981
Ryan, Allan W, (F.S.A.), *Asst Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-8521	e 1978
Ryan, John F, (F.S.A., A.C.A.S.), 333 Plymouth Avenue, Brightwaters NY 11718	1965
Ryan, John P, (A.S.A., A.C.A.S., M.C.A.), *Director,* Tillinghast Nelson & Warren, 48 Red Lion Street, London, England 001/405-7994	1980
Ryan, Kevin M, (F.C.A.S., F.C.A.), *President,* National Council On Comp Ins, Insurance, One Penn Plaza, New York NY 10119 212/560-1010	1970
Ryan, Michael E, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Boston Pl, Boston MA 02108 617/523-6200	e 1976
Ryan, Robert P, (F.S.A.), *Vice President & Actuary,* Boston Mutual Life Ins Co, 120 Royall Street, Canton MA 02021 617/828-7000	1972
Ryan, Robert W, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2700 Diamond Shamrock Twr, Dallas TX 75201 214/745-1600	e 1969
Ryan, Ronald E, (F.S.A.), *Vice President-Actuary,* North American Life & Casualty, 1750 South Hennepin Ave, Minneapolis MN 55403 612/347-6523	e 1965
Ryan, William K, *Vice President -Taxes,* United Benefit Life Ins Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2160	e 1977
Rybstein, Ronnie, (F.S.A.), *Manager,* Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600	e 1979
Ryder, Robert W, (A.S.A.), *Vice President & Actuary,* Stone Young & Company, Box 708, Upr Montclair NJ 07043 201/744-8200	e 1968
Rysz, Charles J, (A.S.A.), *Consulting Actuary,* William M Mercer Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6062	1980

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Saaret, Karl, 1124 SE 3rd St, Crystal River FL 32629 1965

Saarloos, George L, (M.C.A.), *Life Actuary,* Minnesota Dept of Ins, Metro Square Building, St Paul MN 55101 1969

Sabaj, Robert A, (F.S.A.), *Actuarial Assistant,* Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60131 312/777-7000 1979

Saccullo, Carole E, *Vice President,* Swerdlin & Company, 5825 Glenridge Drive, Atlanta GA 30328 404/255-2859 e 1977

Sachs, David S, (F.S.A.), *Actuary,* Baltimore Life Ins Co, Mt Royal Plaza, 901 N Howard Street, Baltimore MD 21201 301/539-7900 1974

Sackel, Robert M, (A.S.A.), United States Life Ins Co, 125 Maiden Lane, New York NY 10038 212/709-6454 1980

Sadler, Carolyn B., (A.S.A.), 219 Freeman Avenue, Seymour IN 47274 1981

Sadler, Gregg R, (F.S.A.), *Actuary-Individual Insurance,* Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000 1977

Sadoff, Mark N, (A.S.A.), *Actuary,* Lambert M Huppeler Co Inc, 430 Park Avenue, New York NY 10022 212/751-4200 e 1979

Saffeir, Harvey, (F.S.A.), *Senior Vice President,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 e 1965

Saffert, Arthur W, 5321 N Las Casitas, Phoenix AZ 85016 602/274-1250 1967

Sakaguchi, Kiyofumi, (F.S.A.), *Deputy President,* Sony-Prudential Life Ins Co, Shin Aoyama Bldg. E(F-9), 1-1, Minami Aoyama 1-Chome, Minato-Ku Tok, Japan 107 003/475-8810 1975

Saksena, Gajraj B, (F.S.A.), *President,* The Saks Co, 3757 Macbeth Drive, San Jose CA 95127 408/258-7125 e 1966

Salgado, Alfredo G, *Assistant Vice President,* United States Life Ins Co, 125 Maiden Lane, New York NY 10038 212/425-8010 e 1979

Salinger, Robert G, (F.S.A.), *Associate Actuary,* Penn Mutual Life Ins Co, 530 Walnut Street, Philadelphia PA 19172 215/629-0600 1978

Saller, Inger C, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06032 203/277-0111 1980

Salmons, George B, II, (F.S.A., A.C.A.), *Associate Actuary,* Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441 e 1977

Salzillo, Joseph A, *Account Executive,* Equitable Life Assur Society, 3435 Wilshire Blvd, Suite 1915, Los Angeles CA 90010 213/381-5432 e 1978

Salzmann, Ruth E, (F.C.A.S.), *Vice President & Actuary,* Sentry Insurance Group, Sentry World Headquarters, 1800 North Point Drive, Stevens Point WI 54481 715/346-7557 1965

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	Enrolled
Samaniego, Zenaida M, (F.S.A.), *Associate Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1977
Sampat, Madhavsinh, (A.S.A.), *Associate Actuary,* Sun Life Group Incorporated, 260 Peachtree Street, NW, Box 56563, Atlanta GA 30343 404/524-6666	1979
Sample, Betty L, *Unit Manager,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1977
Samples, Donald W, (F.S.A.), *Senior Actuary,* Winklevoss & Associates Inc, 3700 Market Street, Philadelphia PA 19104 215/387-1052	e 1977
Samples, Stan C, (A.S.A.), William M Mercer Inc, 3340 Peachtree Road, NE, Suite 2660, Atlanta GA 30026 404/231-1770	1981
Sanchez, Jose R, (A.S.A.), *Actuarial Associate,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07102 201/877-6000	1980
Sanders, Douglas O, Jr, (F.S.A.), *Vice President & Actuary,* Foremost Life Ins Co, 5800 Foremost Dr S E, Box 2450, Grand Rapids MI 49501 616/942-3537	1973
Sanders, Robert L, (A.C.A.S.), *Assistant Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005	1981
Sandler, Geoffrey C, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, Hartford CT 06152 203/726-5140	1981
Sandler, Robert M, (A.C.A.S.), *Vice President-Casualty Act,* American International Group, 70 Pine Street, New York NY 10270 212/770-6960	1971
Sanford, Robert G, Jr, (A.S.A.), *Actuary,* Williams Thacher & Rand, 11820 Parklawn Drive, Suite 100, Rockville MD 20852 301/468-3860	1981
Sann, Brian S, (F.S.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	e 1975
Sanning, Donald E, (F.S.A.), *Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5495	e 1971
Santillo, Carl J, (F.S.A.), *Senior Vice President-Manager,* Farm Family Life Ins Co, Box 656, Albany NY 12201 518/436-9751	1978
Santoloci, John L, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07012 201/877-6000	1979
Sanz de Soto, Julia T, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Sapora, Joseph K, (F.S.A.), *Vice President,* Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016	e 1975
Sardelis, John, (A.S.A.), *Vice President,* Manhattan Life Insurance Co, 111 West 57 Street, New York NY 10019 212/484-9546	e 1976
Sargent, Gary N, (F.S.A.), *Associate Actuary,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1973

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Satrom, Donn B, (F.S.A.), *Asst Research Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-0211 — 1976

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Saul, Arthur, (F.S.A.), *Assistant Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

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Saunders, W. James, (F.S.A.), *V.P. Individual Operations,* Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo ON, Canada N2J4C6 519/888-5223 — 1978

Savasta, Anthony J, (A.S.A.), *President,* A J Savasta Incorporated, 150 Broad Hollow Road, Melville NY 11747 516/271-1330 — e 1968

Savasta, Neil J, (A.S.A.), *President,* Savasta & Co Incorporated, 10 East 40th Street, New York NY 10016 212/685-7520 — e 1966

Savitz, Edward I, *Vice President,* Samuel J Savitz & Assoc Inc, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930 — e 1976

Savord, Gregory J, (F.S.A.), 314 Locust Drive, Catonsville MD 21228 — 1981

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Sawyer, Joshua S, III, (A.C.A.S.), *Asst.Vice President & Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2521 — 1971

Sawyer, Olin M, (F.S.A.), *Second Vice President/Actuary,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2459 — e 1969

Sayre, Ralph J, (F.S.A.), *Actuary,* HDR Qualified Plans Serv Inc, Box 8309, Greenville SC 29604 803/242-4951 — 1980

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Scattergood, Elizabeth J, (A.S.A.), *Actuarial Advisor,* Towers Perrin Forster & Crosby, 3400 Peachtree Road NE, Atlanta GA 30326 404/261-7820 e 1979

Scearcy, James H, (F.S.A.), *Assistant Actuary,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8064 e 1980

Schadt, Edward F, (A.S.A.), *Assistant Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3447 1971

Schaeffer, Bernard G., (A.C.A.S.), *Executive Director,* Investment Research Institute, Box 1121, Cincinnati OH 45211 513/451-1186 1980

Schaeffer, Bruce D, (A.S.A.), *2nd V. P. & Associate Actuary,* Columbus Mutual Life Ins Co, 303 East Broad Street, Columbus OH 43220 614/221-5875 1979

Schaeffer, Gail P, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4549 e 1977

Schafer, William C., *Director - Pension Sales,* Fidelity Mutual Life Ins Co, South Penn Square, Philadelphia PA 19101 215/977-8287 e 1980

Schaffer, Barry H, *Staff Actuary,* Savings Assn. Retirement Fund, 5 Corporate Park Drive, White Plains NY 10604 914/694-1300 e 1976

Schallack, Ronald J, (A.S.A.), *Principal,* Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102 215/735-4600 e 1980

Schaller-Kelly, C V, (A.S.A.), *Actuary,* Alcan Trading Bermuda Limited, Cedar Park Centre, Box 1386, Hamilton 5, Bermuda 514/877-2483 e 1969

Schanding, Katherine M, (A.S.A.), *Actuary,* Donald F Campbell, 221 North La Salle Street, Suite 3117, Chicago IL 60601 312/782-1335 1981

Schaper, Richard A, (A.S.A.), *Actuarial Assistant,* William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1344 1979

Scharbach, Robert C, (A.S.A.), *Associate Consulting,* G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1980

Scharmer, Gary L, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8065 e 1976

Schatz, Philip M, (A.S.A., M.C.A.), *Vice President,* Huffman & Associates, 21601 Devonshire Street, Chatsworth CA 91311 213/700-9215 e 1976

Enrolled

Schauer, Francis M, Jr, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9367 e 1973

Schaumann, George R, (A.S.A.), CPS Incorporated, 1014 Hope Street, Stamford CT 06907 203/324-9203 e 1966

Scheel, Paul J, (F.C.A.S.), *Executive Vice President,* US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3838 1968

Scheibl, Jerome A, (F.C.A.S.), *V.P.- Industry Affairs,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6319 1966

Scheid, James E, (F.C.A.S.), *Assistant Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4839 1966

Scheig, Henry F, (F.S.A.), *President,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1965

Scheil, Barbara V, (F.S.A.), *2nd Vice President & Actuary,* Life Ins Co of Virginia, 6610 W Broad Street, Richmond VA 23230 804/281-6482 1979

Schellenberg, George S, *Assistant Vice President,* Family Life Ins Co, Park Place 1200-Sixth Ave, Seattle WA 98101 206/292-1000 1969

Schellpeper, Gene H, (F.S.A.), *Second V.P.& Associate Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 1971

Schenkel, James M, (F.S.A.), 5000 North A-1-A, Apt. 540, Vero Beach FL 32960 305/231-1011 1965

Scher, Edward, (F.S.A.), *Second V.P.& Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5263 1965

Scher, Jerrold R, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3052 1971

Scherb, Marvin A, *Vice President & Actuary,* Northeast Administrators Inc, 125 Elm Street, Westfield NJ 07090 201/233-3959 e 1976

Schermann, Harris, (A.S.A.), 415 Russell Hill Road, Toronto ON, Canada M4V2V3 416/597-1456 1966

Scherr, David E, (A.S.A.), *Actuarial Associate,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8440 1979

Schiffer, Graeme F., (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4321 1980

Schillaci, Gerald Anthony, (A.S.A.), *Actuarial Associate,* American National Ins Co, One Moody Plaza, Galveston TX 77550 713/763-4661 1981

Schimpff, M Curtis, (F.C.A.), Box 634 Route 3, Crystal River FL 32629 1965

Schirmer, Daniel J, (A.S.A.), *Asst V.P. & Dir of Life/Health,* Zurich American Ins Companies, 231 North Martingale Road, Schaumburg IL 60196 312/843-6344 1980

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	Enrolled
Schlachter, Gertrude A, (F.S.A.), 270 South Blvd, Nyack NY 10960	1965
Schlageter, Frank W, (A.S.A.), 2101 N Andrews Ave, Suite 403, Ft Lauderdale FL 33311 305/564-9685	e 1971
Schlaug, Owen C, (A.S.A., F.C.A.), *Actuary,* The Wyatt Co, 233 S Wacker Dr #5600, Chicago IL 60606 312/876-1616	e 1968
Schlenz, John W, (A.C.A.S., A.C.A.), *Executive Vice President,* Norcal Mutual Insurance Co, 333 Market Street, San Francisco CA 94105 415/777-4200	e 1967
Schloss, Eugene, (A.S.A., F.C.A.), *President,* Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455	e 1970
Schlosser, Michael D, (A.S.A.), *Actuary,* Meidinger Incorporated, Box 27506, Richmond VA 23261 804/285-7385	e 1980
Schmidt, Kerry N, (F.S.A.), *Vice President,* Johnson & Higgins, Box 1111, Atlanta GA 30371 404/658-1330	e 1976
Schmidt, Rene H, *Associate Reviewing Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Schmidt, William H, (F.S.A.), *Associate Professor,* Georgia State University, Dept of Ins, Atlanta GA 30083 404/000-0000	1965
Schmier, Abram, (M.C.A.), *Exec.Vice President & Actuary,* Consulting Actuaries Inc, 1129 Bloomfield Avenue, Box 1269, West Caldwell NJ 07006 201/575-1100	e 1971
Schmit, Herman H, (F.S.A.), *President,* NRG America Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603	1968
Schmitt, Richard M, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3085	1981
Schmitz, Thomas L, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 513/434-9600	e 1977
Schnaer, William J, (F.S.A., A.C.A.), *Vice President & Chief Actuary,* Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411	1973
Schneebacher, Alex, (F.S.A.), *Vice President-Group & Pension,* Shenandoah Life Ins Co, Box 12847, Roanoke VA 24029 703/345-6711	e 1977
Schneider, Charles W, *Actuary,* 305 Forest, Wyoming OH 45215 513/761-9331	e 1979
Schneider, Chester R, (F.S.A.), *Internatl Benefit Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	1980
Schneider, Edgar W, Jr, (A.S.A.), *Assistant Actuary,* Blue Cross/Blue Shield of MI, 600 Lafayette East, Detroit MI 48226 313/225-0495	1981
Schneider, F Russell, (F.S.A.), 5483 Beaujolais Lane, Fort Meyers FL 33907	1965

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Enrolled

Schneider, Gregg, (F.S.A.), *Vice President & Actuary,* North Central Life Ins Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000 1979

Schneider, Harold N, (A.C.A.S.), *Actuary,* Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3200 1979

Schneider, Robert E, (F.S.A.), *2nd Vice President & Actuary,* New England Mutual Life Ins, 501 Boylston Street, Actuarial Department, Boston MA 02117 617/266-3700 1977

Schneider, William G, (F.S.A.), *Senior Vice President,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5310 e 1965

Schneiker, Henry C, (A.C.A.S.), *Assistant Vice President,* Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6781 1966

Schnelle, Charles S, (F.S.A.), 32 Easton Rd, Westport CT 06880 1965

Schnitzer, Robert J, (F.S.A.), *Vice President,* Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Suite 1700, Los Angeles CA 90010 213/480-4800 e 1973

Schoen, Steven H, (F.S.A.), *Assistant Group Actuary,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030 1980

Schoener, Paul H, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-2094 1969

Schoenly, Stuart, (A.S.A.), *Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 e 1976

Schof, John A, (F.S.A.), *2nd Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6678 e 1966

Schonenberg, John J, Jr, (A.C.A.), 264 McMillan Road, Grosse Point Farms MI 48236 313/881-9588 1966

Schor, Mark, Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-3264 e 1976

Schorr, Phillip A, (F.S.A.), *Vice President & Actuary,* General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0661 e 1969

Schott, Paul G, (F.S.A.), *Actuarial Assistant,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 1979

Schrader, R Paul, (A.S.A.), *Consulting Actuary,* A S Hansen Inc, 2330 Energy Center One, 717 Seventeenth Street, Denver CO 80202 303/825-7641 e 1976

Schramm, Robert H, *President,* Ret Systms Management Corp, 356 East 900, South, Salt Lake Cty UT 84111 801/532-5411 e 1976

Schrank, Rosalyn L, *Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior - Room 800, Diamond Shamrock Bldg, Cleveland OH 44114 216/696-8400 e 1976

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Enrolled

Schreiber, Larry, (F.S.A.), *Actuary,* Mutual Trust Life Ins Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000 — 1978

Schreiner, John P, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 — 1979

Schreiner, William J, (F.S.A.), *Associate Actuary,* American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4017 — 1968

Schreitmueller, Richard G, (F.S.A., F.C.A.), *Actuary,* Social Security Administration, Office of the Actuary, SSA, 700 Altmeyer Building, Baltimore MD 21235 301/594-8028 — e 1965

Schroeder, Steven W, *Assistant Vice President,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6654 — e 1976

Schroeder, William E, (F.S.A.), *Vice President,* William M Mercer Inc, 515 Olive St, St Louis MO 63101 314/444-1383 — e 1975

Schryer, Thomas Gordon, (A.S.A.), *Vice President - Systems,* Kass Germain & Company, 3570 Warrensville Center, Shaker Hts OH 44122 216/921-2900 — e 1981

Schuering, Eric R, (A.S.A.), *Actuarial Assistant,* Combined Ins Co of America, 707 Skokie Blvd, Northbrook IL 60062 312/275-8000 — 1981

Schuh, Dale R, (F.S.A.), *Vice President - Planning,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6879 — 1977

Schuler, Robert J, (F.C.A.S.), *Senior Vice President-Finance,* Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-8228 — 1968

Schulman, Justin, (A.C.A.S.), *State Fund Actuary,* New York State Insurance Fund, 199 Church Street, New York NY 10007 212/962-8900 — 1975

Schultz, Alan O, (F.C.A.), *Asst V.P. & Dir.Actuarial Serv,* AMFAC Inc, 50 O'Farrell Street, San Francisco CA 94120 415/772-2082 — e 1966

Schultz, Alan R, (A.S.A.), *Dir. Of Health Underwriting,* Mutual Life Ins Co of New York, One Mony Plaza, Syracuse NY 13202 315/473-3000 — 1979

Schultz, John J, III, (F.C.A.S.), *Vice President & Actuary,* California Casualty Mgt Co, Box M, San Mateo CA 94402 415/572-4440 — 1977

Schultz, Richard K, (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102 215/735-4600 — e 1979

Schumacher, Robert C, (F.S.A.), *Vice President,* William M Mercer Inc, 10101 Linn Station Road, Louisville KY 40223 502/423-0330 — e 1966

Schuster, Paul Arthur, (A.S.A.), *Assistant Actuary,* General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/327-2436 — 1981

Schutz, Alan J, (A.S.A.), The Wyatt Co, 7900 Xerxes Ave S, Minneapolis MN 55431 612/835-5435 — e 1979

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Enrolled

Schutz, John A, (F.S.A.), *Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4651 1966

Schwartz, Allan I, (F.C.A.S.), *Senior Actuary,* Woodward & Fondiller Inc, 130 East 59th Street, New York NY 10022 1979

Schwartz, Barbara J, *Vice President-Grp Pension Ser,* Prudential Insurance Company, Termininal Box 2314, Los Angeles CA 90051 213/857-4173 e 1978

Schwartz, Jesse M, (F.S.A.), *V.P. - Individual Ins Actuary,* Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/708-2412 1972

Schwartz, Jonathan, (A.S.A.), *Chief Actuary,* New York City Retirement, Systems, 220 Church Street, New York NY 10013 212/566-7677 e 1972

Schwartz, Max J, (A.C.A.S.), 47 Cutter Hill Road, Arlington MA 02174 1966

Schwartz, Mordecai, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5391 1981

Schwartz, Richard, (F.S.A.), *Senior Vice President,* Sun Life Group Incorporated, 260 Peachtree Street, NW, Atlanta GA 30303 404/524-6666 1975

Schwartz, Richard T, (F.S.A.), *Consulting Actuary,* 41 Clark Road, Hershey PA 17033 717/533-5543 1965

Schwartz, Ronald K, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 600 Grant Street, Pittsburgh PA 15219 412/288-8854 e 1978

Schwartz, Steven B, (F.S.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 e 1979

Schwarz, Joseph A, (A.S.A.), 14 Brower Lane, Hempstead NY 11550 1966

Schwehr, Mark D, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1980

Schweihs, Matthias S, (), *Vice President & Actuary,* United Fire Insurance Co, One East Wacker Drive, Chicago IL 60601 312/321-9100 1966

Schwisow, Mark D, (A.S.A.), *Actuarial Assistant,* Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3119 1979

Scott, Brian E, (F.C.A.S.), *Asst V.P. Commercial Ins Dept.,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1967

Scott, Ellis, (A.S.A.), *Chief Div. Actuarial Services,* US Department of Labor, 200 Constitution Ave. N.W, Washington DC 20016 202/523-8471 e 1969

Scott, Gordon L, (F.S.A.), *Associate Actuary,* Western Farm Bureau Life Ins, 1200 Lincoln Street, Denver CO 80226 303/861-8100 1979

Scott, H Randolph, 2026 Milledgeville Rd, Augusta GA 31061 1967

Enrolled

Scott, James E., Jr., *Vice President & Consultant,* F I C & Associates Inc, 1002 Walnut, Suite 900, Kansas City MO 64106 816/842-6259 — 1970

Scott, Sanford W, Jr, (F.S.A.), *Senior Vice President/ Actuary,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/786-2323 — e 1965

Scott, Wilson H, (F.S.A.), *Vice President & Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1965

Seager, Theodore D, (F.S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2763 — 1965

Seal, Hilary L, (A.S.A.), *Chairman,* Seal & Lohse Incorporated, 1143 Apples, La Mottaz, Switzerland — e 1965

Seals, Bonnell B, (A.S.A.), *Associate Actuary,* Carlisle & Associates Inc, 3421 Ashwood Lane, Atlanta GA 30341 404/458-7401 — 1981

Seaman, Jerome F, (F.S.A.), *Director of Actuarial Services,* Arthur Young & Company, One IBM Plaza, Chicago IL 60611 312/751-3368 — 1972

Sears, Richard C, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Avenue, Box 1137, Englwd Cliffs NJ 07632 201/567-0001 — e 1965

Sebolt, Frank O, (A.S.A., A.C.A.), 57 Linbrook Rd, West Hartford CT 06107 — e 1969

Secor, David B, (F.S.A.), *Actuary,* Pension Associates Inc, 1243 Main Street, Springfield MA 01103 413/781-1261 — e 1971

Sedlacek, Paula S, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/684-5644 — 1979

Sedlak, Stephen A J, (F.S.A.), *Actuarial Officer,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6742 — 1974

See, Gary N, (F.S.A.), *Vice President & Actuary,* Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3000 — e 1965

Seelinger, Philip B, *Retirement Plans Manager,* Levi Strauss & Co, Levi's Plaza, 1155 Battery Street, San Francisco CA 94106 415/544-6877 — e 1976

Sega, Richard L, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6064 — 1979

Segal, Donald J, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3530 — e 1967

Seglem, Kevin A, (A.S.A.), *Associate Actuary,* United Family Life Ins Co, Box 2204, Atlanta GA 30371 404/659-3300 — 1979

Seigel, Jack, (F.S.A.), *Pension Actuary,* American United Life Ins Co, One West 26th Street, Indianapolis IN 46208 317/927-1719 — 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Sekac, Albert V, (A.S.A.), *Superintendent,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06082 203/273-0123 — 1979

Sekol, Randee William, *Actuary,* Beyer-Barber Incorporated, 515 Linden Street, Allentown PA 18101 215/435-9577 — e 1981

Selig, Gerald W, (F.S.A.), *Actuary Pensions,* Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000 — e 1974

Selig, John G, (F.S.A.), *1st Vice President & Treasurer,* Golden Rule Insurance Co, 712 11th Street, Golden Rule Bldg, Lawrenceville IL 62439 618/943-3311 — 1965

Seligman, Edward J, (A.S.A.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7971 — 1979

Selkey, Donna M., (A.S.A.), *Consulting Actuary,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1980

Sellars, Andrea T, (F.S.A.), *Vice President,* Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30363 404/261-3400 — e 1975

Sellenriek, Jill B, W Alfred Hayes & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 — e 1976

Sellers, Richard M, (F.S.A.), 2 Glen Arden Road, Glenview KY 40025 — 1965

Selles, Robert H, (F.S.A., A.C.A.), *Consulting Actuary,* Huggins & Co Inc, One Maritime Plaza, Suite 1230, San Francisco CA 94111 415/434-1446 — e 1970

Sellman, Henry G, (A.S.A.), 117 W Second Ave, Monmouth IL 61462 — 1966

Selser, Donald R, (F.S.A.), *Vice President & Actuary,* Certified Life Ins Co of CA, 14724 Ventura Blvd, Sherman Oaks CA 91403 213/981-9000 — 1965

Seltzer, Frederic, (F.S.A.), *Assistant Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6687 — 1965

Selwood, Alex E, (A.S.A., F.C.A.), *Consulting Actuary,* 2355 S Arlington Hts Road, Suite Ll2, Arlington Hts IL 60005 312/437-1021 — e 1966

Semaria, Stephen D, (A.S.A.), *Actuary,* Meidinger Incorporated, 2440 Grinstead Dr, Louisville KY 40204 502/499-1240 — e 1980

Senior, F. Thomas, (F.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1972

Senoski, Michael J, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 200 Clarendon St, Boston MA 02052 617/421-0340 — e 1979

Separk, Wharton G, 2139 Cowper Drive, Raleigh NC 27608 — 1970

Serota, Mitchell I., (A.S.A.), *Associate Actuary,* Johnson & Higgins, 101 North Wacker Drive, Chicago IL 60606 312/263-2456 — 1980

Setterberg, Donna M, *Sec. Supervisor, Group Pensions,* Standard Insurance Company, Box 711, Portland OR 97207 503/248-2722 — e 1976

Sevcik, Ronald L, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 — e 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Sevilla, Exequiel S, (A.C.A.S.), *Consultant,* National Life Insurance Co, PO Box 2056, Manila, Philippines 1967

Seymour, John H, (A.S.A.), *Insurance Systems Specialist,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2232 1966

Seymour, John K, *Director-Pensions,* Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551 e 1977

Shaffner, Charles Irvin, (A.S.A.), *Actuarial Assistant,* Northwestern Mutual Life Ins, 720 E Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1981

Shalack, Theodore J, (F.S.A.), *Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2420 e 1974

Shalit, Carl, (F.S.A.), Carl Shalit & Associates, 710 Turnpike Street, Suite 204, Stoughton MA 02072 617/344-4188 e 1970

Shall, Carol C., *Consulting Actuary,* Shall & Associates Inc, 700 East Main Street, Richmond VA 23219 804/788-4992 e 1980

Shall, Mark L, (A.S.A.), *President,* Shall & Associates Inc, 700 East Main Street, Suite 1008, Richmond VA 23219 804/788-4992 e 1979

Shanahan, John L, *Vice President,* Mid America Associates Inc, 30680 Montpelier Dr, Madison Hts MI 48071 e 1976

Shane, Alan, (F.S.A.), *Associate Group Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 e 1978

Shank, Harley B, (A.C.A.), *Consulting Actuary,* 7575 Contrell Rd #16, Little Rock AR 72207 1966

Shank, John C, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-3515 1977

Shannon, Guy, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9349 e 1965

Shante, Vinod K, (A.S.A.), *Senior Actuarial Assistant,* Allstate Life Insurance Co, Allstate Plaza South, Group Technical (Tube H2), Northbrook IL 60062 312/291-6161 1980

Shapiro, Arnold F, (F.S.A.), *Associate Professor,* Pennsylvania State University, 509 B Business Admin Bldg, University Pk PA 16802 814/865-3961 e 1978

Shapiro, Kenneth, (F.S.A.), *Partner,* Hay Associates, 229 South 18th Street, Philadelphia PA 19103 215/875-2553 e 1974

Shapiro, Martin, (A.S.A.), *Assistant Vice President,* Bankers Trust Co, 280 Park Avenue, 6th Floor, West Bldg, New York NY 10015 212/850-2193 e 1979

Shapiro, Patricia L, (F.S.A.), *Vice President,* Great Oak Insurance Company, 66 Industry Avenue, Springfield MA 01104 413/781-3750 1977

Shapiro, Ray, (A.S.A.), *Actuary,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 e 1979

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Shapland, Robert, (F.S.A.), *Vice President & Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2083 — 1965

Sharkey, Nancy B, (F.S.A.), *Assistant Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-4250 — 1981

Sharkey, William H, Jr, (F.S.A.), *Director of Field Claims,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5495 — 1977

Sharma, Parmeshvar N, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6575 — 1980

Sharma, Rajendra P, (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — e 1976

Sharp, Anthony C, (F.S.A.), *Consulting Actuary,* Box 117, Thompson PA 18465 215/688-1885 — e 1970

Sharp, Raymond E, (A.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — 1980

Shatoff, Larry D., (A.C.A.S.), *Principal,* Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/563-4500 — 1979

Shaw, Carolyn B, (A.S.A.), *Assistant Actuary,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6500 — 1981

Shaw, Henry D, (F.S.A.), *Vice President,* John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-5198 — 1965

Shaw, James L, (A.S.A.), 1000 Ponce de Leon Blvd, Coral Gables FL 33134 305/444-0328 — e 1976

Shaw, Joe W, Jr, (A.S.A.), *Assistant Actuary,* Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/748-8221 — 1979

Shaw, Richard E, (A.S.A.), *Actuarial Assistant,* Sun Life Assurance of Canada, One Sun Life Executive Pk, Wellesley Hls MA 02181 617/237-6030 — 1981

Shaw, Robert K, (F.S.A.), *Manager, Grp Pension Products,* Great-West Life Assurance Co, Great-West Plaza, 1675 Broadway Avenue, Denver CO 80202 303/892-3329 — 1981

Shaw, Samuel E, II, (F.S.A.), *Second Vice President,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-4075 — e 1965

Shayer, Natalie, (A.C.A.S.), *Consulting Actuary,* 307 North Avenue, Weston MA 02193 617/891-1784 — e 1980

Shearer, James L, (A.S.A.), *Consulting Actuary,* 210-1/2 W Maumee Street, Angola IN 46703 219/665-7673 — e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Sheets, William L, (F.S.A.), *Associate Actuary - Life,* Country Life Ins Co, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2306 — 1978

Sheffler, William, (A.S.A.), *Associate Actuary,* Richard F Camus & Associates, 1920 Shepard, New Orleans LA 70114 504/367-6875 — 1980

Shelby, Thomas H, III, (A.S.A.), *Consulting Actuary,* 13619 Peyton Drive, Dallas TX 75240 214/386-9893 — e 1967

Sheldon, Curtiss S, (F.S.A.), *Vice President & Assoc Actuary,* Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422 — 1971

Shell, Arnold J., (F.S.A.), *Group Actuary Pensions,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4572 — e 1979

Shelor, Morgan L, (F.S.A.), *Vice President,* APLITEC Incorporated, 5206 FM 1960 W #200, Houston TX 77069 713/893-2611 — 1968

Shemin, Barry L, (F.S.A.), *Sr.Vice President/Grp Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4098 — e 1972

Shepherd, Carl L, (F.S.A.), *Vice President & Actuary,* United Presidential Life Ins, 217 Southway Blvd, East, Kokomo IN 46902 317/453-0602 — 1980

Shepler, Richard J, (F.S.A.), *Secretary - Controller,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5442 — 1977

Shepp, Bruce N, (F.S.A.), *President,* Shepp & Associates Ltd, 3608-117 B Street, Edmonton AB, Canada T5J2W8 403/423-4720 — 1974

Sheppard, Alan R, (F.C.A.S.), *Vice President & Actuary,* Scor Reinsurance Company, Box 220032, Dallas TX 75222 214/659-5886 — 1976

Sher, Fred, (F.S.A.), *Partner,* Hewitt Associates, 4590 MacArthur Blvd, Suite 200, Newport Beach CA 92660 714/955-1800 — e 1976

Sher, Lawrence J, (F.S.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1981

Sherfey, Charles J, (F.S.A.), *Consulting Principal,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9811 — 1967

Sherman, Daniel Warren, (A.S.A.), *Advanced Actuarial Analyst,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/333-2301 — 1981

Sherman, Ollie L, (A.C.A.S.), *Sr. Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1981

Sherman, Richard E, (F.C.A.S.), *Senior Consultant,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3222 — 1979

Enrolled

Sherrill, Thomas C, *Consulting Actuary,* 3286 Spring Meadow Court, Tucker GA 30084 404/939-7414 — 1968

Sherritt, George M, (F.S.A.), *Consulting Actuary,* 2969 Baseline Road, Boulder CO 80303 303/449-9382 — e 1965

Sherron, W Fred, (F.S.A.), *Vice President & Chief Actuary,* Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431 — e 1971

Sherry, Harold R, (F.S.A.), *Consulting Actuary,* 3648 Cold Spring Lane, Chamblee GA 30341 404/451-5363 — 1970

Shewan, Andrew F, (A.S.A.), *Vice President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7162 — e 1979

Shields, Monica, (A.S.A.), *Associate Actuary,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 — e 1976

Shigley, Klaus O, (F.S.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-6018 — e 1977

Shih, Jindih, (A.S.A.), *Assistant Actuary,* Fireman's Fund American Life, 1600 Los Gamos Drive, San Rafael CA 94911 415/492-7272 — 1980

Shima, Richard J, (A.S.A.), *Executive Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/277-6119 — 1970

Shinkwin, William, (F.S.A.), *Manager of Tax Planning,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — e 1971

Shippee, Larry W., (A.S.A.), *Vice President & Actuary,* The Beaven Companies, 55 East Jackson Blvd, Suite 1000, Chicago IL 60604 312/987-6659 — e 1980

Shlesinger, Samuel B, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2666 — 1979

Shlifer, Robert J, (A.S.A.), *Assistant V.P. & Assoc Actuary,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 — e 1979

Shockley, Marcom H, 3109 Carroll Dr, Waco TX 76708 — 1970

Shomaker, William J, (A.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6777 — 1979

Shoop, Edward Carl, (F.C.A.S.), *Vice President, Casualty Acty,* Royal Insurance Co of Canada, 10 Wellington Street, Toronto ON, Canada M5E1L5 416/366-7511 — 1980

Shope, R Wesley, (A.S.A.), *President,* Educators Mutual Life Ins Co, 2490 Lincoln Highway E, Lancaster PA 17604 717/397-2751 — e 1966

Shotwell, Stuart M, (F.S.A., A.C.A.), *Consulting Actuary,* 416 Conant Road, Weston MA 02193 617/893-5366 — e 1965

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Enrolled

Shrader, William R, (A.S.A.), *Assistant V.P., Grp Info Servs,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1960 — 1980

Shrum, Roy G, (F.C.A.S.), *Associate Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 — 1979

Shugars, Warren A, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6992 — 1980

Shugart, Edward R, (F.S.A.), *Vice President & Chief Actuary,* Integon Life Ins Corp, 420 N Spruce Street, Winston-Salem NC 27102 919/725-7261 — e 1976

Shulman, Richard A, *Executive V.P. & Sr. Actuary,* Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 — e 1976

Shultes, Lawrence K, (F.S.A.), *Vice President, Indiv Plan Adm,* Prudential Insurance Company, Box 388, Ft Washington PA 19034 215/784-3015 — 1977

Shumrak, H.Michael, (F.S.A.), *Vice President,* Penncorp Financial Inc, 3130 Wilshire Blvd, Santa Monica CA 90406 213/306-1558 — 1980

Shur, Walter, (F.S.A.), *Executive V.P. & Chief Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5057 — 1965

Shutley, Ronal, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420 — 1971

Sibigtroth, Alan W, (F.S.A.), *Vice President & Actuary,* Manhattan Life Insurance Co, West 57th Street, New York NY 10019 212/484-9300 — 1980

Sibigtroth, Joseph C, (F.S.A.), 90 South Road, Pt Washington NY 11050 516/883-5291 — e 1965

Siebels, Richard W, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2592 — e 1977

Sieben, Richard B, (F.S.A.), *Senior Vice President,* Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/661-4752 — 1965

Siegel, Conrad M, (F.S.A., F.C.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — e 1965

Siegel, Henry W, (F.S.A.), *Asst. Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234 — 1974

Siegel, Lewis A, *Partner,* Laiken Siegel & Company, 810 Broad Street, Newark NJ 07102 201/643-0880 — e 1976

Siegel, Walter W., (F.S.A.), *Vice President & Assoc Actuary,* National Health and Welfare Mutual Life Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1649 — e 1980

Siegeltuch, Norman, (F.C.A.), *Consultant,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0486 — e 1965

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	Enrolled
Siegfried, Charles A, (F.S.A.), 29 Hillcrest Rd, Madison NJ 07540	1965
Siegler, Ira I, (A.S.A., M.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Siemon, Scott Roger, (A.S.A.), *Actuarial Associate,* CUNA Mutual Ins Society, Box 391, Madison WI 53701 608/238-5851	1981
Sievert, Frederick J, (A.S.A.), *Life Actuary,* Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	1980
Sikic, Ante B, *Actuarial Specialist,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2413	e 1976
Silberstein, Benny, (A.C.A.S.), *Actuarial Consultant,* Marsh & McLennan Inc, 1221 Ave of the Americas, New York NY 10020 212/997-2000	1980
Silberstein, Morris J, Pensions & Forecasting Inc, 310 Madison Avenue, New York NY 10017 212/687-8177	e 1978
Silins, Edward S, (F.S.A.), *Manager,* Touche Ross & Company, One Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900	1978
Silkes, Lawrence, (F.S.A.), *Vice President & Actuary,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 516/482-9200	1973
Sillesky, J Darrison, (F.S.A.), 41 Perry Drive, Needham MA 02192 617/444-1208	e 1965
Silletto, C David, (F.S.A.), *President,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1965
Silva, G. Stephen, (A.S.A.), *Associate Actuary,* National Health and Welfare Mutual Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1650	1971
Silverman, Martin, (M.C.A.), *Consultant,* Holton Edelstein & Silverman, 900 Superior Building, Suite 900, Cleveland OH 44114 216/241-5840	c 1970
Silverman, Robert L, (F.S.A., F.C.A.), *President,* P S C C, 177 W State Street, Westport CT 06880 203/226-4238	e 1965
Silverman, Roslyn, (A.S.A.), *Associate Actuary,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0487	e 1981
Silverman, Susan L, (F.S.A.), *Assistant Group Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, PO Box 111, Boston MA 02117 617/421-2120	1980
Simester, T Thomas, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1971
Simmonds, Albert C, III, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9378	e 1971

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Enrolled

Simmons, Kent M, (F.S.A.), *Vice President/Life Actuary,* Hamburg International Reins Co, 3751 Maguire Blvd, Suite 151, Orlando FL 32803 305/896-6660 1973

Simmons, Maurice O, (F.S.A.), *Vice President,* Frank B Hall & Company Inc, Spear Street Tower, One Market Plaza #2100, San Francisco CA 94105 415/543-9360 e 1974

Simms, Clifford R, (F.C.A.), *Chairman of the Board.* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 e 1965

Simon, Leroy J, (F.C.A.S.), *Senior Vice President,* Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-8877 1965

Simonds, Bruce, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 1980

Simoneau, Paul W, (F.C.A.S.), *Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123 1965

Simonelli, Nicholas M, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6208 1978

Simonelli, Suzanne J, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000 1978

Simpson, William, (F.S.A.), 11919 Beltsville Drive, Beltsville MD 20705 e 1965

Sims, Ronald F, (A.S.A.), *Staff Actuary,* Blue Cross/Blue Shield of NC, Box 2291, Durham NC 27702 919/489-7431 1979

Singer, Carl J, (A.S.A.), 6049 N Morgan St, Alexandria VA 22312 703/354-2904 1966

Singer, Fred, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600 1979

Singer, Jack A, (A.S.A.), 61 Townsend Drive, Florham Park NJ 07932 1966

Singer, Paul E, (A.C.A.S.), *President,* Ill State Medical Ins Services, 55 East Monroe Street, Chicago IL 60603 312/782-1654 1966

Singer, Stephen G, (F.S.A., F.C.A.), *V.P., Director Actuarial Servs,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 e 1970

Sintov, Joseph D, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3508 e 1978

Sivin, Burton A, (F.S.A.), *President,* Consulting Actuaries Intl Inc, 666 Fifth Avenue, New York NY 10103 212/586-7500 e 1973

Skalinder, Gregg L, (A.S.A.), Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7525 e 1976

Skelding, Albert Z, (F.C.A.S.), 55 Lamplighter, Apt 5A, Massapequa NY 11758 1965

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Enrolled

Skelly, Dennis Allen, (A.S.A.), *Consultant,* A S Hansen Inc, 700 North Water Street, Suite 1020, Milwaukee WI 53202 414/276-3254 — e 1980

Skelton, Don R, (F.S.A.), *Vice President-Research & Dev.,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 — e 1965

Skevington, John A, (F.S.A.), *V.P. & Chief Actuary-Ind Prods,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46815 219/483-2748 — 1966

Skiff, Thomas A, (F.S.A.), *Senior Vice President,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7715 — 1975

Skillman, Thomas E, (F.S.A.), *Associate Actuary,* Kentucky Central Life Ins Co, Kincaid Towers, Lexington KY 40508 606/253-5356 — 1980

Skinner, Fred E, RR 4, Hoechester Rd, Springfield IL 62707 — 1966

Skinner, Jeffrey S, (A.S.A., F.C.A.), *Consulting Actuary,* 19338 Winged Foot Circle, Northridge CA 91326 213/368-2158 — e 1971

Skoczen, John E, *Manager Valuation Department,* Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900 — e 1976

Skoglund, David Micheal, *Consulting Actuary,* Professional Incorporated, 3626 North Hall, Suite 900, Dallas TX 75219 214/521-8440 — e 1980

Skokan, Donald A, (F.S.A.), *Assistant Actuary,* Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122 — 1979

Skolnik, Richard S, (A.C.A.S.), *Assistant Secretary,* Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3310 — 1979

Skovron, David A, (F.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1968

Skrodenis, Donald P, (A.C.A.S.), *Actuary-Reinsurance Operations,* ARMCO Insurance Group Ins, 11370 Reed Hartman Hwy, Cincinnati, OH 45241 513/745-8040 — 1980

Skurnick, David, (F.C.A.S.), *Senior Vice President,* Argonaut Insurance Company, 250 Middlefield, Menlo Park CA 94025 415/326-0900 — 1973

Slaby, Edward J, (F.S.A.), *Vice President & Actuary,* Penna National Mutual Casualty, 1900 Derry Street, Harrisburg PA 17105 717/234-4941 — 1979

Slate, Marvin L, Jr., (A.S.A.), 855 Westover Avenue, Winston-Salem NC 27104 919/748-9035 — e 1976

Slater, Michael R, (A.S.A.), *Second Vice President,* Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 — e 1976

Slater, Philip D, (F.S.A.), *Chief Actuary,* Woodward & Slater Inc, 225 Lorraine Avenue, Spring Lake NJ 07762 212/575-6663 — e 1965

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Enrolled

Slater, Robert E, (F.S.A.), 3221 S Ocean Blvd, Apt 903, Highland Bch FL 33431 1965

Slavin, Charles, (A.S.A., A.C.A.), *State Retirement Actuary,* Local Retirement Systems, 530 Carlton Building, Tallahassee FL 32301 904/488-2784 e 1967

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

Sloan, John L, *Group Actuary,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/292-4155 e 1967

Sloan, Thomas D, (F.S.A.), *Vice President,* Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100 e 1965

Sloan, W Keith, (F.C.A.), *Chief Life and Health Actuary,* Kentucky Department of Ins, Box 517, Frankfort KY 40602 502/564-3630 1970

Sloat, Frederick P, (F.S.A., F.C.A.), 127 Bender Avenue, Roselle Park NJ 07204 e 1965

Sluder, Larry R, (F.S.A.), *2nd Vice President,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/454-2673 1978

Slusarz, Anthony W, (F.S.A.), *Group Actuary,* Reliance Standard Life Ins Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4449 1978

Slutzky, Marc, (F.S.A.), *Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4929 1980

Small, Howard J, (A.S.A.), *Asst Vice President & Actuary,* Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 e 1981

Smalley, Paul, (A.S.A.), *Assistant Actuary,* Washington National Ins Co, 1630 Chicago Avenue, Evanston IL 60201 312/866-5895 1981

Smalley, Ted E, (F.S.A.), *Director Actuarial Projects,* Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1966

Smardon, Robert J, (F.S.A.), *Associate Actuary,* Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030 1979

Smart, Ian C, (A.S.A., M.C.A.), *Director,* Tillinghast Nelson & Warren, 48 Red Lion Street, London, England 405-7994 1979

Smick, Robert L, *Actuary,* Smick & Co Inc, 300 East 46th Street, New York NY 10017 212/490-3137 e 1976

Smith, Alexander J C, (A.S.A., F.C.A.), *President,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8710 e 1971

Smith, Barry V, (F.S.A.), *Senior Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4634 1965

Smith, Bradley M, (F.S.A.), *Assistant Actuary,* J C Penney Life Ins Co, 2020 Live Oak Street, Dallas TX 75221 214/655-7129 1980

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Smith, Charles B, (F.S.A.), Bankers Life Company, 711 High Street, Des Moines IA 50321 515/247-5111 e 1979

Smith, Christopher G, (F.S.A.), *Vice President & Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 e 1965

Smith, Clyde, Jr, (F.S.A.), *Assistant Actuary,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1300 e 1978

Smith, Courtland C, (F.S.A.), *Sr. Vice President & Actuary,* Cologne Life Reinsurance Co, Box 300, 1200 Bedford Street, Stamford CT 06904 203/356-4908 1965

Smith, David V, (A.S.A.), *Associate Actuary,* American Health & Life Ins Co, 300 St Paul Place, BSP17D, Baltimore MD 21202 301/332-3743 1979

Smith, Dean L, 2037 Sims Ave, Topeka KS 66604 1965

Smith, Edward I, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6950 1976

Smith, Edward M, (F.C.A.S.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 1965

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.), *Vice President & Corp. Actuary,* North American Life Assur Co, 105 Adelaide Street, West, Toronto ON, Canada M5H1R1 416/362-6011 1968

Smith, Frances A., (A.C.A.S.), *Assistant V.P. & Assoc Actuary,* Crum & Forster Ins Co, 299 Madison Avenue, Box 2252, Morristown NJ 07960 201/455-0707 1979

Smith, Francis M, (F.S.A.), Ramapo Lane, West, Long Bell Island NJ 1965

Smith, Fraser M, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, 99 Bank St, Ottawa ON, Canada K1P5A3 613/231-2874 1968

Smith, Frederic J, (A.S.A.), Meidinger Incorporated, 239 Hanna Building, Cleveland OH 44115 216/781-7634 e 1976

Smith, Gerard N, (F.S.A.), *Group Life Actuary,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04112 207/780-2207 1979

Smith, Harold W, R R 4 Box 280, Frankfort IN 46041 317/325-2581 1966

Smith, Henry W, *Senior Actuarial Analyst,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0340 e 1976

Smith, J Brookes, Jr, *Actuary,* Maryland State Dept of Ins, 231 East Baltimore Street, Baltimore MD 21202 301/383-5665 1970

Smith, J Henry, (F.S.A.), *Former Chairman of Board,* Equitable Life Assurance, 1285 Ave of Americas, New York NY 10019 1965

Smith, James B, Jr, (F.S.A.), *Vice President & Chief Actuary,* Guardsman Life Ins Co, 1025 Ashworth Road, W Des Moines IA 50265 515/223-3009 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Smith, James P, (F.S.A.), *Executive Vice President,* Northwestern National Reinsurance Company, 20 South Washington Ave, Minneapolis MN 55440 612/372-5303 — 1965

Smith, James R, (F.S.A.), *Vice President & Actuary,* Western States Life Ins Co, 700 South 7th Street, Fargo ND 58102 701/237-5700 — 1979

Smith, John E, (F.S.A.), *Assistant Group Actuary,* General American Life Ins Co, 701 Market Street, St Louis MO 63101 314/444-0724 — e 1965

Smith, John Richard, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1980

Smith, Kenneth R, (F.S.A., F.C.A.), *Principal,* Towers Perrin Forster & Crosby, 200 Renaissance Center, Detroit MI 48243 313/567-6616 — e 1970

Smith, Kenneth W, (A.S.A.), ICI Americas Inc, Route 202 and Murphy Road, Wilmington DE 19897 302/575-8009 — e 1979

Smith, Kevin Michael, (A.S.A.), *Actuarial Associate,* Transamerica Life & Annuity Co, Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2272 — 1980

Smith, Larry Clifford, (A.S.A.), *Asst Vice President & Actuary,* Standard Life Insurance Co, Box 1729, Jackson MS 39205 601/948-5300 — 1980

Smith, Larry R, *Vice President & Actuary,* Rael & Letson, 1200 Bayhill Drive, San Bruno CA 94066 415/871-7701 — e 1976

Smith, Laurence K, (A.S.A.), Rd #4, Box 171A, Tippecanoe Trail, Elkhorn WI 53121 — 1966

Smith, Lee M, (F.C.A.S.), *Consulting Actuary,* 1917 Pine Crest Drive, East Lansing MI 48823 517/332-0265 — 1973

Smith, Matthew J, (A.S.A.), *Assistant Actuary,* Continental American Life Ins, 1100 Kins Street, Wilmington DE 19899 302/421-5837 — 1981

Smith, Michael L, (F.S.A.), *Vice President & Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1457 — 1974

Smith, Morton, Jr, (F.S.A.), *Second V.P. & Pension Actuary,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 — e 1966

Smith, Peter L, Jr, (A.S.A.), *Associate Actuary,* League Life Ins Co, 15600 Providence Avenue, Southfield MI 48075 313/557-3210 — 1980

Smith, Raymond L, 4041 12th St, Des Moines IA 50313 — 1966

Smith, Richard F, (F.S.A.), *Consulting Actuary,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 — e 1971

Smith, Robert H, (F.S.A., F.C.A.), *Executive Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — e 1965

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Enrolled

Smith, Roger W, (F.S.A.), *Vice President,* Polysystems Incorporated, 55 East Jackson Street, Chicago IL 60604 312/663-5670 — 1980

Smith, Ronald J W, (F.S.A., F.C.A.), *President,* Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346 — e 1965

Smith, Russell H, Jr, (F.S.A., A.C.A.), *Vice President & Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — e 1965

Smith, Sherwood Z, (F.S.A.), *Second Vice President,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1800 — 1973

Smith, Stephen L, (F.S.A.), *Vice President,* Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2606 — 1969

Smith, Steven A, (F.S.A.), *Senior Vice President/Actuary,* First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911 — 1974

Smith, Susan M, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, 233 S Wacker Dr, Suite 8414, Chicago IL 60606 312/876-0909 — e 1976

Smith, T Donald, (A.S.A.), *Vice President-Reinsurance,* E F Hutton Life Ins Co, 11011 N Torrey Pines Road, Box 2700, La Jolla CA 92038 714/455-8233 — 1971

Smith, Talbot T, (A.S.A.), *Consultant,* Coopers & Lybrand, 1520 Fairgreen, Fullerton CA 92633 213/481-1000 — e 1979

Smith, Vernon J, (A.S.A.), *Sr.Vice President/Corp Actuary,* Western States Life Ins Co, Box 2907, Fargo ND 58102 701/237-5700 — 1966

Smith, Victor L, (A.S.A.), *Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1970

Smith, Vine H, *Principal,* Olanie Hurst & Hemrich, 3250 Wilshire Suite 1700, Los Angeles CA 90010 213/480-4800 — e 1977

Smith, William Daniel, (F.S.A.), *Vice President & Controller,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/472-5000 — 1965

Smith, William David, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 44 Montgomery Street, Room 200, San Francisco CA 94104 415/362-1407 — e 1965

Smith, William L, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2700 Diamond Shamrock, Tower, Dallas TX 75201 214/745-1600 — e 1977

Smrekar, Jerry, *Vice President,* Pension Consultants Inc., 523 Marquette, Suite 803 (Thorpe Bldg.), Minneapolis MN 55402 612/371-7885 — e 1980

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

Snead, Patrick K., *Consulting Actuary,* The Wyatt Co, Wellesley Office Park, 20 William Street, Wellesley Hls MA 02181 617/237-3900 — e 1979

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	Enrolled
Sneed, Donald W, (F.S.A.), *Vice President & Actuary,* State Reserve Life Insurance, 115 West 7th Street, Fort Worth TX 76101 817/335-9575	1967
Snell, William M, (F.S.A.), *Managing Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Snyder, John B, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	1976
Snyder, Marvin, *Pension Actuary,* 7 Merion Road, Merion Sta PA 19066 215/667-2955	e 1976
Sobel, Harvey, (F.S.A.), *Associate Actuary,* Mutual Life Ins Co of New York, Broadway at 55th Street, New York NY 10019 212/708-2887	1979
Sobel, Mark J, (F.C.A.S.), *Actuary,* Independent Actuarial Services, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445	1980
Soderquist, G David, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 1600 Fishinger Rd, Columbus OH 43221 614/451-5991	1967
Soderstrom, Glenn W, (A.S.A., M.C.A.), *Associate Actuary,* Meidinger Incorporated, 20 N Wacker Drive, Suite 1800, Chicago IL 60602 312/332-5397	e 1979
Sohn, William J, (F.S.A.), *Actuary,* The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460	e 1973
Solenberger, Carl W, (F.S.A.), 1935 S Park Ave, Springfield IL 62704 217/546-3883	1965
Solomon, Norman, (F.S.A.), *Acting Chief Actuary,* US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4915	1979
Solomon, Richard H, (F.S.A.), *Vice President/Consult Actuary,* Alexander & Alexander Inc, 3550 Wilshire Blvd, Los Angeles CA 90010 213/385-5211	e 1969
Solomon, Roger R, (A.S.A.), *Associate Actuary,* Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1979
Solomon, Ronald L, *Supervisor,* William M Mercer Inc, 300 N Charles St, Baltimore MD 21201 301/685-6688	e 1977
Solomonian, Laura A, (F.S.A.), *Assistant Actuary,* Manufacturers Life Ins Co, 200 Bloor St E, Toronto ON, Canada M4W1E5 416/928-4485	1981
Sommer, Steven D, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1977
Sondergaard, John E, *2nd Vice President & Actuary,* American General Life Ins Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Sondergeld, Donald R, (F.S.A., A.C.A.), *Sr Vice President & Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4532 — e 1965

Sonheim, Jeffrey, (A.S.A.), *Assistant Actuary,* Kemper Group, Kemper Ins Building, Long Grove IL 60049 312/540-3034 — 1981

Sonkin, Ronald Brian, (A.S.A., M.C.A.), *Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1980

Sonnanstine, Alan E, (A.S.A.), *Actuary,* Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346 — 1979

Sonnanstine, J. Kathryn, *Actuary,* Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346 — e 1976

Sonnenschein, Gerald B, (A.C.A.), Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 — e 1976

Sonnleitner, William, (A.S.A.), *Health Actuary,* Life Investors Insurance Co, 4333 Edgewood Road NE, Box 1447, Cedar Rapids IA 52499 319/398-8667 — 1979

Sorbo, Allen J, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2850 Metro Drive, Minneapolis MN 55420 612/854-1155 — 1980

Sorensen, Stuart L, (F.S.A.), *Vice President & Chief Actuary,* Security American Financial, 1200 2nd Avenue South, Minneapolis MN 55403 612/333-1295 — 1975

Sorensen, Thomas B, (F.S.A.), *President,* Sorensen & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018 — e 1966

Sormani, Charles R, (F.S.A.), *Vice President & Actuary,* Union Labor Life Ins Co, 850 Third Avenue, New York NY 10022 212/752-5200 — e 1971

Soronow, Frederick T, (F.S.A.), *Consulting Actuary,* Reed Stenhouse Associates Ltd, Box 10028 Pacific Center, Toronto Dominion Bk Tower, Vancouver BC, Canada V7Y1B4 416/868-5700 — e 1977

Soucy, Robert L, *Manager, Technical Services,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0475 — e 1976

Sourdiff, Jerald E, (F.S.A.), *Assistant V.P. & Asst Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7025 — 1976

Southall, Charles R, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 5000 1st Interntl Bldg, Dallas TX 75270 214/741-5000 — e 1979

Southcote-Want, Colin E, (A.S.A.), *Actuarial Assistant,* SAFECO Life Ins Co, SAFECO Plaza, Seattle WA 98185 206/545-5394 — 1980

Southern, Charles W, (F.S.A.), 2817 Patricia Drive, Des Moines IA 50322 — 1965

Southwell, Donald, (F.S.A.), *Vice President & Asst Actuary,* Prudential Insurance Company, 15 Prudential Plaza, Newark NJ 07101 201/877-3815 — 1978

Southworth, J Russell, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, One Newton Excutive Park, Newton MA 02162 617/964-2205 — e 1972

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Enrolled

Spade, Kent A., (A.S.A.), *Actuarial Associate,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1980

Spafford, Dan R, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6699 1977

Spano, Anthony T, (F.S.A.), *Actuary,* American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4174 e 1965

Spare, William A, (F.S.A.), *Sr. Vice President & Actuary,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 1965

Spaulding, Asa T, 1608 Lincoln Street, Durham NC 27701 1965

Spear, Roy W, 2003 Fairway Circle, NE, Atlanta GA 30319 404/325-3455 e 1980

Spedden, W Calvin, (F.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 2001 Bryan Tower, Suite 1500, Dallas TX 75201 214/747-8911 e 1979

Spellman, James W, (F.S.A.), *Vice President,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2869 1965

Spellman, Peter J, (F.S.A.), *President,* The Citadel Assurance, Box 31488, Charlotte NC 28231 704/374-0211 1965

Spencer, William C., *President,* Spencer Organization Inc, 366 Kinderkamack Road, Westwood NJ 07675 201/967-1090 e 1981

Spies, Robert L, (F.S.A.), *2nd Vice President/Ind Actuary,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4351 e 1975

Spigal, Jerauld G, (A.S.A.), *Manager,* Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700 e 1976

Spigal, Judith, (A.S.A.), *Actuarial Consultant,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5744 e 1980

Spilker, Mark E, (A.S.A.), *Assistant Actuary,* Anchor National Life Ins Co, Anchor National Life Pl, Camelback at 22nd Street, Phoenix AZ 85016 602/954-4848 1980

Spindler, Stephen J, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6013 1979

Spitz, Ronald O., (A.S.A.), *Associate Actuary,* Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/565-6079 e 1980

Spitzer, C Robert, (F.C.A.S.), *Asst Vice President & Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02368 617/725-6726 1973

Spitznass, Richard B, *Dir, Compensation & Benefits,* Weyerhaeuser Company, Tacoma WA 98477 206/924-2148 e 1976

Spock, Stephen C, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-3717 1980

Spock, William T, (F.S.A.), *Executive Vice President,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1966

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Enrolled

Spoelstra, Herbert B, *Director of Actuarial Services,* United Farm Bureau Family Life, 130 E Washington Street, Indianapolis IN 46204 317/263-7466 1966

Spoolstra, Peter C, (F.C.A.), *President,* Peter C Spoolstra & Assoc Inc, 1829 N Meridian Street, Indianapolis IN 46202 317/925-9001 e 1966

Spooner, Forest Allen, (F.S.A., A.C.A.S.), *Vice President,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-3300 e 1971

Springer, Linda, (A.S.A.), *Actuarial Assistant,* Penn Mutual Life Ins Co, 806 Avondale Ave., Haddonfield NJ 08033 215/629-0600 1981

Squires, Sanford R., (F.C.A.S.), *VP & Actuary,* Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6710 1977

Staats, Dean R, (F.S.A.), *Sr.Vice President - Plng & Adm,* North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8363 1965

Stabert, Bernhardt K, (F.C.A.), *Director,* NRG America Life Reassurance, 312 Hathaway Lane, Wynnewood PA 19096 215/649-0140 1965

Stabin, Harvey, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000 1965

Stackhouse, B L, (F.S.A.), *Group Sales Vice President,* Crown Life Insurance Company, 120 Bloor Street East, Toronto ON, Canada M4W1B8 416/928-4589 1968

Staehlin, Martin, (F.S.A.), *Assistant Vice President,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7254 1979

Stafford, Charles B, (A.S.A., F.C.A.S.), *Actuarial Pension Officer,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 e 1966

Stagg, Ronald G, (F.S.A.), 7011 Balmoral Dr, Fort Wayne IN 46804 1965

Stahl, Joseph J, II, (F.S.A., F.C.A.), *Senior VP & Director,* Alexander & Alexander Inc, 1211 Ave of the Americas, New York NY 10036 212/840-8500 e 1965

Staley, Harlow B, (F.S.A., A.C.A.S.), *Associate Actuary,* Bankers Life & Casualty Co, 4444 W Lawrence Avenue, Chicago IL 60630 312/777-7000 1965

Stallworth, Mildred J, *Actuarial Consultant,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4020 e 1976

Stamant, Jeanne M, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 1978

Stanar, Thomas J, (F.S.A.), *Sr Vice President/General Mgr,* Watkins Ross Baines & Lamps, 505 Waters Building, Grand Rapids MI 49503 616/456-9696 e 1977

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Enrolled

Stanard, James N, (F.C.A.S.), *Vice President & Asst Actuary,* Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-6391 — 1977

Stancik, Edwin E, (A.S.A.), *Consulting Actuary,* William M Mercer Inc, 10101 Linn Station Road, Louisville KY 40223 502/423-0330 — e 1967

Stankus, Leo M, (F.C.A.S.), *Commercial Pricing Director,* Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5220 — 1965

Stanley, Dennis L, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6083 — 1979

Stanley, J Perham, (A.S.A., F.C.A.), *President,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — e 1965

Stanley, Neal N, (F.S.A.), *Consulting Actuary,* H.Raymond Strong & Co, 5440 Harvest Hill Rd., Dallas TX 75230 214/386-9893 — e 1967

Stanley, Randall L, (F.S.A.), *Vice President,* Alexander & Alexander Inc, Two Piedmont Center, 3565 Piedmont Rd NE, Atlanta GA 30363 404/261-3400 — e 1977

Stanley, Samuel S., (A.S.A.), *Associate Actuary,* The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485 — 1980

Stanley, Stephen A, (F.S.A.), *2nd VP & Associate Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2450 — 1975

Stanton, Gary Arney, (A.S.A.), *Edp Project Leader,* Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000 — 1980

Stanton, Ming H, (F.S.A.), *Vice President,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 — 1971

Stark, Glen Edward, (A.S.A.), *Associate Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1980

Starovasnik, Don, *Actuary,* Washington Insurance Dept, 306 First & Eagle Bld, 3005 First Avenue, Seattle WA 90121 206/464-7473 — e 1970

Starr, Jeremy, (A.S.A.), *Senior Actuarial Assistant,* North American Reassurance Co, 100 East 45th Street, New York NY 10017 212/907-8435 — 1979

Starr, Susan H, *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1976

Stashin, Philip D, *Consulting Actuary,* Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 — e 1977

Statius, Anastase E, (A.S.A., F.C.A.), 1450 Palisade Avenue #6B, Fort Lee NJ 07024 201/947-6031 — e 1965

Staub, E Brian, (A.S.A.), *President,* Staub & Associates Inc, 614 3rd Street, Suite 104B, White Bear Lk MN 55110 612/426-9144 — e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Stauffer, Franklin C, (A.C.A.), *Chairman of the Board,* Protected Home Mutual Life Ins, 30 East State Street, Sharon PA 16146 412/981-1520 — 1965

Stavsky, Louis E, (F.S.A.), *Associate Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3575 — 1981

Stearns, John B, (F.S.A.), 80 Green Village Rd, Madison NJ 07940 — 1965

Stearns, John H, Jr, (A.S.A.), *Second Vice President,* Travelers Insurance Company, One Tower Square, GR Experience Rating 5MS, Hartford CT 06115 203/277-3557 — 1971

Stearns, John L, (F.S.A.), 25 Columbine Rd, Weston MA 02193 — 1965

Stedman, John A, (F.S.A., F.C.A.), *2nd Vice President & Actuary,* American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 — 1966

Steele, Ernest C, *President,* Occidental Life Ins Co of NC, 1001 Wade Avenue, Box 10234, Raleigh NC 27605 919/834-0751 — 1966

Steeneck, Lee R, (F.C.A.S.), *Assistant Vice President,* General Reinsurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4281 — 1978

Steeples, Larry A, (F.S.A.), *Consulting Actuary,* West 315, 7605 Lakecrest, Mukwonago WI 53149 414/363-4507 — e 1973

Steer, Grant David, (F.C.A.S.), *Associate Actuary,* Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2819 — 1980

Steeves, Spurgeon S, *President,* Pension Development Co Inc, 655 Boylston Street, Boston MA 02116 617/536-6646 — e 1976

Stefanson, Douglas John, (A.S.A.), *Group Pension Product Actuary,* Great-West Life Assurance Co, Great-West Plaza, 1675 Broadway Street, Denver CO 80202 303/892-3332 — 1981

Steffen, Karen, (F.S.A., M.C.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 — e 1976

Steffen, Walter W, (F.S.A.), *Senior Vice President,* Meridian Life Insurance Co, 2955 N Meridian Street, Indianapolis IN 46207 317/927-8275 — 1965

Steimla, Joseph H, (F.S.A.), *Consulting Actuary,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9812 — 1979

Stein, Jerome M, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6900 — 1965

Stein, Joan B, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water St, New York NY 10038 212/487-5364 — 1966

Stein, Mel, (F.S.A.), *President,* Forecast Consultants Inc, 4546 Beltway Drive, West, Dallas TX 75240 214/233-1192 — e 1965

Stein, Robert W, (F.S.A.), *Partner,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 — 1977

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Enrolled

Steinberg, Edwin J, (A.S.A.), E J Steinberg Associates, 4601 Ponce de Leon Blvd, Miami FL 33133 305/661-1016 e 1966

Steiner, Elliott Mark, (F.S.A.), *Assistant Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-3955 1979

Steiner, Kenneth A, (F.S.A.), *Consulting Actuary,* The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 e 1979

Steiner, Robert C, (F.S.A., F.C.A.), *Consulting Actuary,* Furlin and Steiner Assoc Inc, 26 Park Street, Montclair NJ 07042 201/783-3666 e 1968

Steiner, William K, (F.S.A., F.C.A.), *Vice President,* The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1965

Steinforth, Alex W, Jr, (F.S.A., F.C.A.), *Vice President & Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60601 312/648-6000 e 1965

Steinhauser, John, (F.S.A.), *Manager,* Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0878 e 1978

Steinig, Stephen N, (F.S.A.), *Vice President & Actuary,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7317 1971

Stellmacher, Jon M, (A.S.A.), *Actuarial Assistant,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1981

Stemmermann, Theodore A, (F.S.A.), 103 Via Amalfi, NW Smyrna Bch FL 32069 1965

Stempel, Martin, (F.S.A.), *Vice President & Actuary,* Dan McGinn & Associates Inc, 2564 W Woodland Drive, Anaheim CA 92801 714/826-0640 e 1967

Stennes, George V, (F.S.A., F.C.A.), 7070 Midoaks Avenue North, Stillwater MN 55082 612/439-4780 e 1965

Stenson, Richard M, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4223 e 1965

Stephan, Ruth W, (A.S.A.), *Manager Financial Reporting,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7724 1980

Stephan, William J, (F.C.A.), *Consulting Actuary,* Compensation & Capital Inc, 850 Third Avenue, New York NY 10022 212/980-4900 e 1966

Stephens, John F, *Chairman of Board & CEO,* Texas Employers Ins Assn, Box 2759, Dallas TX 75221 214/653-8322 1969

Stephens, John R D, (F.S.A.), *Actuary,* Hunt Dupree Rhine & Associates, Box 8309, Greenville SC 29604 803/242-4951 1979

Stephenson, Elton A, (F.C.A.S.), *Asst. Vice President & Actuary,* Allstate Insurance Company, Allstate Plaza D-1, Northbrook IL 60062 312/291-5655 1974

Stephenson, J Herman, *Vice President & Comptroller,* United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2014 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Stephenson, John W, 1400 Rabb Road, Austin TX 78704 1970

Sterchi, Robert P, *Vice President Employee Benefits,* First New Mexico Bankshare Co, Box 1344, Albuquerque NM 87103 505/765-2722 e 1976

Stergiou, Emanuel James, (F.C.A.S.), *Vice President-Casualty,* Woodward & Fondiller Inc, 130 E 59th St, New York NY 10022 212/755-7550 1977

Stern, Howard D, (F.S.A.), *Director Vice President,* Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200 1976

Stern, Larry N, (A.S.A.), *Associate Actuary,* Durham Life Ins Co, 2610 Wycliff Road, Raleigh NC 27607 919/782-6110 1980

Stern, Philipp K, (A.C.A.S.), *Consulting Actuary,* 9 Dunbar Road, Newark DE 19711 302/368-2460 1966

Steven, David E, (F.S.A.), *Director, Individual Products,* Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-9454 e 1976

Stevens, John J, (A.S.A.), *Consulting Actuary,* John Stevens Assoc., Inc, 550 West Dekalb Pike, King of Prussia PA 19406 215/265-2530 1966

Stevens, W Tris, (F.S.A.), *V.P. & Senior Trust Officer,* American National Bank & Trust, Box 1638, Chattanooga TN 37401 615/757-3227 e 1965

Stevens, Waldo A, (A.C.A.S.), *Senior Vice President,* Blue Cross/Blue Shield of IL, 676 St Clair Street, Chicago IL 60611 312/440-6073 1966

Stevens, William Richard, (A.S.A.), *Actuarial Trainee,* Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1980

Stevenson, Jeffrey G, (A.S.A.), *Associate Actuary-Life,* Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551 1980

Stevenson, Raymond H, (M.C.A.), *Director Emp Ins and Pensions,* International Harvester Co, 401 North Michigan Avenue, Chicago IL 60611 312/836-3220 e 1967

Stewart, Charles W, (F.C.A.S.), *Vice President & Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3350 1972

Stewart, Daniel G, (F.S.A.), *Administrator,* J S P Agency Inc, 225 Broadway, Room 1607, New York NY 10007 212/344-1410 e 1965

Stewart, Gathings, (F.S.A.), 6707 Sky Blue Dr, Fort Wayne IN 46804 1965

Stewart, James G, (F.S.A.), *Vice President,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7191 1971

Stewart, Joy L, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7602 1979

Enrolled

Stewart, O Conrad, (F.S.A.), *Vice President & Actuary,* Occidental Life Ins Co of NC, Box 10234, Raleigh NC 27605 919/834-0751 1966

Stewart, W Murdoch, (F.S.A.), 205 Lorene Street, Nixa MO 65714 1965

Stiasny, Gabor, (A.S.A.), *Associate Actuary,* Jackson National Life Ins Co, 5929 Executive Drive, Lansing MI 48910 517/394-3400 1980

Stiefel, John D, III, (F.S.A.), *Asst Vice President, Group Div,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-8266 e 1975

Stieren, Valeska U, 28 S Waiola Ave Apt 1A, La Grange IL 60525 1966

Stigliano, Neil, (F.S.A.), *Enrolled Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6945 e 1978

Stiles, Hubert M, (F.S.A.), *Vice President & Actuary,* Southern Life & Health Ins Co, 2101 Highland Avenue, Birmingham AL 35201 205/933-1160 e 1965

Stinchcomb, James A, (F.S.A., M.C.A.), *Actuary,* The Wyatt Co, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-1616 e 1979

Stipelman, Charles, *Vice President,* American Life Ins Co of NY, 810 Seventh Avenue, New York NY 10019 212/581-1200 e 1976

Stirling, David F., (A.S.A.), *Actuary,* Johnson & Higgins, Three Girard Plaza, Philadelphia PA 19102 215/569-1600 e 1980

Stobie, David W, *Senior Consulting Analyst,* ISA Communications Servs Inc, 1815 Century Blvd, Atlanta GA 30345 404/320-1033 1967

Stockfleth, Ronald D, (F.S.A.), *Assistant Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1981

Stoiber, Thomas J, (F.S.A.), *Asst Vice President & Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53024 414/271-3011 1980

Stokes, Frank, (F.S.A.), *Senior Actuary,* American Benefit Corporation, 401-11th Street, Huntington WV 25701 304/525-0331 e 1980

Stokes, Robert J, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2953 1980

Stone, David G, (F.S.A.), 1708 Colonial Shores Dr., Hixson TN 37343 615/842-7147 e 1965

Stone, David L, (A.S.A.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60614 312/822-5000 1979

Stone, Frank P, (A.S.A.), Actuarial Consultants Inc, 526 Glenbrook Centre West, 1140 NW 63rd Street, Oklahoma City OK 73116 405/842-5055 1980

Stone, Ronald J, (A.S.A.), *Principal,* Capsco, 29 North Wacker Drive, Chicago IL 60606 312/641-1294 1970

Stonecipher, David A, (F.S.A.), *Sr Vice President & Actuary,* Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1660 e 1970

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	Enrolled
Stoner, Deborah, (A.S.A.), *Actuarial Consultant,* William M Mercer Inc, Box 7440, Three Embarcadero Center, San Francisco CA 94120 415/393-5225	1981
Stonewall, Alan J, *Actuary,* Stonewall Pension Service Inc, 3015 SW First Avenue, Suite 220, Portland OR 97201 503/227-1393	e 1976
Storms, Peter F, *Director, Accounting Standards,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5888	1970
Stouffer, Linda M, (A.S.A.), *Assistant Actuary,* E F Hutton Life Ins Co, Box 2700, La Jolla CA 92038 714/452-9060	1980
Stout, Alberta, (F.C.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1968
Stover, J Karl, (A.S.A.), 5504 E Galbraith Road, Apt 39, Cincinnati OH 45236 513/825-1880	1966
Straate, Lee H, (F.S.A.), *Asst. Pension Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-9689	1980
Straffin, Donald C., (A.S.A.), *Second V.P.& Associate Actuary,* Chubb Life Ins Co of America, 8 Sylvan Way, Parsippany NJ 07054 201/455-1400	e 1975
Strasburg, Daniel H, (F.S.A.), *Associate Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53201 312/341-4316	1979
Strassberg, Leslie, (F.S.A.), *Associate Benefits Consultant,* A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-8567	1980
Stratton, Andrew C, (F.S.A.), *Consulting Actuary,* Johnson & Higgins, Seventeenth Floor, Trust Co of Ga Bldg, Atlanta GA 30303 404/658-1330	1978
Streatfeild, G. Philip, (A.S.A.), *Director,* Pennsylvania Life Ins Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/828-1665	1966
Streck, James, (F.S.A.), *Vice President & Actuary,* American Mutual Life Ins Co, 1200 Liberty Building, Des Moines IA 50307 515/280-1331	1973
Street, Christopher C, (A.S.A.), *Manager Group Pensions,* Prudential Insurance Company, Prudential Plaza, Florham Park NJ 07101 201/966-3090	e 1971
Street, John L, Sigma Sciences Inc, Box 80694, Atlanta GA 30341 404/455-4780	1971
Streff, James P, (F.C.A.S.), *Assistant Vice President,* Sentry Insurance Group, 1800 North Point Dt, Stevens Point WI 54481	1978
Strenk, Richard E, *Vice President & Cnslt Actuary,* Pension & Group Consultants, 6 East Fourth Street, Cincinnati OH 45202 513/621-6631	e 1976
Stricker, Irwin J, (F.S.A.), *Vice President & Group Actuary,* Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8670	1966

Enrolled

Strickert, Roland R, (F.S.A.), *Vice President & Comptroller,* NLT Corporation, National Life Center, Nashville TN 37250 615/749-1956 1965

Strock, Ellsworth E, (F.S.A.), 8 W Paseo Redondo, Tucson AZ 85705 1965

Stroh, Ethan, (F.S.A., F.C.A.), *Regional Vice President,* Herget & Company Inc, 1206 Chamber of Commerce Building, Pittsburgh PA 15219 412/263-6767 e 1967

Strom, C Nelson, (F.S.A.), *Asst Controller,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60015 312/291-5054 e 1972

Strom, Christian L, (A.S.A.), Splash Pine Villa #8, Delray Dunes, Boynton Beach FL 33436 305/734-1160 1966

Strom, David, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-2893 e 1979

Strommen, Stephen J, (F.S.A.), *Assistant Actuary,* CUNA Mutual Ins Society, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/238-5851 1981

Strong, Gregory S, (F.S.A.), *Senior Vice President/Actuary,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4350 1974

Strong, H Raymond, (F.C.A.) **[Past President],** *Consulting Actuary,* H Raymond Strong & Co, 5440 Harvest Hill Road, Suite 236, Dallas TX 75230 214/386-9893 1965

Strong, Paul J, (F.S.A.), *Associate Actuary,* Shenandoah Life Ins Co, 2301 Brambleton Avenue SW, Roanoke VA 24029 703/345-6711 1979

Stroud, Richard A., (A.C.A.S.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1979

Struble, Danny L., (A.S.A.), *Managing Principal,* A S Hansen Inc, One William Center, Suite 1740, Tulsa OK 74172 918/587-0181 e 1976

Struble, William I, (F.S.A.), 2908 Lombardy Road, Pasadena CA 91107 e 1965

Strudell, Fred D, (A.C.A.), *Sr. Vice President & Treasurer,* The Reliable Life Ins Co, 231 W Lockwood Avenue, St. Louis MO 63119 314/968-4900 1966

Strug, Emil J, (F.C.A.S.), *Asst. Vice President & Actuary,* Blue Cross/Blue Shield of MA, 100 Summer Street, Boston MA 02106 617/956-3314 1966

Strum, Eugene R, (F.S.A.), *Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1975

Strunk, Carl J, (A.S.A.), *Second V.P.& Associate Actuary,* First Systems Corporation, 5200 Metcalf Street, Overland Park KS 66201 913/676-5153 1969

Studley, Bennett D, 270 Seaman Ave, New York NY 10034 1967

Stuenkel, Wayne E, (F.S.A.), *Second V.P.& Associate Actuary,* Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 1979

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Enrolled

Stulce, L Jefferson, (F.S.A.), *President/CEO,* Chubb Life Ins Co of America, 8 Sylvan Way, Parsippany NJ 07054 201/455-1400 — e 1965

Sturgis, Robert W, (F.C.A.S.), *Vice President,* Tillinghast Nelson & Warren, 730 Hopmeadow Street, Hartford CT 06070 203/651-3761 — 1970

Sturtevant, Hubert B, 505 Wimbledon Road N.E, Atlanta GA 30334 — 1970

Suchoff, Stuart B, (A.C.A.S.), *Director, Technical Services,* American Assn of Ins Services, 221 N LaSalle Street, Chicago IL 60601 — 1981

Suggs, Warren P., (A.S.A.), *Asst. Vice President & Actuary,* Improved Funding Techniques, 211 Brodway, Lynbrook NY 11563 212/895-2430 — e 1979

Suiter, G Edward, II, (F.S.A.), *Senior V.P. & Chief Actuary,* J C Penney Insurance Co, 2020 Live Oak, Dallas TX 75221 214/655-7222 — 1971

Sulek, Paul J, (F.S.A.), *Vice President & Actuary,* Investors Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-4441 — 1979

Sulger, Jack F, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-4034 — 1977

Sulger, Laurie E, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3733 — 1979

Sullenberger, Mary Marg, (A.S.A.), *Assistant Actuary,* Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5508 — 1980

Sullivan, C Jerome, (A.S.A., F.C.A.), *Asst Vice President & Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6227 — e 1965

Sullivan, Denis J, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 W Dodge Rd, Omaha NE 68114 402/393-9400 — e 1970

Sullivan, Eugene J, Jr, (F.S.A.), The Wyatt Co, 1111 Suburban Station Bld, Philadelphia PA 19103 215/569-4393 — e 1971

Sullivan, Joseph F, (A.S.A.), *Senior Project Manager,* IBM, 1 Metropolitan Plaza, PO 7620, San Francisco CA 94903 415/545-2114 — 1966

Sullivan, William J, (F.S.A.), *President,* The State Life Insurance Co, 141 E Washington Street, Indianapolis IN 46206 317/632-3551 — 1965

Sumner, Dale R, *Vice President - Office Adm,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 — 1970

Sumner, Gail L, *Assistant Vice President,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0340 — e 1976

Sunderland, David E, (F.S.A., A.C.A.), *Associate Group Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, T-26, Boston MA 02117 617/421-6326 — e 1971

Sung, Kihong, (F.S.A.), *Vice President,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2355 — e 1972

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Enrolled

Sunila, Thomas D, *Benefit Cost Advisor,* Mobil Oil Corporation, 150 East 42nd Street, Room 837, New York NY 10017 212/883-4001 — e 1976

Super, Robert A, (F.S.A.), 5525 South Woodlawn Ave, Chicago IL 60637 312/288-2393 — e 1981

Surrago, James, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905 — 1981

Sussman, Alexander, (F.S.A., M.C.A.), *Vice President & Actuary,* Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — e 1970

Sustman, Scott C., (A.S.A.), *Manager,* Peat Marwick Mitchell & Co, 4300 One Shell Plaza, Houston TX 77002 — e 1980

Sutcliffe, Jon D, (F.S.A.), *Partner,* Hewitt Associates, 4590 MacArthur Boulevard, Newport Beach CA 92660 213/620-0213 — e 1965

Sutherland, Donald R, *Actuary,* Western Plan Adm Company Inc, 428 Thirteenth Street, Oakland CA 94612 415/834-1337 — e 1976

Sutherland, John M, Jr, (F.S.A.), *Consulting Actuary,* 340 Main, Worcester MA 01608 617/791-1069 — e 1965

Sutton, Barry S, (F.S.A.), *President,* GBB Associates Limited, Box 65, Royal Bank Plaza, Toronto ON, Canada M5J2J2 416/865-0060 — e 1980

Sutton, Harry L, Jr, (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155 — 1965

Sutton, Thomas C, (F.S.A.), *Vice President,* Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3126 — e 1973

Sutton, William F, III, (F.S.A.), *Vice President/Senior Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — e 1965

Swager, Richard E, (F.S.A.), *Senior Vice President,* E W Blanch Co, 3500 W 80th Street, Minneapolis MN 55431 612/835-3310 — 1974

Swaim, R Steven, Jr, (A.C.A.), Howard E Nyhart Company Inc, 3505 N Washington Blvd, Indianapolis IN 46205 317/923-2391 — e 1966

Swanick, Glenn R, (F.S.A.), *Vice President-Corp Planning,* Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto ON, Canada M4V1N7 416/923-6661 — e 1969

Swanson, F Gilbert, (F.S.A.), 8 Channel View Road, Cpe Elizabeth ME 04107 — 1965

Swanson, Robert H, *Vice President & Actuary,* Old American Ins Co, 4900 Oak Street, Kansas City MO 64112 816/753-4900 — 1967

Swats, William F, III, (A.S.A.), *Partner,* Bryan Pendleton Swats &, McAllister, 4205 Hillsboro Rd # A200, Nashville TN 37215 615/385-1640 — e 1976

Sweeney, James L, (A.S.A.), *Assistant Actuary,* Munich American Reassurance Co, 56 Perimeter Center, Atlanta GA 30302 404/394-5665 — 1979

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Enrolled

Sweeney, Theodore A, (F.C.A.), *Staff Actuary,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 — e 1969

Sweeny, Andrea Mooney, (A.C.A.S.), *Actuarial Assistant,* C G/Aetna, 55 Elm Street, Hartford CT 06115 203/525-3451 — 1980

Sweetser, Edward H, (F.S.A.), *Senior V.P. & Comptroller,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5023 — 1965

Swender, David J, (F.S.A.), *Second V.P., Corp Planning/Res,* Aid Association for Lutherans, 4321 N Ballard Road, Appleton WI 54919 414/734-5721 — 1969

Swenson, James R, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Group Pension Office, Florham Park NJ 07940 201/966-3016 — e 1974

Swenson, Oscar, 849 San Pablo Drive, San Marcos CA 92069 — 1965

Swerdlin, Dorn H, (F.S.A.), *President,* Swerdlin & Company, 5825 Glenridge Drive, Atlanta GA 30328 404/255-2859 — e 1976

Swerdlow, Laurence M, (F.S.A.), *Assistant V.P. & Asst Actuary,* Metropolitan Property & Liability, 700 Quaker Lane, Area 2B, Warwick RI 02887 401/827-2512 — 1973

Swett, Robert E, (F.S.A.), *Senior Vice President Admin,* Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122 — e 1965

Swiatkowski, Martin J., *Pension Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1980

Swick, George B, (A.S.A., F.C.A.), *Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1965

Swiecicki, Michael E, (A.S.A.), *Actuary,* California State Retirement, 1416 Ninth Street, Box 1953, Sacramento CA 95825 916/322-5770 — e 1979

Swift, John A, (F.C.A.S.), *Actuarial Director,* Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5219 — 1979

Swift, Richard A, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155 — 1969

Swisher, John W, Jr, (A.C.A.S.), *Actuary,* The Wyatt Co, 200 First National Bldg., Detroit MI 48226 313/961-5485 — 1979

Switzer, Vernon J, (F.C.A.S.), *Vice President/Health Actuary,* State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2475 — 1966

Swope, Carl S, (F.S.A., M.C.A.), *Vice President,* Johnson & Higgins, 1600 Grant Building, Pittsburgh PA 15219 412/391-5350 — e 1980

Sy, Leona U, *Consulting Actuary,* 732 Davit Lane, Redwood City CA 94065 415/591-3332 — e 1976

Sylvia, Elizabeth M, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 100 Federal Street, Boston MA 02110 617/423-4200 — e 1981

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Enrolled

Symonds, Donna R, (A.C.A.S.), *Manager/Commercial Ins Dept.*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1979

Sze, Michael, (A.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60061 312/945-8000 — e 1980

Szper, Douglas A, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — e 1980

Szurek, James E, (A.S.A.), *Actuary,* William M Mercer Inc, 600 Grant Street, Pittsburgh PA 15219 412/288-8829 — e 1976

T

Tagoff, Ronald, (F.S.A., A.C.A.), *Assistant Vice President,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 — e 1979

Takemoto, Ronald T, (A.S.A.), *Actuarial Associate,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1981

Tallman, Richard H, (F.S.A.), R.R.#1, Pender Island BC, Canada V0N2M0 604/629-3444 — 1965

Talvacchia, Rita M, (A.S.A.), *Actuarial Assistant,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1980

Tan, Beng-Lee, (F.S.A.), *Actuarial Consultant,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04112 207/780-2211 — 1981

Tan, Leonardo B, (A.S.A.), *Actuary,* Pioneer Life Assurance Corp, 108 Paseo de Roxas, Makati, Metro Manila, Philippines 085-8761 — 1970

Tananbaum, David J, *President,* Natl Retirement Programs Inc, 200 Park Avenue, Suite 228E, New York NY 10017 212/697-4590 — e 1979

Tandul, Leonard E, (F.S.A.), *Vice President & Actuary,* National Benefit Life Ins Co, 2 Park Avenue, New York NY 10016 212/684-6565 — 1966

Tani, Richard T, (F.S.A.), *Senior Consultant,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 — e 1976

Tannenbaum, Stanley, (F.S.A., M.C.A.), *Manager,* Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0877 — e 1977

Tao, Yung, (A.S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6908 — 1981

Taranto, Joseph, (A.C.A.S.), *Actuarial Supervisor,* American International Group, 70 Pine Street, New York NY 10005 — 1979

Tarbell, Luther L., Jr., *2nd Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1965

Tarzian, Michael J, (A.S.A.), *Actuary,* Veterans Administration, 5000 Wissahickon Avenue, Philadelphia PA 00000 215/951-5712 — 1981

Enrolled

Tatge, Robert L, (F.C.A.S.), *Actuarial Vice-President,* Farm Bureau Mutual Ins Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5744 — 1979

Tatum, Samuel C, (A.S.A.), *Consulting Actuary,* 606 Elmwood Drive, Greensboro NC 27408 919/272-0832 — e 1966

Tausch, Alan J, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6416 — 1979

Tavener, Leonard E., *Asst VP & Asst Actuary,* American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661 — 1966

Taylor, Brannon B, (A.S.A.), *Assistant Actuary,* National Western Life Ins Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010 — 1980

Taylor, Douglas G, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, One Main Place, 101 S.W.Main Street, Portland OR 97204 503/227-0634 — e 1981

Taylor, Frank C, (F.C.A.S.), *Dir of Operational Planning,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 — 1979

Taylor, J Eugene, (F.S.A.), 1131 Deerfield Road, Prescott AZ 86301 602/778-1882 — 1965

Taylor, Jane C, (F.C.A.S.), *Actuary,* Independent Actuarial Serv Inc, 435 Buckland Road, Box 579, S Windsor CT 06074 203/644-2445 — 1979

Taylor, John R, (F.S.A.), *Executive Vice President,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5459 — 1965

Taylor, John W H, (F.S.A.), *Senior V.P. & Chief Actuary,* Monumental Life Ins Co, Two East Chase Street, Baltimore MD 21202 301/685-2900 — e 1971

Taylor, Lawrence Dale, (A.S.A.), *Actuarial Associate,* Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington Hl MI 48018 313/553-2000 — 1981

Taylor, Robert H, (F.C.A.), *Partner,* Taylor Ballard & Co, 321 Third Street, East, Box 1385, Cedar Rapids IA 52406 319/366-1563 — e 1965

Taylor, Thomas Neal, (A.S.A.), *Senior Actuarial Student,* Pilot Life Ins Co, 5300 High Point Road, Greensboro NC 27407 919/299-4720 — 1981

Taylor, William J, (F.S.A.), *2nd Vice President & Actuary,* Massachusetts Mutual Life Ins, 1295 State St, Springfield MA 01111 413/788-8411 — 1965

Taylor, William Juan, (A.S.A.), *Associate Actuary,* Puritan Life Ins Co, Box 9200, Providence RI 02940 401/456-6794 — 1981

Taylor, Wilson H, (F.S.A.), *Senior Vice President,* Connecticut General Life Ins, Hartford CT 06152 203/726-6259 — 1969

Teague, T Kerry, (A.S.A.), *Actuarial Associate,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1980

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	Enrolled
Teasley, Larkin, (F.S.A.), *President & Chief Oper.Officer,* Golden State Mutual Life Ins, Box 2332, Los Angeles CA 90051 213/731-1131	e 1967
Tebbetts, Edwin H, (F.S.A.), 9 Jerusalem Road Drive, Cohasset MA 02025	e 1965
Teich, Howard I, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3424	1968
Teichert, H Werner, (A.S.A.), *Executive Vice President,* Munich American Reassurance Co, 56 Perimeter Center, East, Atlanta GA 30346 404/394-5665	1966
Teig, Gerald C., (A.S.A.), *Assistant Actuary,* Pacific Standard Life Ins Co, 3820 Chiles Road, Davis CA 916/756-3030	1980
Teiler, Art, (A.S.A.), Companion Life Ins Co, 230 Park Avenue, New York NY 10169 212/661-1700	e 1967
Teisberg, John E, (A.S.A.), *Consultant,* William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8109	e 1976
Teitelbaum, Naftali, (F.S.A.), *Vice President & Actuary,* Executive Life Insurance Co, Executive Life Bldg, 9777 Wilshire Blvd., Beverly Hills CA 90212 213/273-4202	e 1966
Tellier, Robert N Jr., *President,* Scott Tellier & Company Inc, 4131 N 24th Street, Phoenix AZ 85016 602/954-8933	e 1976
Tenenbein, Aaron, (A.S.A.), *Prof.Of Stat/Actuarial Science,* New York University, Grad Sch of Business Adm, 100 Trinity Place, New York NY 10006 212/285-6180	1980
Tepfer, Arthur H, (A.S.A.), *President,* Tepfer and Company, 20 North Clark Street, Chicago IL 60602 312/641-6545	e 1976
Teplitz, Marvin S, (A.S.A., F.C.A.), Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Terhune Jr , Harry, *Retirement Program Consultant,* Consolidated Edison Co, 4 Irving Place, New York NY 10003 212/460-2112	e 1977
Terne, Michael, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1971
Ternoey, Brian C, (A.S.A.), *Vice President,* Fidelity Union Life Ins Co, Box 500, Dallas TX 75221 214/653-4268	e 1976
Terry, David L, Jr, (A.S.A.), *Senior Actuarial Assistant,* Great-West Life Assurance Co, 1675 Broadway, Denver CO 80201 303/892-3000	1981
Terry, James B, (F.S.A.), *Senior Actuary,* Meidinger Incorporated, 60 State Street, Suite 520, Boston MA 02109 617/227-3400	e 1975
Terry, Timothy N, (F.S.A.), *Actuarial Associate,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6563	1979
Terryberry, Wilfred W, (F.S.A.), Keveney Lane, Yarmouth Port MA 02675	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Tettmar, Don, (F.S.A.), *Vice President and Actuary,* W F Morneau & Associates, 655-401 9th Avenue, SW, Calgary AB, Canada T2P3C5 416/364-3257 — 1979

Teufel, Patricia A, (F.C.A.S.), *Associate Actuary,* C G/Aetna, 55 Elm Street, Hartford CT 06115 — 1979

Thacher, Charles, (A.S.A., F.C.A.), *President,* C G Thacher & Associates Inc, 41 East 42nd Street, Suite 1500, New York NY 10017 212/949-1344 — e 1971

Thaler, Alan M, (F.S.A.), *Chief Actuary,* Alan M Thaler & Associates, 6900 East Camelback Road, Suite 500, Scottsdale AZ 85251 602/941-0491 — e 1965

Thaler, Donald B, (A.S.A.), *Chief Actuary,* Electronic Data Systems, 7171 Forest Lane, Dallas TX 75230 214/661-4103 — 1981

Thau, Claude, (F.S.A.), *Second V.P. & Assoc Actuary,* Transamerica Occidental Life, 2101 Terminal Annex, Los Angeles CA 90051 213/742-2248 — 1977

Thexton, Peter M, (F.S.A.), *Actuary,* Health Ins Assn of America, 919 Third Avenue, New York NY 10022 212/486-5590 — 1966

Theyssen, Sondra L, *Associate Actuary,* McCready & Keene Inc, 8041 Knue Rd, Indianapolis IN 46250 317/849-4333 — e 1976

Thiel, Theodore L, *Senior Vice President/Actuary,* Standard Life Insurance Co, Box 1729, Jackson MS 39205 601/948-5300 — 1969

Thierman, Ronnie Susan, (F.S.A.), *Actuary,* A S Hansen Inc, 900 Larkspur Landing Circle, Suite 155, Larkspur CA 94939 415/461-6170 — e 1979

Thiessen, Henry B, (A.S.A.), 380 E Madison Avenue, Dumont NJ 07628 — 1969

Thimm, Gary G, *Senior Consultant,* Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102 — e 1979

Thissen, Francis C, (F.S.A., A.C.A.), *Pension Actuary,* Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421 — e 1971

Tholany, Thomas, (F.S.A.), *Associate Actuary,* Equitable Life Assur Society, 1285 Ave of the America, New York NY 10019 212/554-8199 — 1980

Thomas, B Russell, (F.S.A.), 860 Lake Shore Drive, Chicago IL 60611 — e 1965

Thomas, Charles G, (A.S.A.), *Assistant to the Actuary,* Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 91344 213/742-2111 — e 1966

Thomas, David, (A.S.A.), *Associate Actuary,* Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500 — 1966

Thomas, Dean A, *Vice President,* Lincoln National Life Ins Co, 8585 N Stemmons Fwy #812, Dallas TX 75247 214/630-4151 — 1968

Thomas, James W, (F.C.A.S.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2493 — 1965

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Enrolled

Thomas, John B, *Assistant Actuary,* Transamerica Life & Annuity Co, Box 54178, Los Angeles CA 90054 213/742-2249 — e 1978

Thomas, Joseph Hunter, (A.S.A.), *Assistant Actuary,* McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333 — 1981

Thomas, Robert B, Jr, (F.S.A.), *Vice President,* Lewis & Ellis Incorporated, 7540 LBJ Freeway, Dallas TX 75251 214/661-9047 — 1977

Thomas, William S, (F.S.A.), Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1965

Thompson, Allen B, *Consulting Actuary,* 9 Highwood Way, Larchmont NY 10538 — 1967

Thompson, David M, (A.S.A.), *Vice President & Actuary,* Massachusetts Casualty Ins Co, 50 Congress Street, Boston MA 02109 617/742-4600 — e 1968

Thompson, Donald A, (F.S.A.), *Second V.P. & Pension Actuary,* Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/595-2404 — e 1966

Thompson, Douglas Lane, (A.S.A.), *Consulting Actuary,* Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601 312/856-0116 — e 1980

Thompson, E Malcolm, (F.S.A.), *Vice President,* Bily White & Lee Incorporated, 1770 St.James Place, Houston TX 77056 713/621-4662 — e 1974

Thompson, Ernest M, *Consulting Actuary,* Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 1320, Chicago IL 60601 312/856-0116 — e 1977

Thompson, Eugene George, (A.C.A.S.), *Assistant Actuary,* General Accident Fire & Life, 414 Walnut Street, Philadelphia PA 19105 215/625-1418 — 1980

Thompson, Frederick J., (F.S.A.), *Partner,* Exec. Compensation Consultant, 34 King Street East, Suite 400, Toronto, Canada M5C1E5 416/364-0181 — e 1969

Thompson, Graham C, (A.S.A.), Box 750E Route 1, Punta Gorda FL 33950 — 1966

Thompson, James R, (A.S.A.), *Associate Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1981

Thompson, Joe L, (F.S.A.), *Actuarial Vice President,* Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75080 214/824-0131 — e 1975

Thompson, John B, (F.S.A., F.C.A.), *Director,* Hay Associates, Three Gateway Center, Pittsburgh PA 15222 412/263-2640 — e 1970

Thompson, John H, (A.S.A.), 410 Church Rd #33, Ojai CA 93023 — 1966

Thompson, John S, Jr, (F.S.A.), *Supervising Actuary,* New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-2242 — 1965

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Enrolled

Thompson, Joseph F, (F.S.A.), *Associate Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1975

Thompson, Kevin B, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905 — 1980

Thompson, Lloyd W, *Consulting Actuary,* 6606 Maybole Place, Temple Terr. FL 33617 813/988-3270 — e 1978

Thompson, Philip R, (A.C.A.S.), *Second V.P.-Statistics Manager,* Federated Insurance Company, 129 E Broadway, Owatonna MN 55060 — 1966

Thompson, Robert C., *Manager-Group Pensions,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3326 — e 1980

Thompson, Robert D, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, 3400 Peachtree Rd NE, Atlanta GA 30326 404/261-7820 — e 1974

Thompson, Stuart M, (A.S.A., F.C.A.), *Chairman of the Board,* Donegal Corporation, Box 401248, Dallas TX 75240 214/559-3860 — e 1965

Thompson, Susan R, (A.S.A.), 10516 Cedar Avenue, Fairfax VA 22030 703/591-3308 — 1977

Thompson, Willard A, (F.S.A.), Mansion House Center, 300 N 4th Street, St Louis MO 63102 — e 1965

Thompson, William J, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2371 — 1977

Thomson, Allan L, (A.S.A.), *Consultant,* ALT Actuarial Services, 1175 Queens Avenue, Vancouver BC, Canada V7S2K3 604/688-2231 — 1975

Thomson, Maria, (F.S.A.), *Asst Actuary, Special Marketing,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8847 — 1980

Thomson, Paul, (F.S.A.), 15 Gerthmere Drive, West Hartford CT 06110 — 1965

Thorne, Joseph O., (A.C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 — 1979

Thornthwaite, Wilfred L, (F.S.A.), *Vice President,* National Life & Accident Ins, 1990 National Life Center, Nashville TN 37250 615/749-1945 — e 1974

Thurau, Russel W, (A.S.A., F.C.A.), *Vice President & Principal,* Tillinghast Nelson & Warren, The Landmark, Alamo Plaza, Suite 1209, San Antonio TX 78205 512/224-7595 — e 1966

Tierney, John P., (F.C.A.S.), *Asst V.P.& Dir of Underwriting,* Commercial Union Insurance Co, 1 Beacon Street, Boston MA 02108 617/725-6333 — 1979

Tierney, Michael J, (A.S.A., F.C.A.), *Vice President & Principal,* Tillinghast Nelson & Warren, 815 S Main Street, Jacksonville FL 32207 904/398-5661 — e 1976

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Enrolled

Tierney, Thomas P, (F.S.A.), *Consulting Actuary,* Tierney Associates Inc, 855 Worcester Road, Framingham MA 01701 617/872-1773 — e 1974

Tiffany, Carl A, (F.C.A.), 16164 Mesto Drive, Rancho Bernardo, San Diego CA 92128 714/485-1245 — e 1965

Tilford, Jeffrey K, (A.S.A.), *Consultant,* 7003 Springdale Road, Louisville KY 40222 502/228-4473 — 1979

Till, Ronald L W, (F.S.A.), *Actuarial Vice President-Can,* Confederation Life Ins Co, 321 Bloor St E, Toronto ON, Canada M4W1H1 416/967-8111 — 1967

Tiller, John E, Jr, (F.S.A.), *Vice President & Actuary,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-3380 — 1977

Tilley, James A, (F.S.A.), *Assistant Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-8907 — 1979

Tillinghast John P, (F.S.A.), 4215 Gulf of Mexico Dr, Longboat Key FL 33548 — 1965

Tillman, Cheryl E, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-5942 — e 1979

Tillotson, Don C, 1415 Country Club Drive, Brookridge, Brooksville FL 33512 904/596-9727 — 1966

Tillotson, James L, (A.S.A.), *V/P and Corporate Actuary,* Appalachian National Life Ins, Box 2647, Knoxville TN 37901 615/637-4211 — 1980

Timmons, Peter G, (F.S.A.), Coopers & Lybrand, 100 Federal Street, 21st Floor, Boston MA 10707 617/423-4200 — e 1900

Timpe, Ronald E, (F.S.A.), *Vice President - Group Ins.,* Standard Insurance Co, Box 711, Portland OR 97207 503/243-7759 — 1969

Tine, Michael P, (F.S.A.), *Second Vice President/Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3811 — 1973

Tinker, Stuart E, (F.S.A.), 2909 46th St, Des Moines IA 50310 — 1965

Tinney, Douglas H, (F.S.A.), Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080 — e 1970

Tino, Paulette, (A.S.A.), *Actuary,* Internal Revenue Service, 1111 Constitution Ave NW, Room 2557, Washington DC 20224 202/566-4266 — e 1966

Tobin, Harold B, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — 1977

Tobin, Vincent M, (F.S.A., F.C.A.), *Vice President,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1967

Tobleman, Dennis R, (A.S.A.), *Senior Actuarial Associate,* American National Ins Co, One Moody Plaza, Galveston TX 77550 713/763-4661 — 1979

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	Enrolled
Tobleman, Glenn A, (A.S.A.), *Assistant Actuary,* Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3658	1981
Tobleman, Ronald W, (F.S.A.), *Principal,* Rudd & Wisdom Inc, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	e 1979
Todasco, Rosemary, *Actuarial Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133	e 1976
Todd, Douglas Lewis, (A.S.A.), *Assistant Actuary,* McCready & Keene Inc, Box 50280, Indianapolis IN 46250 317/849-4333	1980
Tofte, Roy D, *Associate Actuary,* American Security Life Ins Co, Box 2341, San Antonio TX 78298 512/227-1281	1967
Toher, Thomas, (F.S.A.), *Asst. Vice President & Actuary,* William M Mercer Inc, 10 Lafayette Square, Buffalo NY 14203 716/854-7290	e 1975
Tollerud, Joyce A, (F.S.A.), *Staff Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7014	1979
Tolman, John, (A.C.A.), Route 6, Caldwell OH 43724	1966
Tom, Judy, (A.S.A.), *Actuarial Assistant,* Amer Telephone & Telegraph Co, PO Box 2016, Room 4A1130, New Brunswick NJ 08903 201/699-7496	e 1976
Tomczyk, Thomas S, (A.S.A.), *Associate Actuary,* Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-7975	1981
Tompa, Peter M, (F.S.A.), 1275 15th Street, Apt 16C, Fort Lee NJ 07024 201/224-0285	e 1965
Tompson, Schuyler W, (F.S.A.), Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5621	e 1966
Tookey, Robert C, (F.S.A., F.C.A.), *President,* Robert Tookey Associates Inc, 251 S Lake Avenue, Pasadena CA 91101 213/795-4821	e 1965
Toothman, Michael L, (F.C.A.S.), *Vice President & Actuary,* Great Amer. Surplus Lines Ins, 10495 Montgomery Road, Cincinnati OH 45242 513/793-6510	1977
Topf, Norman A, (A.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001	e 1969
Toren, Chester J, (A.C.A.S.), *Sec & Assist Vice President,* Zurich American Ins Companies, 231 North Martingale Road, Schaumburg IL 60196 312/843-6224	1967
Torgrimson, Darvin A, (A.C.A.S.), *Asst Vice President & Actuary,* Metropolitan Property &, Liability, 700 Quaker Lane, Warwick RI 02887 401/827-3172	1968
Tornay, George F, Jr, *Consultant,* The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0475	e 1971
Torrance, Selwyn, (A.S.A.), *Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7135	e 1971
Torrie, William, (A.S.A.), *Assistant Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07631 201/567-0001	1979

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Enrolled

Tosch, Charles E, (A.S.A.), 110 Water Oak Lane, Altamonte Spg FL 32701 e 1966

Toussaint, Robert C, (A.S.A., F.C.A.), *Reviewing Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1965

Tovson, Orrin S, (F.S.A.), *Research Actuary,* American United Life Ins Co, One W 26th St, Box 368, Indianapolis IN 46208 317/927-1686 1966

Towne, Alanson, *Executive Vice President,* American Health & Life Ins Co, 201 S Ave, Poughkeepsie NY 12601 914/473-2833 1970

Towne, Robert J, (F.S.A.), *Consulting Actuary,* Towne & Associates, 164 Main Street, Yarmouth ME 04096 207/846-4204 e 1965

Townsend, Frederick S, (A.S.A.), *General Partner,* Conning & Co, 41 Lewis Street, Hartford CT 06103 203/527-1131 1969

Townsend, William L, (F.S.A.), *Vice President & Actuary,* Lamar Life Ins Co, Box 880, 317 East Capital Street, Jackson MS 39205 601/354-5481 1978

Towry, Terence N, (F.S.A.), *Vice President, Reinsurance,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06033 203/278-1212 e 1971

Toy, Gerald G, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, One Main Place, Suite 925, Portland OR 97204 503/227-0634 e 1965

Tozer, William T, (F.S.A.), *Vice President & Chief Actuary,* Kentucky Central Life Ins Co, Kincaid Towers, Lexington KY 40508 606/253-5383 e 1966

Trapnell, Gordon R, (F.S.A.), *President,* Actuarial Research Corp, 900 S Washington Street, Suite 110, Falls Church VA 22046 703/536-2242 e 1965

Trapp, Peter P, (F.S.A.), *Vice President - Life & Health,* Sentry Insurance Company, 3101 Dixon Street, Stevens Point WI 54481 715/346-7072 e 1974

Traverso, David M., *Vice President & Actuary,* American Actuarial Services, 42 South Fifth Street, Box 462, Reading PA 19603 215/374-4932 e 1977

Travnicek, Gary E, (A.S.A.), *Consulting Actuary,* Wakely & Assoc Inc, 1820 S Highland Avenue, Clearwater FL 33516 813/584-8128 1979

Treece, Alan H., (A.S.A.), *Assistant Actuary,* ITT Life Insurance Corp, Shelard Tower, Minneapolis MN 55426 612/545-2100 1980

Trees, John S, (A.C.A.S.), *Senior Vice President,* Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5550 1967

Trent, Samuel E., (F.S.A.), *Associate Actuary,* Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1961 1979

Trenton, Thaddeus W, (F.S.A.), *Senior Assistant Actuary,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6259 1972

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Enrolled

Trerice, Thomas N, (F.S.A.), *Actuarial Associate,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2289 — 1979

Tressel, Harry K, (A.S.A.), *Associate Actuary,* H S Tressel & Associates, 10 South La Salle Street, Chicago IL 60603 312/372-4020 — 1979

Tressel, Harry S, (F.C.A.), H S Tressel & Associates, 10 South LaSalle Street, Chicago IL 60603 312/372-4020 — 1965

Tretowicz, Richard A, (F.S.A.), *Vice President & Actuary,* Farmers & Traders Life Ins, 960 James St, Syracuse NY 13201 315/471-5656 — e 1972

Trevarthen, Margaret A, (F.C.A.), *Actuary,* Pension Benefit Guaranty Corp, 205 Yoakum Parkway Bldg, 2-1825, Alexandria VA 22304 202/254-4851 — e 1965

Tribuch, Leonard, (F.S.A.), *Assistant Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 — 1980

Trieb, Mark A, (F.S.A.), *Vice President,* Lewis & Ellis Inc, 7540 L B J Freeway, Suite 634, Dallas TX 75251 214/661-9047 — e 1980

Trindle, David B, (F.S.A.), *Vice President & Chief Actuary,* Union Fidelity Life Ins Co, 4850 Street Road, Trevose PA 19049 215/322-3445 — 1979

Trinrud, Charles I, (A.S.A.), *Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60658 312/822-5000 — 1980

Triplett, Goerge H, (A.C.A.), Ponte Verde Apt 14 Dcbe, Granbury TX 76048 — 1966

Tripses, Michael Richard, (A.S.A.), *Actuarial Assistant,* Farm Bureau Life Ins Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5768 — 1980

Trist, John A W, (F.C.A.S.), *Associate Actuary,* Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3931 — 1965

Troncoso, Fernando J., (A.S.A.), *Actuary,* J Ross Hanson Incorporated, 1133 15th Street, NW, Washington DC 20005 202/785-4995 — 1980

Trotta, George B, (F.S.A.), *Senior Vice President,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3037 — 1965

Trowbridge, Charles L, (F.S.A.), *Professor of Actuarial Science,* University of Michigan, Graduate School of Bus., Ann Arbor MI 48104 313/764-2552 — e 1965

Trudeau, Donald E, (F.C.A.S.), Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 — e 1965

Trudeau, Rene E, (F.S.A.), *Associate Actuary,* National Life Assurance Co, 522 University Avenue, Toronto ON, Canada M5G1Y7 416/598-2122 — 1979

Trudel, Claude J, (F.S.A.), *Senior Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/223-3431 — 1965

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Enrolled

True, Wendell C, (F.S.A.), *Sr. Vice President & Actuary,* Ohio National Life Ins Co, Box 237, William Howard Taft Road, Cincinnati OH 45201 513/861-3600 — 1965

Tse, Julia S, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 400 Colony Square, Suite 604, Atlanta GA 30361 404/892-1539 — e 1981

Tsui, Teresa T, (A.S.A.), *Project Supervisor,* Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30305 404/261-3400 — 1979

Tu, Paul P C, (A.S.A.), Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5111 — 1979

Tucker, Lyman R, (F.S.A.), 39 A Crestwood Parkway, Whiting NJ 08759 — 1965

Tucker, Matt, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 815 S Main St, Suite 130, Jacksonville FL 32207 904/398-5661 — 1969

Tucker, Michael, (F.S.A.), *Consulting Actuary,* Wakely & Assoc Inc, 1820 S Highland Avenue, Clearwater FL 33516 813/584-8128 — 1979

Tucker, Russell B, (F.S.A.), *Vice President,* Tillinghast Nelson & Warren, 207 Carillon Tower West, Dallas TX 75240 214/233-9684 — 1976

Tucker, Samuel, (A.S.A.), 407 South Chestnut Street, Westfield NJ 07090 — 1966

Tucker, Thomas F, *Vice President-Managing Consultant,* Victor O Schinnerer & Co Inc, 55 East Jackson Blvd., Chicago IL 60604 312/663-3631 — 1967

Tulin, Stanley B, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644 — 1975

Tullis, Mark A, (F.S.A.), *Associate Actuary,* Liberty Life Ins Co, Box 789, Greenville SC 29602 803/268-8354 — 1980

Tulloch, John A, (F.S.A., F.C.A.), *Vice President & Principal,* Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100 — e 1969

Tuma, Jerry A, *Consultant,* The Wyatt Co, 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867 — e 1976

Tunnell, Larry Winfred, (A.S.A.), *Consulting Actuary,* G Eugene Hawkins Consulting, Box 5782, Richardson TX 75080 214/234-4764 — 1981

Tuohy, Michael R, (A.S.A., F.C.A.), *Vice President,* Tillinghast Nelson & Warren, 3340 Peachtree Road N.E., Tower Place, Atlanta GA 30026 404/261-5420 — 1978

Turberg, Phillip A, (F.S.A.), *President,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270 — 1965

Turner, Catherine R, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-5721 — 1979

Turner, Edward A, (F.S.A.), *Assistant V.P. & Asst Actuary,* Integon Life Ins Corp, 420 North Spruce Street, Winston-Salem NC 27102 919/725-7261 — 1979

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Enrolled

Turner, J Philip, (A.S.A., M.C.A.), *Vice President,* J Ross Hanson Inc, 1133 15th Street NW, Suite 520, Washington DC 20005 202/785-4922 — e 1979

Turner, John G, (F.S.A.), *Executive V.P. & Chief Actuary,* Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5305 — 1969

Turner, M Paul, *Consulting Actuary,* 4400 E Broadway, Suite 620, Tucson AZ 85711 602/323-3295 — e 1976

Turner, Philip C, (F.S.A.), *Group Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1968

Turner, Samuel H, (F.S.A., F.C.A.), *President,* Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6000 — 1970

Turnquist, Jack M, (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 207 Carillon Tower West, Dallas TX 75240 214/233-9684 — 1965

Turoff, John H, (F.S.A.), *Assistant Mathematician,* John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-4329 — 1966

Turpin, James E, *Consultant,* Turpin & Associates, 219 Central Avenue, NW, Suite 230, Albuquerque NM 505/842-1940 — e 1980

Tuttle, Gail L, (A.S.A.), *Controller,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2641 — 1966

Tuttle, Jerome E, (F.C.A.S.), *Risk Mgnt Services Actuary,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-2298 — 1979

Tverberg, Gail E, (F.C.A.S.), *Actuarial Consultant,* Tillinghast Nelson & Warren, 3340 Peachtree Road, NE, Atlanta GA 30026 404/251-5420 — 1976

Twinney, Marc M, (F.S.A., M.C.A.), *Manager Pension Dept,* Ford Motor Company, World Hdqtrs Rm 845, Dearborn MI 48121 313/322-9128 — e 1966

Twiss, Lorraine T, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6000 — e 1976

Twomey, Leonard N, Box 4, Frankfort IN 46041 — 1966

Tyler, James R, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644 — 1978

Tyler, William K, (F.S.A.), *Vice President,* Lincoln National Life Ins Co, P.O. Box 1110, Fort Wayne IN 46801 219/424-5421 — 1974

U

Uchitel, Mikel R, (F.S.A., M.C.A.), *Executive V.P.& Consul Actuary,* Abar Employee Benefit Plan, Service, 70 So Orange Ave, Ste 101, Plainfield NJ 07039 201/994-0051 — e 1974

Uhl, Martin E, Jr, (A.S.A.), *Assistant Actuary,* Munich American Reassurance Co, 56 Perimeteir Center East, Atlanta GA 30346 404/394-5665 — 1980

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Enrolled

Uhthoff, Dunbar R, (F.C.A.S.), 5219 SE Sea Island Way, Stuart FL 33494 1965

Ullman, Richard E, (F.S.A.), *Director of Actuarial Services,* Blue Cross/Blue Shield of NY, 3 Park Avenue, New York NY 10016 212/481-2463 e 1967

Umali, Maria Lina S., (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, 4300 One Shell Plaza, Houston TX 77002 713/224-4262 1980

Umali, Roman T, Jr, (A.S.A.), *Senior Actuarial Manager,* A S Hansen Inc, 711 Louisiana Street, Ste 1000, Pennzoil Plaza, Houston TX 77002 713/228-7591 e 1979

Umstead, Richard D, (F.S.A.), *Actuary,* Dilts Umstead Associates, 307 Guaranty State Bank, Building, Durham NC 27701 919/688-8913 e 1966

Underhill, Nan, *Actuarial Consultant,* Retirement Plan Administrators, 715 E Bird Street, P.O. Box 8037, Suite 310, Tampa FL 33674 813/935-4079 e 1976

Underwood, Charles M, II, (F.S.A.), *Vice President-Dir of Planning,* Lyndon Insurance Company, 700 Community Federal Ctr, St Louis MO 63131 314/821-6060 1973

Ungar, Leta, (A.S.A.), *Assistant Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3017 1979

Unruh, H C, (F.S.A.), 102 South Drive, Signal Mtn TN 37377 615/886-4963 1965

Upchurch, Garland R, *Consultant,* 83 Stony Brook Drive, Holliston MA 01746 617/429-4660 1967

Upstill, Krystyna H, *Consulting Actuary,* Coates Herfurth & England Inc, 320 California Street, San Francisco CA 94104 415/433-4440 e 1977

Utter, Robert G, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5494 e 1971

Uzzell, Betsy K, (A.S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7678 1979

V

Valavanis, Manolis, (A.S.A.), *Actuarial Assistant,* American Life Ins Co of NY, 12-14 Sydenham Road, Croydon, England CR92LG 001/680-3501 1980

Valerius, Nels M, (F.C.A.S.), 94 Maple Hill Avenue, Newington CT 06111 1965

Van Ark, William R, (A.S.A., A.C.A.S.), *Assistant Actuary,* Argonaut Insurance Co, 250 Middlefield Road, Menlo Park CA 94025 415/858-6443 1979

Vanasse, Denis, (A.S.A.), *Vice President - Life,* Provinces-Unies, 2021 Avenue Union, Bureau 1200, Montreal PQ, Canada H3A2V1 514/282-1914 1980

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Vanbuskirk, Charles, (F.S.A.), *Actuary,* Horace Mann Ins Companies, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1979

Vance, Jerome H, (F.S.A.), *Consulting Actuary,* 1583B Holcomb Bridge Road, Norcross GA 30092 404/449-1372 — 1969

Van Cleave, Marvin E, (A.C.A.S., A.C.A.), *Asst Deputy Commissioner,* Office of the Commissioner of, Ins State of Wisconsin, Box 7873, Madison WI 53707 608/266-8537 — 1966

Van Dam, Douglas Scott, (A.S.A.), *Assistant Actuary,* Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 — 1981

Vande Kopple, Lois Ann, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, Lhfs Actuarial, 8MN,, One Tower Square, Hartford CT 06115 203/277-7830 — 1981

Vandercook Jr , Lynn B, *Consultant,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9207 — e 1976

Vanderhoof, Irwin T, (F.S.A., A.C.A.S.), *Senior Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3867 — e 1965

Vanderscoff, David P, (F.S.A.), *President,* Northern National Life Ins Co, 1022 Divide Avenue, Box 580, Bismarck ND 58502 701/223-6444 — e 1975

Van Elsen, James N., (F.S.A.), *Chief Actuary-Life & Health,* Farmland Insurance Companies, 1963 Bell Avenue, Des Moines IA 50315 515/245-8888 — 1980

Van Fleet, George, (F.C.A.), 4100 Jackson, Apt 330C, Austin TX 78731 512/459-9728 — 1965

Van House, Charles L, (A.C.A.), 6338 Ansel Court, Buford GA 30518 404/000-0000 — 1966

Van Housen, Thomas Grant, (A.S.A.), *Associate,* Howe-Corey Consulting Group, Box 685, Barrington IL 60010 312/381-8850 — 1980

Van Keuren Donald J, (F.S.A.), 79 Ridge Road, Glen Rock NJ 07452 201/444-0832 — 1965

Van Mieghem, Daniel J, *President,* Integrated Pension Services, 2850 Ocean Park Blvd, Suite 360, Santa Monica CA 90405 213/452-2850 — e 1976

Vann, Thomas P, (F.S.A.), *Second VP & Associate Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2442 — 1975

Vannier, Lyle, (F.S.A.), *Assistant Actuary,* Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122 — e 1976

Vanslyke, Oakley E, (A.S.A., F.C.A.S.), *Consulting Actuary,* Warren McVeigh & Griffin, 1420 Bristol Street, North, Newport Bch CA 92660 714/752-1058 — 1979

Vanvalen, James M, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1980

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Enrolled

Varcoe, F Turner, (A.S.A.), 1322 Simwood Place, Jackson MS 39211 601/362-6265 e 1966

Varga, George J, (F.S.A.), 632 N Semoran Boulevard, Winter Park FL 32792 305/678-9529 1965

Varney, Maurice E, *V.P. & Chief Operating Officer,* Pacific Union Assurance Co, Three Embarcadero Center, Suite 200, San Francisco CA 94111 415/445-2880 1971

Vaskas, Bernardette T, *Associate Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 . 212/279-4400 e 1976

Vasquez, Ralph A, (F.S.A.), *Assistant Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3105 1970

Vath, Robert A, (A.S.A.), *Computer Systems Manager,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 1968

Vaughan, Richard Carl, (A.S.A.), *Actuary,* Hunt Dupree Rhine & Assoc Inc, Drawer 8309, Greenville SC 29605 803/242-4951 e 1981

Vaughan, Richard L, (F.S.A.), *Group Actuary,* William M Mercer Inc, 777 E Wisconsin Ave, Milwaukee WI 53202 414/276-4600 1980

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

Vaughn, Roger L, (F.S.A.), *Sr Vice President & Actuary,* Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120 e 1978

Vaught, John E, (F.S.A.), *Exec VP & Actuary,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 e 1971

Vautravers, Richard W, (F.S.A.), *Second Vice President/Actuary,* Bankers Life Ins of Nebraska, Cotner & O Street, Lincoln NE 68501 402/467-1122 1974

Vazquez-Cruz, Ruperto, (A.C.A.), *Consulting Actuary,* University of Puerto Rico, Box 22872, San Juan 809/761-5479 1967

Vedros, Louis A, Jr, (F.S.A., M.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, One Lakeway Centre, 3900 N Causeway Boulevard, Metairie LA 70002 504/835-2264 1979

Vehec, Robert F, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270 1971

Veit, Kenneth P, (F.S.A.), *Vice President/Life Products,* Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-6576 e 1967

Velazquez, Philip A, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3375 1977

Velleman, Susan J, (F.S.A., M.C.A.), *Vice President,* William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0427 e 1976

Venetakis, Basil, (A.C.A.), *President,* Actuarial-Pension Services Inc, 307 N Michigan Avenue, Chicago IL 60601 312/332-0496 e 1971

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Enrolled

Venning, Lisa Kay, (A.S.A.), *Actuarial Associate,* John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-4143 1981

Venouziou, Aaron, *Vice President,* Datair Pension Services Inc, 2137 South Lombard Avenue, Chicago IL 60650 312/652-4840 e 1977

Venter, Gary G, (F.C.A.S.), *Actuarial Director,* Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-7740 1979

Verhage, Paul A, (F.C.A.S.), *V.P.- Operations Support Serv.,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7559 1966

Verne, Peter D, *Assistant Vice President,* Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080 e 1976

Vernier, Ronald W, (A.S.A.), Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 1975

Vernon, Steven G, (F.S.A.), *Principal,* Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Suite 1700, Los Angeles CA 90010 213/480-4800 e 1979

Vetter, Lester H, (A.S.A.), 911-D Ronda Sevilla, Laguna Hills CA 92653 1966

Vicino, Gerard A, (F.S.A.), 96 Coronado Drive, Newington CT 06111 1965

Victor, David J, (F.S.A.), *Associate Actuary,* Massachusetts Casualty Ins Co, 50 Congress Street, Boston MA 02109 617/742-4600 1970

Viener, Gary W, (A.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-2993 e 1980

Vietor, Carl F, 15 Norcross Street, Rockville Ctr NY 11570 1966

Vila, Antonio D., (A.S.A.), *Asst. Vice President & Actuary,* American Bankers Ins Co, 600 Brickell Avenue, Miami FL 33131 305/374-2244 1980

Villa, Bernard J, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, Area 8Z, New York NY 10010 212/578-3391 1966

Vincent, B J, *President,* B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto, Canada M4P2L2 416/481-5681 e 1976

Vincent, Lewis A, (F.C.A.S.), Carter Road, Box 9, New London NH 03257 603/526-4871 1965

Visner, Laurie Helene, *Consultant,* The Wyatt Co, 90 Park Avenue, New York NY 10016 e 1981

Visscher, Alan Roy, *Actuary,* Watkins Ross Baines & Lamps, 505 Waters Building, Grand Rapids MI 49503 616/456-9696 e 1980

Vodopich, Donald R, *President,* Benefit Communications Inc, Box 12031 Northside Sta, 1218 West Paces Ferry Rd., Atlanta GA 30305 404/231-8568 1969

Vogel, Jerome F, (A.C.A.S.), *Actuary,* Florida Insurance Department, Larson Building, Tallahassee FL 32304 904/488-4439 1977

Vogel, Julius, (F.S.A.), *Senior V.P. & Chief Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6523 1965

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Enrolled

Vogl, Joseph M, (F.S.A.), William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1212 — e 1979

Vogt, Andrew, (F.S.A.), *Vice President Actuary,* Standard Life Ins of Indiana, 300 East Fall Creek Blvd, Indianapolis IN 46205 317/923-2425 — e 1965

Vojtik, Peter C, (F.S.A.), *Actuary,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 — e 1977

Vonesh, James F, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K St NW, Washington DC 20006 202/857-9386 — e 1977

Vongeldern, Robert H, (F.S.A.), *2nd Vice President-Actuarial,* Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 — 1966

Vonwallmenich, Theodore, (F.S.A.), *Vice President & Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3534 — 1973

Vora, Shantilal A, (A.S.A., F.C.A.), *Consulting Actuary,* Bruce and Bruce Company, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200 — e 1967

Vorkapich, Michael L, (A.S.A.), *Consulting Actuary,* Coates & Crawford Inc, 114 Sansome St Ste 1123, San Francisco CA 94104 415/421-6810 — e 1976

Vose, Robert W, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7009 — 1965

Voss, Carl W, (A.S.A., M.C.A.), *Assistant Vice President,* Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/565-6078 — e 1975

Vrla, David Dwayne, (A.S.A.), *Assistant Actuary,* J C Penney Life Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-2616 — 1980

W

Waaser, George T, (A.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2560 — 1966

Wachspress, Howard L., (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2804 — 1965

Wade, John, (F.S.A.), *Consulting Actuary,* 1725 Oxford Street, Berkeley CA 94709 — 1969

Wade, Roger C, (A.C.A.S.), Frank B Hall & Company, 549 Pleasantville Rd, Briarclf Mnr NY 10510 914/769-9200 — e 1971

Wade, Terry R, (F.S.A.), *Associate Actuary,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2658 — 1979

Wagner, Edward W, *Consultant,* 24 Millie Road, Grand Rapids MN 55744 218/326-1715 — 1970

Wagner, Ehrhardt H, 2049 Buckingham Rd, Richardson TX 75080 — 1966

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Enrolled

Wagner, Russell L, (F.S.A.), *Chairman of the Board,* National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1000 — 1965

Wagner, Stephen B, (F.S.A.), *Consulting Actuary,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 303/573-8863 — e 1979

Wagner, Virgil D, (F.S.A., A.C.A.), *Associate Actuary,* American Council of Life Ins, 1850 K Street N.W., Washington DC 20006 202/862-4165 — 1966

Wagoner, George B, Jr, (A.S.A.), *Assistant V.P. & Group Actuary,* Integon Life Ins Corp, Box 3199, 500 West Fifth Street, Winston-Salem NC 27152 919/725-7261 — 1979

Wahl, Yale Sam, (A.S.A.), *Associate Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7101 — e 1980

Wahlberg, Dean A, (F.S.A.), *Vice President & Actuary,* Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3666 — e 1965

Wahlstrom, Richard W, (A.S.A., F.C.A.), *Actuary,* Johnson & Higgins, Financial Center, Seattle WA 98020 206/292-1900 — e 1969

Wain, Christopher H, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6655 — 1965

Waite, John L, (F.S.A.), *Vice President,* Alexander & Alexander Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106 215/923-5300 — e 1971

Waites, G Frank, (F.S.A., F.C.A.), 1021 Lemon Street, Menlo Park CA 94025 — e 1965

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Walczak, David, (A.S.A.), *Pension Actuary,* Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4358 — e 1979

Waldhauser, Cathy H, (F.S.A.), *Vice President & Assoc Actuary,* IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2017 — 1979

Waldman, Robert H., (A.C.A.S.), *Associate Actuary & Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4986 — 1979

Waldorf, James R, *President,* Waldorf and Assoc Inc, 7800 Banner Drive, Suite 445, Dallas TX 75251 214/386-5808 — e 1976

Waldron, Charles M, (F.S.A.), Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04104 207/780-2211 — 1979

Walker, Charles N, (F.S.A.), *Vice President,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 — 1965

Walker, Darrel E, *Consultant Actuary,* The Wyatt Co, 7900 Xerxes Avenue, South, Suite 1240, Minneapolis MN 55431 612/835-5435 — e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Walker, Harry, (F.S.A.), 3215 S Ocean Blvd Apt 901, Highland Bch FL 33431 — 1965

Walker, J. Barrett, (F.S.A.), *Executive Vice President,* Canada Life Assurance Co, 330 University Ave, Toronto, Canada M5G1R8 416/597-1456 — 1966

Walker, La Mar, (A.S.A.), *Consulting Actuaries,* R E Wilcox & Company, 134 East 200 North, Alpine UT 84003 801/532-2390 — 1979

Walker, Margaret, (F.S.A.), 516 C Calle Aragon, Laguna Hills CA 92653 714/830-4149 — 1965

Walker, Paul Stan, (F.S.A.), *President,* Paul Stan Walker Inc, 29 North Main Street, W Hartford CT 06107 203/521-1902 — 1976

Walker, Ralph P, (F.S.A.), 1125 Evans Street, Oshkosh WI 54901 414/231-0982 — e 1965

Walker, Robert W, (F.S.A.), 5402 W Parkview Dr, Mequon WI 53092 — 1965

Walker, Winston W, (F.S.A.), *President,* Provident National Assur Co, Fountain Square, Chattanooga TN 37443 615/755-1176 — 1978

Wall, Robert H, (A.S.A.), *Vice President & Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6508 — 1966

Wall, W Rae, Southern Life Insurance Co, 330 South Greene Street, Greensboro NC 27420 919/299-0105 — 1966

Wallace, George E, (F.S.A.), *Senior Vice President,* John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-2883 — 1965

Wallace, George R, (F.S.A.), *Vice President & Actuary,* Zurich Life Ins Co of Canada, 188 University Avenue, Toronto ON, Canada M5H3C4 416/593-4444 — 1966

Wallace, James D, (A.S.A.), *Supervisor,* Ernst & Whinney, 1200 United Central Bk Building, Des Moines IA 50309 515/243-2727 — 1981

Wallace, Joseph J, (A.S.A.), *Chief Actuary,* Guarantee Trust Life Ins Co, 2537 West Montrose Avenue, Chicago IL 60618 — e 1969

Wallace, M G Roy, (F.S.A.), *Consulting Actuary,* 220 South Avenue, Weston MA 02193 617/899-0385 — e 1965

Wallace, Robert E, (F.C.A.), *Benefit Consultant,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1965

Wallerstein, James W, (F.S.A.), *Actuarial Associate,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 — 1981

Wallman, David, (F.S.A.), *Associate,* Security Mutual Life Ins Co, Box 82248, Lincoln NE 68501 402/477-4141 — 1980

Walmsley, Howard C, (F.S.A.), *V.P.-Financial Management Info,* Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600 — 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Walsh, Connie, (A.S.A.), *Assistant Actuary,* Kansas City Life Ins Co, 3520 Broadway, Box 139, Kansas City MO 64141 816/753-7000 1980

Walsh, James P, (F.S.A.), *Consulting Actuary,* William M Buchanan & Assoc, 8650 College Blvd, Suite 115, Overland Park KS 66210 913/381-8084 1979

Walsh, James P, *Vice President,* Pension & Group Consultants, 6 E 4th St Rm 900, Cincinnati OH 45202 513/621-6631 e 1976

Walsh, Thomas G, (F.S.A.), *Sr.Vice President & Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1970

Walsh, William J, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000 1975

Walter, Alfred A, (F.S.A.), *Vice President,* North American Reassurance Co, 100 E 46th Street, New York NY 10167 212/907-8423 1965

Walters, Larry Dean, (A.S.A.), *Manager, Financial Reporting,* Fireman's Fund American Life, 1600 Los Gamos Drive, San Rafael CA 94911 415/492-7343 1980

Walters, Mavis A, (F.C.A.S.), *Vice President,* Insurance Services Office, 910 17th Street, NW, Suite 522, Washington DC 20006 202/466-2800 1974

Walters, Michael A, (F.C.A.S.), *Sr Vice President & Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4601 1973

Walton, Kingsley, (F.S.A.), *Consulting Actuary,* 3820 Valleybrink Road, Los Angeles CA 90039 213/665-9524 1970

Wang, Andrew B, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 1979

Wang, I-Chieh E, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Sq, Hartford CT 06066 203/277-0111 1979

Wang, Richard T, (F.S.A.), *Associate Actuary,* E F Hutton Life Ins Co, 11011 N Torrey Pines Road, La Jolla CA 92038 714/455-8283 1979

Wangberg, Patricia L, (F.S.A.), *V.P.- Prod Development Actuary,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 1979

Ward-Smith, Kenneth, 1031 Balmoral Drive, Nashville TN 37220 1966

Ward, Earl, (A.S.A.), *V.P.Mass Marketing Grp Actuary,* Mutual Security Life Ins Co, 3000 Coliseum Boulevard E, Fort Wayne IN 46805 219/484-0511 1966

Ward, Robert G, (F.S.A.), *Executive Vice President,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Walsh, Albert J, (F.C.A.S.), *Vice President,* Automobile Club of So Ca, 2601 S Figueroa Street, Los Angeles CA 90007 213/741-3427 1965

Walsh, Connie, (A.S.A.), *Assistant Actuary,* Kansas City Life Ins Co, 3520 Broadway, Box 139, Kansas City MO 64141 816/753-7000 1980

Walsh, James P, (F.S.A.), *Consulting Actuary,* William M Buchanan & Assoc, 8650 College Blvd, Suite 115, Overland Park KS 66210 913/381-8084 1979

Walsh, James P, *Vice President,* Pension & Group Consultants, 6 E 4th St Rm 900, Cincinnati OH 45202 513/621-6631 e 1976

Walsh, Thomas G, (F.S.A.), *Sr.Vice President & Actuary,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1970

Walsh, William J, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000 1975

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Walton, Kingsley, (F.S.A.), *Consulting Actuary,* 3820 Valleybrink Road, Los Angeles CA 90039 213/665-9524 1970

Wang, Andrew B, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 1979

Wang, I-Chieh E, (A.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Sq, Hartford CT 06066 203/277-0111 1979

Wang, Richard T, (F.S.A.), *Associate Actuary,* E F Hutton Life Ins Co, 11011 N Torrey Pines Road, La Jolla CA 92038 714/455-8283 1979

Wangberg, Patricia L, (F.S.A.), *V.P.- Prod Development Actuary,* Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 1979

Ward-Smith, Kenneth, 1031 Balmoral Drive, Nashville TN 37220 1966

Ward, Earl, (A.S.A.), *V.P.Mass Marketing Grp Actuary,* Mutual Security Life Ins Co, 3000 Coliseum Boulevard E, Fort Wayne IN 46805 219/484-0511 1966

Ward, Robert G, (F.S.A.), *Executive Vice President,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Ward, William D, (A.S.A.), *Director Statutory Policy,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4404 e 1966

Ward, William F, (F.S.A.), 21 College Ave, Upr Montclair NJ 07043 201/744-3068 1965

Ware, John K, (F.S.A., F.C.A.), A S Hansen Inc, 555 California Street, Suite 2635, San Francisco CA 94104 415/986-0922 e 1974

Ware, Philip A, (F.S.A.), *Associate Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3671 1979

Wargo, Richard S, *Consultant,* William M Mercer Inc, 1100 Superior Avenue, Cleveland OH 44114 216/621-1121 e 1976

Warner, David T, (F.S.A.), *Vice President-Underwriting,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/472-5000 1966

Warnock, Paul F, (F.S.A.), *Associate Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2445 1978

Warnock, R Larry, (F.S.A., M.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30026 404/261-5420 1976

Warren, Larry, (F.S.A.), *Vice President & Chief Actuary,* William Penn Life Ins Co of NY, 127 Cutter Mill Road, Great Neck NY 11022 516/482-9200 1980

Warshavchik, Jack Y, (A.S.A.), *Actuarial Trainee,* Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 1981

Warth, Robert, (F.S.A.), *Dir Advanced Life Underwriting,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2233 1971

Warthen, Thomas V, (F.C.A.S.), *Vice President - Casualty,* Tillinghast Nelson & Warren, 200 Clarendon Street, Boston MA 02116 617/267-4300 1977

Wassell, Edmund J, *Senior Consultant,* The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1977

Wasserman, David L, (F.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4827 1980

Wasserman, Forrest, (F.C.A.S.), *Assistant Vice President,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3009 1979

Waters, James J, *Executive Vice President,* Ogle & Waters Incorporated, Box 14428, St Petersburg FL 33733 813/577-2884 e 1977

Watkins, Le Roy T, (F.S.A., F.C.A.), *President,* L T Watkins & Associates Inc, 1755 Statler Hilton, Buffalo NY 14202 716/847-2110 e 1966

Watson, Charles B H, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1990 K Street N.W., Washington DC 20006 202/857-9303 e 1965

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	Enrolled
Watson, George N, (F.S.A.), *President,* G N Watson Ltd, 1 Eva Road, Suite 203, Etobicoke ON, Canada M9C4Z5 416/622-2224	1966
Watson, Joseph L, (A.S.A.), *Statistician,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-7300	1966
Watson, M. Floyd, (A.S.A.), *Assistant Actuary,* Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3000	1981
Watson, William E, (F.S.A.), *Vice President & Assoc Actuary,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3274	1970
Watson, William H, (A.S.A.), *Actuarial Assistant,* Union Fidelity Life Ins Co, 4850 Street Road, Trevose PA 19049 215/322-3409	1981
Wattenberg, Larry B, (A.S.A.), *Consulting Actuary,* Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400	e 1976
Waugh, W B, (F.S.A.), *Vice-Pres, Chief Actuary & Comp,* Canada Life Assurance Co, 330 University Ave, Toronto, Canada M5G1R8 416/597-1456	1981
Waugh, William M, Jr, *Consulting Principal,* A S Hansen Inc, 1st International Bldg, Suite 2020, Dallas TX 75270 214/748-0501	e 1976
Weaver, Allan C, (F.S.A.), *Consultant - Pension,* Bergman Horowitz Reynolds, Desarbo & Mauceri P C, 900 Chapel Square Mall, New Haven CT 06502	e 1974
Weaver, Arthur G., (F.S.A.), Box 8 Site E RR2, Sutton ON, Canada L0E1R0	e 1965
Weaver, Charles D, (F.S.A.), *Associate Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1978
Weaver, Leonard, *Assistant Director,* Westinghouse Electric Corp, Westinghouse Building, Gateway Center, Pittsburgh PA 15222 412/255-3418	e 1976
Webb, Bernard L, (F.C.A.S.), *Professor - Actuarial Science,* Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725	1966
Webb, James O, (A.C.A.), *Senior Vice President,* Blue Cross/Blue Shield of Il, 233 North Michigan Avenue, Chicago IL 60601 312/661-4852	1966
Webb, Robert J, (A.S.A.), *Associate Actuary,* The Wyatt Co, 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867	e 1971
Webb, Robert W, (F.S.A.), *Actuarial Associate,* New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1979
Weber, David P, *President,* Fort Dearborn Life Ins Co, 233 N Michigan Ave, Chicago IL 60601 312/661-4862	1968
Weber, Donald T, (A.S.A.), *Vice President & Actuary,* Harco Holdings Inc, 749 North Second Street, Milwaukee WI 53203 414/276-8000	1979

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Weber, Michael E, (A.S.A.), *Vice President & Actuary,* Southwestern General Life Ins, Box 779, Dallas TX 75221 214/655-5567 1966

Weber, Paul F, (F.S.A.), American Life Ins Co, Box 2226, Wilmington DE 19899 302/428-3858 1978

Weber, Steven A, (F.S.A.), *Assistant Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1979

Webster, Andrew C, (F.S.A., F.C.A.), 269 Millard Avenue, N Tarrytown NY 10591 914/631-2470 1965

Webster, David A, (F.S.A.), *Executive Vice President,* Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8351 e 1966

Webster, Lawrence B, (A.C.A.), *Actuary,* Pacific Empire Life Ins Co, 815 Park Boulevard, Box 5538, Boise ID 83705 208/336-5555 1966

Webster, Lindsay M, (A.C.A.), *Consulting Actuary,* 1105 Morgan Avenue, Drexel Hill PA 19026 1966

Weck, Frank A, (F.S.A.), Route 1 Box 748, Punta Gorda FL 33950 813/639-0619 1965

Weddell, Thomas A, (F.S.A.), Eckler Brown Segal & Co Ltd, 1176 W Georgia Street, Suite 1000, Vancouver BC, Canada V6E4A2 604/682-1381 e 1975

Wegner, Ronald R, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 1979

Weiblen, William A., (A.S.A.), *Actuary,* Fred. S James & Company, One Boston Place, Boston MA 02101 617/723-7850 e 1980

Weichert, Paul L, (F.S.A.), *Consulting Actuary,* 24 Byron Place, Livingston NJ 07039 201/992-1004 1969

Weil, Max, *President,* Max Weil Associates, 1250 Broadway, New York NY 10001 212/594-0846 e 1976

Weiler, Michael Reid, (A.S.A.), *Vice President & Actuary,* First Continental Life &, Accident Insurance Co, 2363 Foothill Drive, Salt Lake Cty UT 84109 801/487-5914 1981

Weill, Dorance B, (F.S.A.), 112-20 72nd Drive, Forest Hills NY 11375 1965

Weimer, Linda M, *Manager, Group Pensions,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/966-3123 e 1976

Weimer, Robert A, (A.S.A.), *Group Actuary,* American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-2818 e 1966

Weinberg, Abraham A, (A.C.A.), *Consulting Actuary,* 29 East Madison Street, Suite 1315, Chicago IL 60602 312/782-4870 1966

Weinberg, Ralph M, *Consulting Principal,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9835 e 1976

Weinberger, Solomon A, (F.S.A.), *Asst Vice President & Actuary,* William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7116 e 1977

Weiner, Alan Y, (A.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 2101 L Street, NW, Washington DC 20037 202/466-4440 1979

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	Enrolled
Weiner, Joel S, (A.C.A.S.), *Consultant,* Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/563-4500	1979
Weinerman, Eliot R, (F.S.A.), *Associate Group Actuary, Ins,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada L3T4W7 416/928-7656	1977
Weinstein, Donna L, (F.S.A.), *Associate Consulting Actuary,* G B Buck Consulting Actuaries, 1050 17th St NW, Suite 250, Washington DC 20036 202/296-7264	e 1981
Weinstein, Louis, (F.S.A., F.C.A.), *President,* Louis Weinstein Co Inc, 115 Willow Street, Brooklyn NY 11201 212/858-5051	e 1966
Weinstein, Max S, (F.S.A., A.C.A.S., F.C.A.), *Consulting Actuary,* 25 Highland Drive, Albany NY 12203 518/456-0558	e 1965
Weinstein, Richard L, (A.S.A.), *Pension Valuation Coordinator,* Transamerica Life & Annuity Co, Box 54178 Terminal Annex, Room H7D, Los Angeles CA 90054 213/742-3117	e 1979
Weinstock, David B, (A.S.A.), Peat Marwick Mitchell & Co, 150 John F Kennedy Pkw., Short Hills NJ 07078 201/622-0222	e 1979
Weisbrod, Marvin L, *Manager,* Triple Check Inc, 11754 Victory Blvd, N Hollywood CA 91606 213/877-6100	1970
Weiser, Kenneth D, (A.S.A.), *Actuarial Publ Officer,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Weisleder, Stanley, (M.C.A.), *President,* Actuaries Unlimited Inc, 1900 Ave of the Stars, Suite 620, Los Angeles CA 90067 213/553-1769	e 1969
Weiss, Donald, (A.S.A.), *Assistant Vice President,* Johnson & Higgins, 601 California St, San Francisco CA 94108 415/981-6700	e 1976
Weiss, Herbert, (F.S.A.), *Actuarial Assistant,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000	1977
Weiss, Joan M, (F.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1979
Weiss, Karen J, (F.S.A.), *Assistant Actuary,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1975
Weiss, Kenneth H., *President,* The Weiss Organization Inc, 1480 Renaissance Drive, Park Ridge IL 60068 312/539-7820	e 1980
Weiss, Lance J, *Consultant,* A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9849	e 1977
Weiss, Martin, *Actuarial Assistant,* Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1978
Weiss, Richard A, *Vice President & Consultant,* Eugene M Klein & Company Inc, 1000 Superior Bldg, Cleveland OH 44114 216/861-6920	e 1976
Weiss, Willard A, (F.C.A.), *President & Actuary,* E M Klein & Associates, 23450 Lyman Boulevard, Shaker Hts OH 44122 216/464-1979	e 1965

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Enrolled

Weissbrot, Laurence R, (F.S.A.), *Group Actuary,* Hartford Insurance Group, Hartford Plaza, Group Department, Hartford CT 06115 203/547-2473 — 1978

Weissman, Martin J, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6615 — e 1979

Weissner, Edward W, (F.C.A.S.), *Actuarial Director,* Prudential Reinsurance Company, 213 Washington Avenue, Box 908, Newark NJ 07101 201/877-8075 — 1980

Weisz, Louis M, (F.S.A.), *Second Vice President/Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1970

Weitzenkamp, Dianne, (F.S.A.), *Director of Plant Development,* Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7424 — e 1977

Weitzner, Larry H, (A.S.A.), *Associate Actuary,* The Wyatt Co, 2700 Cumberland Pkwy, NW, Suite 340, Atlanta GA 30339 404/434-4550 — e 1976

Welch, Donald B, (F.S.A.), *Associate Actuary,* National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3514 — 1975

Welch, Jarmon, (A.S.A.), *Consulting Actuary,* Hazlehurst & Associates Inc, 600 Gas Light Tower, Atlanta GA 30303 404/688-0602 — e 1979

Welch, John H, (F.S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4471 — e 1970

Welch, John P, (F.C.A.S.), *Senior Vice President,* Security Insurance Group, PO Box 420, Hartford CT 06114 203/674-6860 — 1968

Welch, Molly A, *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2718 — e 1977

Welch, Robin B, (F.S.A.), *Vice President,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6981 — 1970

Welch, Ronald J, (F.S.A.), *Sr. Vice President & Actuary,* American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661 — 1975

Welch, Thomas H, (A.S.A.), *Associate Actuary,* Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400 — 1979

Weller, Alfred O, (A.C.A.S.), *Actuarial Director,* Continental Insurance Co, 80 Maiden Lane, New York NY 10038 212/374-2300 — 1979

Weller, Mark J, *Vice President,* Pension Administration Inc, 6110 Executive Blvd, Suite 1035, Rockville MD 20852 301/984-1720 — e 1976

Weller, Walter Wesley, (A.S.A.), *Senior Actuarial Analyst,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 — 1981

Weller, William C, (F.S.A.), *Chief Actuary, US Operations,* Montreal Life Insurance Co, 500 Park Blvd, Suite 325, Itasca IL 60143 312/773-0747 — 1972

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Enrolled

Wellnitz, William R, (F.S.A.), *Associate Actuary - Corporate,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7031 — 1979

Wells, David Q, Jr, (A.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 611 Olive Street, St.Louis MO 06105 314/889-9486 — e 1979

Wells, Edward H, (F.S.A.), 20 Berkeley Rd, Milburn NJ 07041 — 1965

Wells, Walter I, (A.S.A., A.C.A.S.), 7 Pinewood Drive, W Boylston MA 01583 — 1966

Welsh, Charles A, (F.S.A.), Professional Administrators, 2043 Regency Circle, Lexington KY 40503 — e 1968

Welsh, David M, (F.S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-2392 — e 1971

Welsh, Patrick, (F.S.A.), *President,* Benefit Actuaries & Consultants, 2838 First National Tower, Louisville KY 40202 502/587-9501 — e 1974

Wemple, Andrew P, (F.S.A.), *Assistant Actuary,* State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 — 1980

Wendlandt, Gary E, (F.S.A.), *2nd Vice President & Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Wendt, Edward G, (F.S.A.), *Sr Vice President-Group Ins,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6235 — 1965

Wendt, Richard K, (F.S.A.), *V.P., FLH Underwriting & Claims,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6759 — 1965

Wendt, Richard Q, (F.S.A.), *Vice President & Actuary,* Winklevoss & Associates Inc, 3700 Market Street, Philadelphia PA 19104 215/387-1052 — e 1975

Wendt, William R, *Vice President,* American General Corporation, 2727 Allen Parkway, Houston TX 77019 713/522-1111 — 1966

Wenner, Richard M, (F.S.A.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Ave, Grp.Pension Act. A114, Hartford CT 06115 203/273-4374 — 1973

Wenz, Paul H, (F.S.A.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5920 — 1978

Werntz, Leon E, *President,* Werntz & Associates Inc, Box 5606, Shreveport LA 71105 318/797-2554 — e 1976

Wertheimer, James L, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — e 1972

Wesley, William David, (A.S.A.), *Senior Systems Specialist,* Towers Perrin Forster & Crosby, 233 S Wacker Drive, Suite 8414, Chicago IL 60606 312/876-0909 — 1981

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West, Charles E, (F.S.A.), 720 Cedar Grove Rd, Box 71, Media PA 19063 1965

West, Charles S, *Field Actuary,* Texas State Board of Ins, 3853 Treeline Dr, Dallas TX 75224 512/475-3325 1966

West, Lane B, (F.S.A.), *Actuary,* Meidinger Incorporated, First Union Plaza, Suite 2200, Charlotte NC 28282 704/372-9910 e 1977

West, Thomas M, (F.S.A.), *Exec Vice President Dir/Reins,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 e 1970

Westcote, Walter M, *Vice President,* Babb Incorporated, 850 Ridge Avenue, Pittsburg PA 15212 412/237-2069 e 1976

Westerholm, David C, (A.C.A.S.), *Manager & Sr.Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1981

Wetcher, Jacqueline H., (A.S.A.), *Actuarial Consultant,* Peat Marwick Mitchell & Co, 150 JFK Parkway, Short Hills NJ 07078 201/467-9650 1979

Wetterstrand, W H, (A.S.A.), *Associate Professor,* Butler University, 4600 Sunset Ave, Indianapolis IN 46208 317/283-9522 1980

Wheat, Michael, (F.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506 e 1979

Wheeler, Michael A., (A.S.A.), *Actuarial Associate,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5836 1980

Whimpey, Dennis J, (F.S.A.), *Vice President,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-8741 1976

White, Aubrey, (F.S.A.), *Consultant,* 16 Gunning Lane, Downingtown PA 19335 215/977-8407 e 1965

White, Daniel C, (F.S.A.), *Vice President,* William M Mercer Inc, 3 Embarcadero Center, Box 7440, San Francisco CA 94120 415/393-5220 e 1977

White, Frank T., (A.C.A.S.), *Vice President & Actuary,* National Council On Comp Ins, One Penn Plaza, New York NY 10119 212/560-1965 1979

White, Geoffrey B, (F.S.A.), *Director,* William M Mercer Ltd, 1801 McGill College Ave, Suite 900, Montreal PQ, Canada H3A2N4 514/285-1802 e 1966

White, H Edmund, (F.S.A.), *Senior Actuary,* Meidinger Incorporated, 60 State Street, Suite 520, Boston MA 02109 617/227-3400 e 1970

White, John G, Jr., (F.C.A.), *Consultant,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 e 1970

White, Jonathan, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 101 College Road East, Princeton NJ 08540 609/452-9530 1980

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Enrolled

White, Richard E, (F.S.A.), *Senior Vice President/Actuary,* Bily White & Lee Incorporated, Box 22141, Houston TX 77027 713/621-4662 e 1975

White, Stephen L., (F.S.A.), *Associate Actuary,* Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000 e 1976

White, William A, (F.S.A.), 113 Wayside Court, Cherry Hill NJ 08034 609/428-1943 1965

White, William F, Jr., *Pension Consultant,* 1608 Guaranty Bank Plaza, Corpus Christi TX 78475 512/883-4703 e 1976

White, William M, Jr, (F.S.A.), 51 Avondale Road, W Hartford CT 06117 203/236-3748 1965

White, William M, Jr, (A.S.A.), Life Investors Ins Co, 4333 Edgewood Road, NE, Cedar Rapids IA 52499 214/271-1666 1981

Whiteley, Benjamin R, (F.S.A.), *Executive Vice President,* Standard Insurance Co, Box 711, Portland OR 97207 503/248-2812 e 1965

Whiting, Douglas B, 20 Captain Parker Arms, Apt 12, Lexington MA 02173 617/862-3524 1966

Whitley, Charlie T, (F.S.A.), *Vice President & Actuary,* Integon Life Ins Corp, 500 West Fifth Street, Winston-Salem NC 27152 919/725-7261 1970

Whitman, Mark, (A.C.A.S.), *Actuarial Supervisor,* Insurance Services Office, 160 Water Street, New York NY 10038 212/891-5819 1979

Whitney, John C, (F.S.A.), Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909 e 1977

Whitney, Robert L, (F.S.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2506 1965

Whiton, Albert E, (A.S.A.), Travelers Insurance Company, One Tower Sq, Hartford CT 06040 203/277-0111 1966

Wicks, George C, (A.S.A.), *Manager,* Peat Marwick Mitchell & Co, 1500 Walnut St, Philadelphia PA 19102 215/735-4600 e 1966

Widmer, Ransom H, *Associate Benefit Consulting,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1976

Wiebke, Harold G, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3481 e 1965

Wieder, John W., Jr., (F.C.A.S.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1965

Wiederhold, Susan J, *Actuarial Consultant,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5295 e 1979

Wiegert, Paul M, (A.C.A.S.), *Dir. Of Actuarial Operations,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6760 1979

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Wiegert, Roy E, *President,* National Associates Inc. N.W., Plaza 600 Bldg, Seattle WA 98101 206/622-0285 — e 1976

Wiener, Mitchell Charles, (A.S.A.), *Assistant Actuary,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/643-1730 — 1980

Wiese, Theodore O, Jr, (F.S.A., F.C.A.), *Actuary,* The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1970

Wiesner, Michael I, (F.S.A., M.C.A.), *Consulting Actuary,* Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001 — e 1978

Wightman, Mary G, *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 — e 1967

Wilbur, Jon Karl, (F.S.A.), *Staff Actuary,* Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7027 — 1978

Wilcox, Robert E, (A.S.A.), *Consulting Actuary,* R E Wilcox & Company, 134 East 200 North, Alpine UT 84003 801/532-2390 — e 1971

Wild, Veda Dianne, (A.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21202 301/547-2891 — 1981

Wilde, Peter R, (F.S.A.), *Senior Vice President,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/243-8811 — 1965

Wilens, David P, (F.S.A.), *Senior Actuarial Associate,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-7795 — 1980

Wilkening, Robert E, *Vice President,* Watkins Ross Baines & Lamps, 505 Waters Bldg., Grand Rapids MI 49503 616/676-9331 — e 1970

Wilkinson, John, (F.S.A.), *Associate Actuary,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6763 — 1977

Wille, David, (F.S.A.), *Vice President and Actuary,* Herget & Company Inc, 204 E. Lombard Street, Baltimore MD 21202 301/539-3500 — 1979

Willemin, Richard J, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2211 — e 1965

Willett, Robert B, (F.S.A.), *Second V.P. & Assoc Actuary,* Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720 — e 1970

Williams, Jr William A, (A.S.A.), *Associate Actuary,* The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 — e 1975

Williams, C Arthur, *Professor,* University of Minnesota, School of Management, 868-A, Minneapolis MN 55455 612/373-5090 — 1968

Williams, Charles D., (F.S.A.), *Executive Vice President,* Jefferson National Life Ins Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8001 — e 1966

Williams, Dean E, (F.S.A.), *Executive Vice President-Group,* General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0721 — e 1965

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Williams, Dewey G, (F.C.A.S.), *President,* Employers Ins of Texas, Box 2759, Dallas TX 75221 214/653-8336 — 1965

Williams, Edward B, (F.S.A.), 151 Country Club Drive, Manhasset NY 11030 516/627-2785 — 1965

Williams, Frank W., *Pension Consultant,* Frank Williams & Associates, Box 76228, Birmingham AL 35253 — e 1980

Williams, Harry V, (F.C.A.S.), 835 NE 35th St, Boca Raton FL 33431 — 1965

Williams, Jack C, The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — e 1977

Williams, James L, (F.S.A.), *Associate Actuary,* Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7110 — 1979

Williams, Jeffrey W, (F.S.A.), *Manager, Product Marketing,* Insurance Systems of America, 6855 Jimmy Carter Blvd, Box 47975, Atlanta GA 30362 404/441-8804 — e 1975

Williams, John H, (F.C.A.), 100 Colonial Parkway, Manhasset NY 11030 516/627-3032 — 1965

Williams, John Harry, (F.C.A.), *Principal,* Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/536-3069 — e 1966

Williams, John R, (F.S.A.), Box 15626, Fort Wayne IN 46885 — e 1965

Williams, Keith S, (F.S.A.), *Actuary,* The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9200 — 1981

Williams, P Adger, (F.C.A.S.) **[President Elect],** *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1965

Williams, Richard, (F.S.A.), *Vice President & Assoc Actuary,* E F Hutton Life Ins Co, Box 2700, La Jolla CA 92038 714/455-8269 — 1978

Williams, Robert J, (F.S.A.), *Asst VP & Dir Grp Acty Servs,* Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4512 — 1979

Williams, Robert M, (F.S.A.), *Asst Vice President & Actuary,* National Investors Life Ins, Box 3668, Little Rock AR 72217 501/376-3261 — e 1979

Williams, Thomas L, (A.S.A.), *Actuary,* Bryan Pendleton Swats &, McAllister, 4205 Hillsboro Rd, #S200, Nashville TN 37215 615/385-1640 — 1980

Williams, Vickie N., (F.S.A.), *Assistant Actuary,* Bryan Pendleton Swats &, McAllister, 4205 Hillsboro Rd, #A200, Nashville TN 37215 615/385-1640 — e 1980

Williams, W Thomas, (A.C.A.S.), Tillinghast Nelson & Warren, Carrillon Tower West, 13601 Preston Rd, Ste 207, Dallas TX 75240 214/233-9684 — e 1968

Williamson, Robert L, (F.S.A.), *Actuarial Vice President,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-4500 — e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Williamson, William R, Jr, (A.S.A.), 112 Grassy Hill Road, Old Lyme CT 06371 1966

Willis, Frederick C, (A.S.A.), *Asst VP & Associate Actuary,* Charter Security Life Ins Co, Box 41310, Jacksonville FL 32203 904/358-4600 1981

Willis, Robert N, (A.S.A.), *Assistant Actuary,* Berkshire Life Ins Co, 700 South Street, Pittsfield MA 01201 413/499-4321 1979

Willman, Charles, (A.S.A.), *Actuary,* Western Benefit Plan Conslt, 26 O'Farrell Street, San Francisco CA 94108 415/781-8632 e 1981

Willman, Dean C., (A.S.A.), *Assistant Actuary,* Standard Life Ins of Indiana, 300 East Fall Creek Blvd, Indianapolis IN 46205 317/923-2425 1980

Willman, Scott S., (A.S.A.), *Consultant,* Touche Ross & Company, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1981

Wills, R John, (F.S.A.), *Assistant Actuary,* John Hancock Mutual Life Ins, Box 111, Boston MA 02117 617/421-2840 1976

Wills, Thomas L, (F.S.A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3881 e 1965

Willsey, Lynn W, (F.C.A.S.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 1965

Wilneff, Leon B, (A.S.A.), *Consulting Actuary,* Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1240 e 1979

Wilson, Charles, (F.S.A.), *Vice President & Group Actuary,* Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75204 214/824-0131 1968

Wilson, Charles E, (A.S.A.), *Vice President,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 e 1966

Wilson, David, (F.S.A.), *Mgr. Group Ins Underwriting,* Great-West Life Assurance Co, Great-West Plaza, Box 1080, Denver CO 80201 1981

Wilson, Gerald I, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 e 1967

Wilson, James C, (F.C.A.S.), *Casualty Actuary,* 1029 Englewood Drive, Winston-Salem NC 27106 919/722-1766 1965

Wilson, John P, (F.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3091 e 1980

Wilson, Lawrence F, (A.S.A.), *Senior Consultant,* Peat Marwick Mitchell & Co, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644 e 1979

Wilson, Mary Cusic, (F.S.A.), 2071 Canal Drive, West, Bradenton FL 33507 1965

Wilson, Oliver T, (A.C.A.S.), *Consulting Actuary,* Oliver T Wilson Consulting, 5900 Wilshire Boulevard, Suite 2405, Los Angeles CA 90036 213/937-0205 1980

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Wilson, Ross J, (A.S.A., F.C.A.), Stone Young & Company, 546 Valley Road, P.O. Box 708, Upr Montclair NJ 07043 201/744-8200	e 1966
Wilson, Wallace W, (F.S.A., A.C.A.), *Actuary,* The Wyatt Co, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	e 1975
Wilson, Weston P, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	e 1977
Wilson, William F, (A.C.A.S.), *Associate Actuary,* American States Ins Co, 500 North Meridian Street, Indianapolis IN 46207 317/262-6672	1979
Wilson, Wilmer W, 1646 Fairfax, Denver CO 80220	1967
Wiltse, Larry B, (A.S.A.), *Consulting Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Winans, Roger M, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6204	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, Box 2093, Tuscaloosa AL 35403 205/345-5600	1979
Winer, Warren J, (F.S.A.), Powers Carpenter & Hall Inc, 7701 Forsyth, St Louis MO 63105 314/569-2857	e 1975
Wingert, Sheryl R, (F.S.A.), *Consulting Actuary,* Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/995-4003	e 1979
Winkelstein, Jerome, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133	1975
Winkenwerder, Richard A, (F.S.A., F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1965
Winkleman, John J, (F.C.A.S.), *Associate Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6461	1977
Winklevoss, Howard E, *President,* Winklevoss & Associates, 3700 Science Center, Philadelphia PA 19104 215/387-1052	e 1976
Winn, Michael R, (F.S.A.), *Actuary Reinsurance,* Business Men's Assurance Co, Box 76, Kansas City MO 64141 816/753-8000	1973
Winokur, Paul, (F.S.A.), *Consulting Actuary,* Peat Marwick & Partners, Box 31, Commerce Court West, Toronto ON, Canada M5L1B2 416/863-3560	1978
Winslow, Henry N, (F.S.A.), *General Actuarial Director,* John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-2603	e 1965
Winsor, Robert F, (A.S.A.), *Assistant Actuary,* Jefferson Standard Life Ins Co, Box 21008, Greensboro NC 27420 919/378-2497	e 1970
Winston, Elliot H., *President,* Executive Incentive Plans Inc, 4021 N.E. 22nd Avenue, Ft Lauderdale FL 33308 305/561-2734	e 1980

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Enrolled

Winston, Michael, *President,* Pension Consultants Inc, 11955 W Dixie H'Way, P.O. Box 61-1026, North Miami FL 33161 305/893-3420 — e 1976

Winter, Arthur E, (A.C.A.S.), *Director,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1971

Winter, Bert A, (F.S.A.), Box #45, Vineyard Hvn MA 02568 617/693-1784 — 1965

Winter, John C, III, (F.S.A.), *Vice President Ins Products,* John Alden Life Ins Co, 300 Sevilla Avenue, Coral Gables FL 33134 305/442-6732 — e 1976

Winterfield, Michael, (F.S.A.), *Vice President & Actuary,* Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 06902 212/554-3711 — 1975

Winterhof, Bruce, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 120 South LaSalle, Chicago IL 60603 312/726-0677 — 1979

Winters, Herbert A, (A.S.A.), *Insurance Consultant,* 3202 Weslayan, Room 224, Houston TX 77027 713/621-6691 — 1966

Winters, Robert C, (F.S.A.), **[Past President],** *Executive Vice President,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7722 — 1965

Wirth, William C, (F.S.A.), *Executive Vice President,* Continental Financial Services, 6600 West Broad Street, Richmond VA 23230 804/281-6487 — e 1965

Wisdom, Eugene, (F.S.A.), *Principal,* Rudd & Wisdom Inc, 402 Perry-Brooks Bldg, Austin TX 78701 512/477-5721 — 1965

Wiser, Ronald F, (A.S.A., F.C.A.S.), *Actuary,* Milliman & Robertson Inc, 120 South LaSalle Street, Suite 1710, Chicago IL 60603 312/726-0677 — 1979

Wishart, Robert A, (A.S.A., F.C.A.), 49 Adams Avenue, Short Hills NJ 07078 — 1965

Wishnick, Sheldon, (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1815 — 1978

Wiskowski, John P, (A.S.A., F.C.A.), *Partner,* Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001 — e 1969

Witt, R Daniel, (F.S.A., F.C.A.), *Partner,* Coates & Crawford Inc, 114 Sansome Street, Suite 1123, San Francisco CA 94104 415/421-6810 — e 1977

Witt, Ronald E, (A.S.A.), *Consultant,* 2140 Pilgram Parkway, East, Elm Grove WI 53122 414/784-4119 — e 1971

Witt, William Edward, (A.S.A.), *Consultant,* Peat Marwick Mitchell & Co, 2100 Peachtree Center So, Atlanta GA 30303 404/577-3240 — 1981

Wittenberg, Charles, (A.S.A., A.C.A.), *Asst Vice President -Reins,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7720 — 1973

Wittenwyler, Ronald P, (F.S.A.), *Actuary,* American Mutual Life Ins Co, 1200 Liberty Building, Des Moines IA 50307 515/280-1331 — 1978

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Enrolled

Wittlich, Jae L, (F.S.A.), *Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4365 — 1971

Wohbeking, Ronald L, (F.S.A.), *V.P.- Director Mass Marketing,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6550 — e 1971

Wodarczyk, Jeannie M, (A.S.A.), *Assistant Actuary,* Mutual Trust Life Ins Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000 — 1981

Woerner, Lawrence W, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, Av Brig Faria Lima 2003, 21 Andar, Sao Paulo, Brazil 011/211-9216 — e 1980

Wohlner, Ellis A, (A.S.A.), *Manager Product Development,* Folksam Insurance Group, Box 20500, Stockholm, Sweden 10460 008/743-6124 — 1970

Wojcik, Edward J, (F.S.A.), *Actuary,* Blue Cross/Blue Shield Assn, 676 North St Clair Street, Chicago IL 60611 312/440-6503 — 1966

Wojcik, Walt J, (A.S.A., A.C.A.), *President,* Standard of America Life Ins, One S Washington Street, Park Ridge IL 60068 312/824-4455 — 1969

Wolak, Daniel L, (A.S.A.), *Manager Group Product Dev.,* Ohio National Life Ins Co, 237 W. H. Taft Drive, Cincinnati OH 45219 513/861-3600 — 1981

Wolf, Dale B, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6079 — 1980

Wolf, Herbert S, (F.C.A.), *Partner,* Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1243 — 1966

Wolf, Richard S, (F.S.A.), *Assistant VP & Group Actuary,* Life Ins Co of Georgia, 600 W Peachtree Street, Atlanta GA 30365 404/898-1632 — 1969

Wolf, Ronald M, (F.S.A., M.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 — 1976

Wolfe, Jay A, (F.S.A.), *Actuary,* The Wyatt Co, 10689 North Kendall Drive, # 210, Miami FL 33176 305/274-8080 — e 1975

Wolfe, Joel I, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Ins, 1295 State Street, Springfield MA 01111 413/788-8411 — 1978

Wolfenden, James D, (A.S.A.), Charles G Bentzin Associates, 234 North Central Avenue, Suite 646, Phoenix AZ 85004 602/257-8855 — 1971

Wolff, Sherman, (F.S.A.), *Vice President,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7530 — e 1977

Wolfson, Irving S, (F.S.A.), *Executive Vice President,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 — 1965

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Wolkoff, Claire L, (F.S.A., M.C.A.), *Associate Actuary,* G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 — e 1976

Woll, Richard G, (F.C.A.S.), *Actuary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5317 — 1975

Wollman, Milton H, (F.S.A., F.C.A.), *President,* Milton H Wollman & Associates, 1419 Spruce Street, Philadelphia PA 19103 215/546-5060 — 1965

Wolzenski, Bernard, (F.S.A.), *Associate Actuary,* General American Life Ins Co, 701 Market Street, St Louis MO 63101 314/444-0667 — 1978

Wong, Dennis, (F.S.A., F.C.A.), *Consulting Actuary,* 511 South Kenmore Avenue, Suite 104, Los Angeles CA 90020 213/383-5701 — e 1969

Wong, Everett D, (F.S.A.), *Actuarial Consultant,* William M Mercer Inc, 600 Grant Street, Pittsburgh PA 15219 412/288-8800 — e 1981

Wong, Gregory W, (A.S.A.), *Assistant Actuary,* Cal-Western States Life Ins Co, 2020 L Street, Sacramento CA 95814 916/444-7100 — 1980

Wong, Kathleen R., (F.S.A.), *Actuarial Director,* Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3488 — 1981

Wong, Stephen Y N, (A.S.A.), *Associate Actuary,* Blue Cross of No California, 1950 Franklin Street, Oakland CA 94659 415/654-3675 — 1980

Wong, Steve, (F.S.A.), *President,* British-American (Malaysia)Ins, 20th Floor Oriental Plaza, Jalan Parry,, Kuala Lumpur, Malaysia 5 — 1977

Wood-Duggan, Margaret, (A.S.A.), *Associate Actuary,* Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 — 1981

Wood, Charles P, Jr, (F.S.A., F.C.A.S., M.C.A.), *Actuary,* The Wyatt Co, 1990 K St NW, Washington DC 20006 202/857-9394 — e 1975

Wood, David H, (F.S.A.), *Vice President,* Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7415 — 1969

Wood, J Kenneth, Jr, (F.S.A.), *Vice President & Chief Actuary,* Life & Casualty of Tennessee, Life & Casualty Tower, Nashville TN 37219 615/244-9300 — 1966

Wood, Jack E, (F.S.A., F.C.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 — e 1965

Wood, James O, (F.C.A.S.), *Consulting Actuary,* Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420 — 1976

Wood, John W, (F.S.A.), *Vice President & Actuary,* Employee Planning Inc, 3000 Town Center, Suite 2400, Southfield MI 48075 313/353-5600 — e 1965

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Enrolled

Wood, Milton J, (F.S.A.), 16 Wardwell Road, West Hartford CT 06107 203/521-6636 — e 1965

Wood, R Norman, (A.S.A., F.C.A.), *Vice President,* Alexander & Alexander Inc, 10 Ferry Wharf, Newburyport MA 01950 617/465-5374 — e 1965

Woodard, Eugene M, (F.S.A.), *Second Vice President/Director,* Lincoln National Life Ins Co, 1200 Summer Street, Stamford CT 06905 203/357-0266 — 1974

Wooddy, John C, (F.S.A., A.C.A.S., A.C.A.), *Consulting Actuary,* 16 East 42nd Street, New York NY 10017 212/599-2560 — 1965

Woodhead, Curt R, (F.S.A.), *Consulting Actuary,* Alexander & Alexander Inc, Box 13647, Kansas City MO 64199 816/391-1000 — e 1977

Woodley, Pamela S., (F.S.A.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1980

Woodman, Harry A, (F.S.A.), *Vice President,* New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6723 — 1965

Woods, Cyril J, (F.S.A.), 9332 Webster Place, Sidney BC, Canada V892S1 — 1966

Woods, H Wayne, (F.S.A.), *Consulting Actuary,* William M Mercer Ltd, 275 Slater Street, Suite 1200, Ottawa ON, Canada K1P5H9 613/237-7111 — 1975

Woods, Patrick B, (F.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7732 — 1981

Woods, Stephen P, (A.S.A.), *Assistant Actuary,* Certified Life Ins Co of Ca, 14724 Ventura Boulevard, Sherman Oaks CA 91403 213/981-9000 — 1979

Woodson, Freeman A, *Consultant,* William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0470 — e 1976

Woodward, Walter C, (A.S.A.), *Assistant Vice President,* Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-7970 — 1979

Woodworth, James H, (A.C.A.S.), *Secretary,* Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4348 — 1966

Woolery, James G, *Assistant Life Actuary,* North Carolina Ins Dept, Box 26387, Raleigh NC 27607 919/787-4480 — 1970

Woolery, James M, (F.S.A., A.C.A.S.), 3207 Sussex Road, Raleigh NC 27607 919/787-4480 — e 1965

Wooley, Jonathan L, (F.S.A.), *Actuary,* New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7984 — 1973

Woolley, E Richard, *President,* Bradbury & Woolley Inc, 1451 Danville Boulevard, Alamo CA 94507 415/820-1600 — e 1976

Woolsey, E John, (F.S.A.), *Principal,* Towers Perrin Forster & Crosby, Box 281, Toronto Dominion Centre, Toronto ON, Canada M5K1K3 416/362-2333 — e 1972

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Workman, Bruce L, (F.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 402/393-9400 1966

Workman, Lewis C, (F.S.A.), *Actuarial Vice President,* Central Life Assurance Co, 611 5th Avenue, Box 1555, Des Moines IA 50306 515/283-2371 e 1965

Worley, John L, Jr, (F.S.A.), *Asst Vice President & Actuary,* William M Mercer Inc, 3340 Peachtree Road, NE, Suite 2660, Atlanta GA 30026 404/231-1770 e 1966

Worthington, Robert F, (A.S.A.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06109 203/277-0111 e 1976

Wright, Byron, (F.S.A., F.C.A.S.), Box 333, Arendtsville PA 17303 717/677-7402 1965

Wright, Carl B, (F.S.A.), *Associate Actuary,* Inter-Ocean Insurance Co, 11295 Princeton Pike, Cincinnati OH 45246 513/771-2000 1971

Wright, Gardner E., Jr., *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3917 e 1980

Wright, Roy R, *Assistant Vice President,* Fidelity & Guaranty Life Ins, 100 Light St, Baltimore MD 21202 301/547-3209 e 1976

Wright, Walter C, III, (F.C.A.S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 1979

Wright, William S, (F.S.A.), 179 Midwood Road, Glen Rock NJ 07452 e 1965

Wu, Peter P, (F.S.A.), *Associate Actuary,* Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1978

Wulterkens, Paul E, (F.C.A.S.), *Actuarial Officer,* St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-8201 1977

Wyckoff, John F, 78 Cedar Street, Newington CT 06111 1970

Wyman, Richard B, (F.S.A.), Howard Johnson & Company, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 e 1966

Wyse, Richard, (A.S.A.), *Actuary,* Blue Cross of So California, Woodland Hls CA 91367 213/703-3707 1980

X

Xanthos, William, (A.S.A.), *Managing Principal,* A S Hansen Inc, 911 Wilshire Boulevard, Suite 900, Los Angeles CA 90017 213/626-7221 e 1979

Xavier, Basil A, Dan McGinn & Associates Inc, 2564 W Woodland Drive, Box 4560-P, Anaheim CA 92801 714/826-0640 e 1976

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Y

Yaeger, Alan, (F.S.A.), *Sr Vice President & Actuary,* Western Reserve Life Assurance Company of Ohio, Box 5068, Clearwater FL 33518 813/585-6565 — 1979

Yaffe, Rian M, (A.S.A., M.C.A.), Yaffe & Offutt Assoc Inc, 201 North Charles Street, Baltimore MD 21201 301/332-1166 — e 1970

Yamamoto, Dale H, (F.S.A.), *Employee Benefit Actuary & Mgr,* The Boeing Company, Box 3707, M/S 13-60, 7755 East Marginal Way S, Seattle WA 98124 206/655-6119 — 1980

Yamano, Harry, (F.S.A.), *Vice President & Cnslt Actuary,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840 — e 1969

Yang, Kisuk, (M.C.A.), *Chief Actuary,* California Public Employee, Retirement System, Box 1953, Sacramento CA 95809 916/445-5147 — e 1976

Yanis, David, (F.S.A., F.C.A.), *Partner,* Hewitt Associates, 600 Third Ave, New York NY 60015 212/986-3350 — e 1966

Yanko, John B, (F.S.A.), *Senior VP & Chief Actuary,* Fidelity Union Life Ins Co, Box 500, Dallas TX 75221 214/653-2706 — e 1969

Yardley, Charles A, (F.S.A.), *Vice President & Actuary,* New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 — 1965

Yardley, Mary Ellen, (F.S.A.), *Associate Controller,* Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000 — 1965

Yarmchuk, Robert W, (F.S.A.), *Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/357-9000 — e 1978

Yates, Donald G, (F.S.A.), *Vice President,* Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2669 — 1968

Yates, J Arnold, Talcott Notch Road, Farmington CT 06032 203/677-0397 — 1966

Yau, Joseph W.S., (F.S.A.), *Asst. Vice President & Actuary,* Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/708-2441 — 1978

Yeary, Paul D, (F.S.A.), *Vice President & Actuary,* Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 — 1965

Yee, Lone-Young, (F.S.A.), *Actuarial Associate,* State Farm Life Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2289 — 1979

Yen, Frank T, (A.S.A.), *Vice President & Actuary,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/736-7070 — e 1967

Yenner, Ralph D, 11 San Juan Lane, Port St Lucie FL 33452 — e 1966

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Ying, Willie Y, (F.S.A.), *Assistant Vice President & Act,* Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7251	1978
Ylvisaker, James W, (F.S.A.), *V.P. - Valuation Actuary,* Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4966	1974
Yoder, Reginald C, (F.S.A., F.C.A.S.), *Associate Actuary,* Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5820	1977
Yoder, Robert S, (F.S.A.), Robert S Yoder & Associates, 1909 Kentucky, Home Life Building, Louisville KY 40220 502/589-3033	1965
Yonkunas, John P, *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7318	1981
York, William S, (F.S.A.), 43300-55 Airport Road, Little River CA 95456	1965
Yosua, Frederick J, (F.S.A.), *Group Pension Actuary,* Unionmutual Life Ins Co, 2211 Congress St, Portland ME 04101 207/780-2838	1980
Young, D Edward, (F.S.A.), *Actuary,* Educators Mutual Life Ins Co, 2490 Lincoln Highway, East, Lancaster PA 17604 717/397-2751	1980
Young, David H, Jr, (F.S.A.), *Senior Vice President,* Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	e 1965
Young, Edward W, (A.C.A.S.), *Pricing Director Reinsurance,* Allstate Insurance Company, 80 Allstate Plaza South, Northbrook IL 60062 312/291-5000	1979
Young, Elizabeth R, 4380 Exeter Dr Apt 101, Longboat Key FL 33548	1969
Young, George W, Jr, (F.S.A.), *Second Vice President,* Unionmutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2677	1969
Young, George W, (F.S.A.), 17 Long View Rd, West Hartford CT 06107 203/561-1348	1965
Young, Harry S, (F.S.A.), *Assistant Vice President,* William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840	e 1977
Young, Howard, (F.S.A.), *Special Consultant to the Pres,* United Auto Workers Union, 8000 East Jefferson, Detroit MI 48214 313/926-5000	e 1965
Young, John A, (F.S.A.), Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-1190	1980
Young, Margaret A, *Senior Vice President,* Hand & Associates Inc, 555 Cullen Center, Bank Building, Houston TX 77002 713/652-3102	e 1979
Young, Melville J, (F.S.A.), *Vice President,* General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060	1969

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Enrolled

Young, R James, (F.C.A.S.), *Actuary,* Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-6307 — 1977

Young, Ralph E., *President,* Provident Life Insurance Co, 316 North Fifth Street, Bismarck ND 58501 701/222-3888 — 1966

Young, Robert G, (A.C.A.S.), *Vice President & Actuary,* Utica Mutual Ins Co, Utica NY 13503 315/735-3321 — 1969

Young, Robert V, (F.S.A.), *Vice President,* Badgley & Phelps Incorporated, 3206 Rainier Bank Tower, Seattle WA 98101 206/623-6172 — e 1965

Young, Stephen P, (A.S.A.), *Actuary,* California Public Employee, Retirement System, Box 1953, Sacramento CA 95809 916/445-6611 — 1979

Young, Thomas J, (F.S.A.), *Actuarial Vice President,* Equitable Life Ins Co of Iowa, 604 Locust Street, Des Moines IA 50306 515/245-6787 — e 1965

Young, Thomas M, (F.S.A., F.C.A.), *President,* Stone Young & Company, Box 708, Upr Montclair NJ 07043 201/744-8200 — e 1965

Young, William M, (F.S.A.), *Associate Actuary,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-5727 — 1980

Youngerman, Hank, (A.C.A.S.), *Actuarial Assistant,* Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-6000 — 1981

Youngquist, James A, (A.S.A.), *Actuarial Associate,* Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 — 1979

Yount, Hubert W, (F.C.A.S.), Wesley Manor E 22, Jacksonville FL 32223 — 1965

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Zachry, William B, III, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06066 203/277-4268 — e 1980

Zaeh, Donald E, *Assistant Vice President,* Frank B Hall & Company, 261 Madison Avenue, New York NY 10010 212/922-1300 — e 1976

Zajic, Diane M, (A.S.A.), *Senior Actuarial Technician,* Combined Ins Co of America, 707 Combined Centre, Northbrook IL 60062 312/564-8000 — 1981

Zajicek, James E, (A.S.A.), *Actuarial Manager,* A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 — e 1977

Zan, Anthony, (F.S.A.), *Life Actuary,* Blue Cross/Blue Shield of Tx, 901 South Central Expwy, Richardson TX 75080 214/669-6175 — 1980

Zapisek, Edward J, (F.S.A.), *Assistant Actuary,* Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 — 1979

Zaret, Frank, (F.S.A.), *Actuary,* Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6395 — 1965

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Zatorski, Richard T, (F.C.A.S.), *Vice President,* Frank B Hall & Company, 549 Pleasantville Road, Briarclf Mnr NY 10510 914/769-9200 1979

Zatto, Joseph R, (F.S.A., F.C.A.), *Vice President,* Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305 404/261-3400 e 1966

Zawada, Robert, (F.S.A.), *Asst Actuary-Pension Trust,* Sun Life Assurance of Canada, Two Sun Life Executive Pk, U.S. Headquarters Office, Wellesley Hls MA 02117 617/237-6030 e 1979

Zdan, Sandra W, (A.S.A.), *Senior Actuarial Associate,* United Benefit Life Ins Co, 33rd & Dodge Street, Omaha NE 68132 402/342-7600 1980

Zeffert, Martin L, (F.S.A., A.C.A.), *Vice President,* Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2498 e 1965

Zehner, W A, (F.S.A.), *Vice President & Actuary,* Loyalty Life Insurance Co, 26500 North Western Hwy, Southfield MI 48076 313/357-4660 1978

Zeid, Alex, (A.S.A.), *Associate Actuary,* Arthur Young & Company, One IBM Plaza, Chicago IL 60611 312/751-3135 1979

Zeiger, Edward C, (F.S.A.), Route 3, Willis VA 24380 1965

Zeilman, William W, (F.S.A.), *Vice President & Actuary,* General Reassurance Corp, 2 Greenwich Plaza, Greenwich CT 06830 203/661-5060 e 1969

Zeller, Lawrence Jay, (A.S.A.), *Actuary,* Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 1981

Zellner, John T, (F.S.A.), *Consulting Actuary,* Forecast Consultants Inc, 4546 Beltway Drive West, Dallas TX 75248 214/233-1192 1971

Ziegler, Ronald Lee, (F.S.A.), *Assistant Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1981

Zielinski, Richard P, (A.S.A.), *Vice President,* M & R Benfo Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 e 1969

Zieminski, Robert M, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 e 1973

Zigler, Martin J, (F.S.A.), *Consulting Actuary,* Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 e 1979

Zillmer, Theodore W, (A.S.A.), *Consulting Actuary,* William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/930-6064 1980

Zimmerman, Leonard, Hay Associates, 229 So 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2435 e 1976

Zimmerman, Leonard B, (F.S.A.), *2nd Vice President & Group Act,* Teachers Ins & Annuity Assn, 730 Third Avenue, New York NY 10017 212/490-9000 1972

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Zimmerman, Oscar, (F.S.A.), *Assistant Actuary,* Crown Life Insurance Company, 120 Bloor Street, East, Toronto ON, Canada M4W1B8 416/928-5823 — 1979

Zimpleman, Larry D, (F.S.A.), *Assistant Actuary,* Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5752 — e 1979

Zingle, Mark R, (F.S.A.), *Associate Actuary,* North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/347-6500 — e 1979

Zink, S Vincent, (A.S.A.), *Associate Actuary,* Ohio State Life Ins Co, 471 East Broad Street, Columbus OH 43215 614/221-5307 — 1979

Zinzow, Lee A, (F.S.A.), *Vice President & Assoc Actuary,* American Bankers Ins Co, 600 Brickell, Miami FL 33131 305/592-1100 — 1975

Ziock, Richard W, (F.S.A., A.C.A.S.), *Consulting Actuary,* 207 Myrtle Avenue, Apt 15, Iowa City IA 52242 319/338-3704 — 1969

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Zolt, David M, (A.S.A.), *Associate Actuary,* G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400 — 1980

Zomberg, David E, (F.S.A.), *Vice President & Actuary,* Thesco Consultants Inc, 221 West 57th Street, New York NY 10019 212/399-0740 — e 1981

Zonca, Stephen A, (F.S.A.), *Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4789 — 1979

Zory, Peter B, (F.C.A.S.), *Actuary,* Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 — 1966

Zubulake, Theodore J, (F.C.A.S.), *Director,* Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5605 — 1979

Zwilling, Paul R, (F.S.A.), *Vice President & Actuary,* National Health and Welfare Mutual Life Ins Assn, 666 Fifth Avenue, New York NY 10103 212/399-1652 — e 1967

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BYLAWS
OF THE
AMERICAN ACADEMY OF ACTUARIES
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT) AS ADOPTED APRIL 29, 1966 AND LAST AMENDED SEPT., 1980.

ARTICLE I
MEMBERSHIP

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

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

SECTION 2. *Requirements for Admission to Membership.* Any person may apply for membership and shall become a member by meeting the requirements contained in this section.

A. Application. Each candidate for admission must submit a written application which shall include a résumé of his education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request.

B. Education. Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors, hereinafter called the "Board".

C. Experience. Each candidate must, at the date of application, have had at least three years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, or property and liability insurance.

D. References. Evidence of character and professional integrity of the candidate shall have been educed by references from two members who

have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board. The procedures for the conduct of such appeal shall be as prescribed by the Board.

E. Nonresidents. If the candidate is not a resident of the United States, he must meet such other requirements as are prescribed by the Board.

F. Approval. Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

ARTICLE II
MEETINGS OF THE MEMBERS

There shall be an annual meeting of the members each fall at such time and place as the Board shall designate.

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

ARTICLE III
BOARD OF DIRECTORS

SECTION 1. *Composition.* The Board shall consist of twenty-eight Directors, comprising the eight Officers, the two immediate Past-Presidents and eighteen elected Directors.

SECTION 2. *Election and Term of Office.* Each year the members shall elect six Directors to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected Director at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected

Director at the time at which his ex-officio membership on the Board as Past-President expires. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of his election and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected.

SECTION 3. *Meetings.* There shall be an annual meeting of the Board within 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 as (b), (d), (e), (f) and (g) in Section 5 of Article III.

ARTICLE V
OFFICERS

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of 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 his 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 he 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. If the President-Elect 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 his succession to the Presidency, he 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 his term expires.

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

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

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

ARTICLE VI
DUTIES OF OFFICERS

SECTION 1. *President.* The President shall preside at the meetings of the Board and of the Academy. He shall appoint committees authorized by the Board. He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.

SECTION 2. *President-Elect.* The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.

SECTION 3. *Vice-Presidents.* Each of the Vice-Presidents shall have such duties as may be assigned to him by the President or by the Board.

SECTION 4. *Secretary.* The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members, have charge of the preparation and publication of any *Year Book* which

may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

ARTICLE VII
FINANCES AND CONTRACTS

SECTION 1. *Dues.* Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. At the time when dues are payable, any member who has become totally disabled or who, having attained age 62, notifies the Treasurer in writing that he has retired from active work or who has attained age 70 shall be granted exemption from the payment of dues by the Executive Committee.

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If dues remain unpaid, such person shall, on the date which falls three months after the date of mailing such notice, cease to be a member of the Academy for all purposes other than with respect to any penalty or other action determined under disciplinary procedures as provided in Article VIII, Section 2, relating to conduct prior to such date. Reinstatement as a member shall be subject to such conditions as the Board may prescribe.

SECTION 2. *Publications.* The Board shall determine the extent of distribution of publications of the Academy and the fees or prices to be charged any classes of recipients.

SECTION 3. *Contracts.* The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.

SECTION 4. *Checks.* All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.

SECTION 5. *Deposits.* All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VIII
RESIGNATION AND DISCIPLINE OF MEMBERS

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

SECTION 2. *Discipline.* There shall be a standing Committee on Discipline of not fewer than fifteen Committee members, one of whom shall be chairman.

The Committee shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member of the Academy in the member's relationship to the Academy or its members or in the member's professional practice, or affecting the interests of the actuarial profession. The Committee may, on its own initiative, investigate and take action with respect to any such question, and may also receive and hear any complaint relating to the conduct of a member preferred in writing. In considering any question, the Committee may consult confidentially with members of the Academy who have experience relevant to the matter under consideration.

In the course of dealing with questions and complaints relating to the conduct of members, the chairman 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.

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.

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 in his or her behalf. Any member preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor. 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.

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.

In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct has occurred, it may, on its own initiative, warn or admonish the member or recommend to the Board of Directors that the member be reprimanded, suspended, or expelled. If such a recommendation is made, the member involved shall have the right to appear personally and by counsel before the Board to explain why the Committee's recommendation should not be followed. Board action reprimanding, suspending, or expelling a member requires an affirmative vote of a majority of the whole Board. The Board may, by the vote of a majority of the whole Board, impose a lesser penalty than that recommended or adjudged by the Committee on Discipline.

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

a) All rights and privileges of membership status shall be suspended during the pendency of the appeal.

b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.

c) The appealing member shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits. In the event the decision of the Board shall be set aside, the Treasurer shall return to the appealing member the amount of the deposit. Otherwise the deposit shall be retained by the Academy.

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

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

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

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

ARTICLE IX
NOTICE

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

ARTICLE X
INDEMNIFICATION

Each person who at any time shall serve, or shall have served as an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy (and his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which he or they may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

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

ARTICLE XI
USE OF FINANCIAL RESOURCES: DISSOLUTION

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

ARTICLE XII
AMENDMENTS

Amendments to the Bylaws may be proposed either by a vote of two-thirds of the Directors present at a duly convened meeting of the Board or by written request of not less than three percent of the members. The Board shall specify a reasonable period of time within which the proposed amendment shall be transmitted by the Secretary to the members by mail, and the time for votes to be mailed by the members to the Secretary. Such proposed amendment shall be accompanied by an appropriate discussion of the issues and it shall become effective ten days following the end of the voting period upon the affirmative vote of two-thirds of the members voting.

PRESCRIBED EXAMINATIONS

The Academy Board, in accordance with Article I, Section 2B of the By-laws prescribes examinations as follows:

A candidate who has attained by examination the indicated status listed below shall be deemed to have met the education requirements for admission to membership:

Associateship in:	Casualty Actuarial Society
	Society of Actuaries
Fellowship in:	Canadian Institute of Actuaries
	Conference of Actuaries in Public Practice
	Faculty of Actuaries in Scotland
	Institute of Actuaries

Enrolled Actuary under subtitle C of 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.

QUALIFICATION STANDARDS

The following two qualification standards establish presumptive criteria for signing the statements of opinion in the NAIC Life and Accident and Health Blank and the NAIC Fire and Casualty Blank. The need for the standards arises from the Instructions to the two Blanks, both of which include a reference to membership in the American Academy of Actuaries in the definition of those individuals qualified to render such opinions.

These standards have been adopted by the Board of Directors to provide guidance for members in addition to that contained in Guide to Professional Conduct 1(b) and related Opinion A-5. Guide 1(b) states: "The actuary will bear in mind that he acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so." In addition, members are referred to Financial Reporting Recommendations 7 and 8 for technical and substantive guidance for signing such statements of opinion.

Meeting the education and experience standards which follow offers evidence that a member of the Academy is qualified to sign the relevant NAIC statement of opinion. Those members of the Academy who meet the standards will be presumed qualified. Members who do not meet the standards per se, and who believe that they are otherwise qualified, are encouraged to seek the counsel of the Committee on Life Qualifications or the Committee on Property and Liability Qualifications, as appropriate. Any such contact should be initiated directly with the chairman of the appropriate committee. Such counsel is advisory in nature and will not otherwise absolve the inquiring member from ultimate responsibility: to accept assignments only in areas of competency and qualification. Other members who sign statements of opinion should be prepared to demonstrate their qualifications.

The standards have been developed to be as parallel as possible. The differences in the two standards arise in two principal ways. First, the Instructions in the two NAIC Blanks are not alike; and second, the examinations in the Casualty Actuarial Society and the Society of Actuaries do not use the same approach to prepare actuaries to render the required opinion. In particular:

— The Instructions in the Life and Accident and Health Blank refer to a "qualified actuary" as the signer of an "opinion relating to policy reserves and other actuarial items" and the opinion being signed is broad in scope, covering a number of statement items.

— On the other hand, the Instructions in the Fire and Casualty Blank refer to a "qualified loss reserve specialist" as the signer of an "opinion relating to loss and loss adjustment expense reserves" and the opinion being signed is narrow in scope, specifically covering only the reserves for unpaid losses and loss adjustment expenses.

— Examinations of the Society of Actuaries qualify actuaries to sign statements only if the actuary took those examination routes containing advanced treatment of those broad subjects relating to policy reserves and the U.S. Annual Statement Blank, whereas the examinations of the Casualty Actuarial Society have consistently contained material relating to the specific subject of loss and loss adjustment expense reserve determinations.

There may be special situations where the signature is for a limited assignment for which not all the educational subjects or the experience standards are needed. The following standards cover general situations. A danger of signing in special situations with limited educational and experience background is the inability to recognize the broader implications of the special situation. An actuary with limited educational and experience credentials can minimize that risk by consulting fully qualified actuaries.

STANDARDS FOR SIGNING STATEMENTS OF ACTUARIAL OPINION AS A "QUALIFIED ACTUARY" ON THE *NAIC LIFE AND ACCIDENT AND HEALTH STATEMENT BLANK*

There are two qualification standards to consider: education and experience. Members who are uncertain about their qualifications are invited to consult with the Committee on Life Qualifications.

Education

The "qualified actuary" should have acquired a comprehensive knowledge of:

- general and actuarial mathematics, including probability, statistics, compound interest, life and health contingencies, variability of risk, and construction and graduation of rates
- life and health policy forms and coverages, including design, pricing, underwriting, administration, marketing and background knowledge of the economic, regulatory and legal environment in which the carrier operates
- dividends, reinsurance, and the income tax laws as they affect the reserves and other actuarial items
- investment and valuation of insurance company assets and the relationship between cash flows from such assets and the related liabilities
- valuation of liabilities including a general knowledge of accounting, expense analysis and of the NAIC Life and Accident and Health Annual Statement Blank

- the valuation and non-forfeiture laws of the jurisdiction for which the statement is signed for the year for which it is signed

One way of demonstrating comprehensive knowledge of these subjects is the successful completion of the examinations of the Society of Actuaries covering these subjects. However, some actuaries may have acquired the necessary knowledge by other means. In addition, the actuary should update and maintain knowledge by continued study and practice.

Experience

The "qualified actuary" should have at least three years of recent experience in a responsible capacity under qualified supervision so as to develop the skills and judgments required to render an "opinion relating to the policy reserves and other actuarial items." With that experience, the "qualified actuary" should have learned how to apply his or her education to learn the proper techniques of validating data and results and to have achieved the breadth of view to properly determine whether relevant considerations have been addressed.

STANDARDS FOR SIGNING STATEMENTS OF OPINION AS A "QUALIFIED LOSS RESERVE SPECIALIST" ON THE *NAIC FIRE AND CASUALTY ANNUAL STATEMENT BLANK*

There are two qualification standards to consider: education and experience. Members who are uncertain about their qualifications are invited to consult with the Committee on Property and Liability Qualifications.

Education

The "qualified loss reserve specialist" should be a Fellow of the Casualty Actuarial Society or should have acquired a comprehensive knowledge of:

- general and actuarial mathematics, including probability statistics, compound interest, and life contingencies
- principles of economics, theory of risk and insurance, policy forms and coverages, underwriting, and marketing
- principles of ratemaking
- insurance accounting and expense analysis
- premium, loss, and expense reserves

One way of demonstrating comprehensive knowledge of these subjects is the successful completion of the examinations of the Casualty Actuarial Society covering these subjects. However, some loss reserve specialists may have acquired the necessary knowledge by other means. In addition, the loss reserve specialist should update and maintain knowledge by continued study and practice.

Experience

The "qualified loss reserve specialist" should have at least three years of recent experience in a responsible capacity under qualified supervision so as to develop the skills and judgments required to render an "opinion relating to loss and loss adjustment expense reserves." With that experience, the "qualified loss reserve specialist" should have learned how to apply his or her education to learn the proper techniques of validating data and results and to have achieved the breadth of view to properly determine whether relevant considerations have been addressed.

STANDARDS OF PROFESSIONAL CONDUCT AND PRACTICE*

A. *Introduction*

An essential requirement for any profession is a code of conduct to which those in that profession adhere. Such a code of conduct is expressed in two distinct areas:

1. *Ethics*—A professional should conduct his affairs in an ethical way. He should be sure that he only accepts assignments within his area of competence, that he deals honestly and completely with his client or employer and that he considers and deals with potentially misleading aspects of his work.

2. *Quality of Work*—A professional should produce work of high quality. He should be sure that he correctly uses acceptable and appropriate assumptions and techniques, and 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 Opinions as to Professional Conduct." Such Guides and Opinions provide general guidance to ethical conduct for all actuaries.

The Academy addresses the area of *quality of work* by promulgating standards of practice entitled "Recommendations and Interpretations." Such Recommendations and Interpretations provide more specific guidance in particular practice areas. Thus far, the Academy has promulgated such standards of practice in three areas:

1. Financial Reporting Principles
2. Pension Plans
3. Dividend Principles and Practices

B. *Definitions*

1. *Guide*

The Guides to Professional Conduct are a generic code of professional ethics relating to the manner in which the actuary conducts his person and includes his 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 which should be referred to the Committee on Discipline. The entire range of disciplinary sanctions as set out in Article VIII

*This section of the *Year Book* is a summary of a document entitled "Procedures for the Development of Standards of Professional Conduct and Practice" issued by the Academy in November, 1981. In the event of any questions that may arise the provisions contained therein will govern.

of the Bylaws is available for an infraction of the Guides.

2. *Opinion*

   The Opinions as to Professional Conduct also represent a code of professional ethics. 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. *Recommendation*

   Recommendations are specific standards of practice. As such, they set out specific considerations that bear on the actuary's professional work product in identified areas of practice. A Recommendation should be taken into consideration by actuaries practicing in that area.

   An actuary who is contemplating the use of principles or practices which differ materially from a Recommendation should consider the possible disciplinary effect of such action as follows:

   1. For Financial Reporting Recommendations refer to paragraph 7 of the "Opinion" section of Opinion A-6.
   2. For Pension Plan Recommendations refer to paragraph 4 of the "Opinion" section of Opinion A-4.
   3. For Dividend Recommendations refer to paragraph 2 of the resolution of the Board of Directors immediately preceding the Recommendations.

4. *Interpretation*

   An Interpretation does not have the force of a Recommendation of a related Recommendation. It is intended to provide the actuary with additional guidance that he should evaluate for applicability to his circumstances.

   An Interpretation does not have the force of a Recommendation and failure to adhere to an applicable Interpretation is not as serious as with a Recommendation. To the extent that the actuary can reasonably support a deviation, an allegation of wrongdoing should not be pursued.

C. *Procedure for Adoption*

All changes to the Guides, Opinions, Recommendations and Interpretations must go through an exposure process.

The term "exposure draft as used herein refers to a proposed draft of a Guide, Opinion, Recommendation or Interpretation which has been developed by the appropriate Academy committee and for which the

comments of the membership and other interested parties are being solicited. An exposure draft has not received final approval of the Board of Directors and thus is not in effect during the exposure process. Substantial compliance with these procedures will be required for a Guide, Opinion, Recommendation or Interpretation 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 exposure draft procedures are impractical because of compelling circumstances. In such event, the Board may direct that a Guide, Opinion, Recommendation or Interpretation 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 following steps are involved in an exposure process:

1. *Development*—The committee developing the pronouncement is encouraged to seek out a wide range of views in the developmental phase. An opinion of counsel is required.
2. *Approval to Expose*—The exposure draft will be distributed to the Board of Directors for approval to expose. Under unusual circumstances, the Executive Committee or the President may act in lieu of the Board to authorize exposure.
3. *Format*—All exposure drafts will follow a consistent format.
4. *Production*—The Washington office will handle production. The phrase "exposure draft" will appear on each page. Exposure drafts will have a blue cover.
5. *Deadline*—The deadline for comments is normally set for 60 days after the expected distribution date. Any shorter period requires the approval of the President, but in no event will be less than 30 days.
6. *Mailing*—Exposure drafts will be sent to the membership in regular monthly mailings.
7. *Non-Members*—Exposure drafts will also be distributed to non-members on request and to others who can reasonably be identified as having an interest in the subject.
8. *Processing*—All responses must be in writing to be considered. Each response will be numbered sequentially upon receipt. Responses will be distributed to the committee in batches as received.

9. *Communications with Respondents*—Each respondent receives an acknowledgement of receipt. Further communication with individual respondents is optional at the discretion of the committee chairman.

10. *Status Reports*—Status reports during the deliberative phase are optional at the discretion of the committee chairman. Such reports are distributed to the membership in regular monthly mailings.

11. *Committee Deliberations*—The committee will impartially consider the merits of each comment received from whatever source. An opinion of counsel is required on substantive charges to the exposure draft.

12. *Open Meetings*—Committee meetings at which the pronouncementis being considered are open to the public to attend as observers. Non-members of the committee may speak only if the prior approval of the chairman is obtained.

13. *Public Hearing*—Public hearings are not generally required; however, such hearings are mandatory upon direction of the President.

14. *Second Exposure Draft*—In rare instances, it may be necessary to have a second exposure draft if major substantive changes in the draft are required.

15. *Final Approval*—The final pronouncement will be distributed to the Board of Directors for approval to promulgate.

16. *Promulgation*—The final pronouncement will be produced and distributed in the same fashion as an exposure draft, except that final pronouncements will have a yellow cover. The final pronouncement will contain an analysis of major comments received and how they were handled.

17. *Minority Opinions*—New or revised pronouncements require a majority vote of the committee and the Board of Directors to expose and a two-thirds vote of each to adopt. If the final pronouncement is not the unanimous view of the committee, appropriate recognition of minority views will be incorporated in the accompanying material to the final pronouncement.

D. *Documentation*

All materials relating to an exposure draft or an associated public hearing are available for inspection in the Washington office during normal working hours. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

GUIDES TO PROFESSIONAL CONDUCT

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

In order to assist the Board of Directors and the Academy in achieving the objectives of the Academy and, more importantly, to guide an actuary of the Academy when he encounters questions of professional conduct as an actuary, the following "Guides to Professional Conduct" have been prepared by order of, and approved by, the Board. In all references to actuaries and members, words implying the masculine gender shall include the feminine gender. As is true of codes of ethics generally, these Guides deal with precepts and principles only. They are not precise rules and are subject to interpretations in relation to the variety of circumstances that occur in practice.

The Committee on Guides to Professional Conduct answers inquiries about professional conduct, including both general inquiries and those relating to particular situations but not to a named actuary. Complaints and questions involving named members should be directed to the Chairman of the Committee on Discipline or to the President rather than to this Committee.

1. *Professional Duty.*

   a) The actuary will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.

   b) The actuary will bear in mind that he acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so.

   c) The actuary will not provide actuarial service for or associate professionally with any person or organization where there is an evident possibility that his service may be used in a manner that is contrary to the public interest or the interest of his profession or in a manner to evade the law.

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

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

   b) The actuary will act for each client or employer with scrupulous at-

tention to the trust and confidence that the relationship implies and will have due regard for the confidential nature of his work.

c) The actuary will recognize his ethical responsibilities to the person or organization whose actions may be influenced by his actuarial opinions or findings. When it is not feasible for the actuary to render his opinions or findings directly to such person or organization, he will act in such a manner as to leave no doubt that he is the source of the opinions or findings and to indicate clearly his personal availability to provide supplemental advice and explanation. If such opinions or findings are submitted to another actuary for review, either he or the other actuary will be available for supplemental advice and explanation.

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

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

4. *Calculations and Recommendations.*

a) The actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.

b) The actuary will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.

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

d) The actuary who renders an opinion as to the adequacy of life and health insurance reserves shall be guided by principles established by or in common use within the profession; the actuary will at all times recognize that the reserves required by statute or the regulations of in-

surance departments constitute a minimum legal test of adequacy for the protection of policyholders. When an actuary characterizes reserves as adequate, he shall either (i) assure himself that they meet any applicable statutory or regulatory standards or (ii) clearly qualify his characterization in this respect, including an explicit statement as to whether the reserves meet such statutory or regulatory standards.

5. *Advertising and Relations with Other Actuaries.*

   a) The actuary will neither engage in nor condone any advertising or other activity which can reasonably be regarded as being likely to attract professional work unfairly, or where the tone, form, and content are not strictly professional.

   b) The actuary will conduct his professional activities on a high plane. He will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. He will recognize that there is substantial room for honest differences of opinion on many matters.

6. *Remuneration.*

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

7. *Titles.*

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

NOTE: Guides to Professional Conduct are continually under review by the Committee on Guides to Professional Conduct. Promulgation of the Guides is through authority of the Board of Directors. The Guides in their present format were adopted in 1969, had one revision in 1973, and changes not in substance were made as of January, 1976 concurrently with changes in the Bylaws.

OPINIONS AS TO PROFESSIONAL CONDUCT

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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.

The Opinions issued to date are set forth herein. All Opinions of the American Academy of Actuaries are applicable with respect to practice in the United States, and are designated "A." Each of the following actuarial organizations in the United States, namely the Casualty Actuarial Society, Conference of Actuaries in Public Practice and Society of Actuaries, and in Canada, the Canadian Institute of Actuaries, has its own designation. There is a general understanding among these actuarial organizations that all will use the same Opinion Number when dealing with the same subject. Through an exchange of drafts the Opinions on a subject may be identical or nearly so. This may not always be the case, however. In all references to actuaries and members, words implying the masculine gender shall include the feminine gender.

OPINION A-1: PROFESSIONAL RELATIONSHIPS
(Adopted 1969; Revised 1976, 1979)

INTRODUCTION

The following statement by Francis Bacon is often quoted:* "I hold every man a debtor to his profession, from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto." Much of a professional person's knowledge comes from what has been contributed to the profession by others before him. This does not cease with the past, however. There must be continual interchange of information and opinion which enriches the total knowledge within a profession. Ideas and things that have been learned from experience are not patented. Through professional articles and speeches, members of a profession contribute from their knowledge to the improvement of the group. Such cooperation is essential so that the whole profession may keep up with the rapid changes of the business world and the demands of the profession. An individual actuary's particular experience must be augmented by what is provided by others in the profession in order to develop sources of knowledge of the theory and techniques of the profession.

This leads to the necessity, as well as the desirability, of there being cordial relations and mutual confidence among the members of a profession. This contributes to the advancement of the profession and to the improved quality of its service to its clients. Undue rivalry between the members of a profession would weaken and destroy the very things which distinguish a profession from commercial business. The usual promotional procedures of a commer-

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

cial business—such things as self-laudatory advertising, solicitation, obtaining business solely on a price basis—are not suitable to a profession. A characteristic of, and a satisfaction to, the professional person is to have the respect and good opinion of his fellow practitioners. Mutual confidence is built on adherence to ethical conduct and by the observation of professional etiquette and courtesy.

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

PREAMBLE TO GUIDES

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

GENERAL OPINION

In the opinion of the Committee, an actuary, as a professional person, will show professional courtesy toward fellow actuaries and their clients. It is recognized that competition exists in the profession, since clients are free to change advisers, and it should be possible for the public to know what services are available. However, for the members of a profession to practice aggressive competition would be to destroy the desirable characteristics of a profession.

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

In extension of the general opinion the Committee expresses the following opinions on specific subjects.

Opinion a—DISAGREEMENTS AND DIFFERENCES OF OPINION

Because of the nature of actuarial work, differences of opinions among actuaries are bound to arise, particularly in choices of assumptions and valuation methods. Guides 1(a) and 5(b) are applicable. It is expected that professional etiquette and courtesy will be unfailingly observed in discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another.

If an actuary believes that a material difference of findings has been engendered by incompetent work or other misconduct on the part of another actuary, the procedures set forth in the Bylaws (Article VIII, Section 2, Discipline) can be invoked. Charges of incompetent work or other misconduct should not be circulated except to proper legal authorities, or in private communication to appropriate legal authorities or to those in the profession charged with supervision and judgment of such matters, unless such violations have been formally stated by those authorities to have occurred.

An actuary in the regular course of his employment or engagement may encounter a situation such that the best interest of his employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which in his judgment lend support to the alternative opinion. Guide 5(b) and this Opinion should not be construed as preventing him from expressing such alternative to the employer or client.

Opinion b—RESPONSIBILITY OF ACTUARY IF ILLEGAL OR UNPROFESSIONAL ACTS BY ANOTHER ACTUARY ARE SUSPECTED

An actuary may encounter reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of his professional duties. In such case the actuary may wish to confer with the Academy's Committee on Discipline and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) can be invoked. In such a case the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should seek legal counsel; he may face the possibility of a defamation suit if he acts, and he could face the possibility of criminal or civil charges if he does not act.

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. An actuary who condones another actuary's misconduct is himself guilty of misconduct. Ethical conduct, in the true sense, is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience. The Academy's Committee on Discipline stands ready to confer with any actuary who has a serious professional problem of ethics and needs guidance whether the problem concerns a member or another actuary who is not a member.

Opinion c—CHANGE OF ACTUARY, OR APPOINTMENT OF ADDITIONAL ACTUARY

An actuary may provide service to any principal (any present or prospective client or employer) who requests it, even though such principal may be served by another actuary in the same matter, or he may succeed another actuary at the request of the principal. A principal has an indisputable right to choose his professional advisor. He may have legitimate reasons to wish to change his advisor or to retain more than one advisor in the same matter. The purpose of a new appointment may not always be above criticism, however, and an existing advisor's freedom to fulfill his duties in a professional way must be safeguarded.

Accordingly, if an actuary is invited to advise a principal for whom he knows, or has grounds for supposing that, another actuary is already acting in a professional capacity with respect to the same matter, or has recently so acted, it would normally be a professional courtesy and a prudent procedure to consult the other actuary, both to prepare himself adequately for the assignment and to make an informed judgment whether there are professional considerations which might affect his services.

The prospective new or additional actuary should request the principal's consent to such consultation. The withholding of such consent could be a material factor affecting the propriety of accepting the appointment.

In such consultation, the relevant items for discussion may include (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between management and the other actuary as to matters of actuarial concern; and (4) whether there are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on management's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before he decides whether he wishes, and can properly consent, to act.

When the principal has given his consent to such discussion, the other actuary should cooperate in making available relevant information, provided appropriate compensation is anticipated. Such information would include any pertinent data and documents, but need not include any items of a proprietary nature.

The original actuary must not, without the consent of the principal, disclose to the new or additional actuary any information which might involve the principal's confidential affairs.

Opinion d—ADVERTISING

INTRODUCTION

This Opinion supplements Guide 5 by presenting standards by 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 actuaries. An actuary practicing in any field which is subject to rules prescribed by a regulatory body should also be aware of any rules promulgated by that body to govern advertising by professional practitioners whose service falls within its jurisdiction.

DEFINITION

"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 he has a need for actuarial services or to select a specific person or firm to perform actuarial services.

STATEMENT OF OPINION

It is the intent of this 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 and Guide 5(b).

Pursuant to this general Opinion, the Committee expresses the following specific opinions.

1. An actuary would be acting in conflict with the Guides to Professional Conduct if advertising used by him, or on his behalf with his knowledge and consent, contains any statements or claims which are in any respect false, fraudulent, misleading, or deceptive. Examples of advertising that would be in conflict include, but are not limited to, the following:

   a) 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;

   b) Advertising that contains statements of subjective opinion unless clearly identifiable as such;

   c) Advertising that creates an expectation of favorable results that an actuary with relevant experience would know to be unjustified;

d) Advertising that implies the ability to bring improper influence to bear on any legislative, judicial, or regulatory body;

e) 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; or

f) 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, including advertising of 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.

2. 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 can be presumed to have been used on his behalf with his knowledge and consent, and the actuary shares the responsibility for such advertising.

3. It would not be in conflict with the Guides to Professional Conduct to use advertising, not otherwise inconsistent with the foregoing standards, which:

a) Seeks to improve public understanding of actuarial services and of the availability of actuaries to perform such services;

b) Describes the nature of services offered and lists the names and professional qualifications (including brief biographical data when appropriate) of actuaries providing such services;

c) Contains a statement of policy or position related to the practice of actuarial science or addressed to a subject of public interest;

d) Announces the promotion of actuaries, or changes in personnel or affiliation, or change of address; or

e) Announces the availability for sale of books, programs, or systems written or produced by the actuary or his firm.

OPINION A-2: USE OF TITLES AND DESIGNATIONS
(Adopted 1970)

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

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

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

or

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

If an employee has been given no title, he merely signs his name with or without the appropriate designation. This Guide applies fully, whether or not the employee has a title.

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

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

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

In the opinion of the Committee, it would not be a violation of Guide 7 to refer to offices held in the Academy in biographical material of any type (including material in connection with a book or article written by an actuary), or in connection with other generally published material. It would not be a violation to refer to offices held in the Academy when giving testimony in

a court of law or before a public body, provided it is made clear that the actuary does not speak for the Academy or one of its committees, unless specifically authorized to do so.

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

OPINION A-3: PROFESSIONAL COMMUNICATIONS OF ACTUARIES

(Adopted 1970, revised 1981)

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 A-1(d), is not included.

COMMUNICATIONS

A. *Important Kinds of Communication.* Several kinds of actuarial communications are of such importance as to warrant specific mention:

1. *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 his work but normally does not include descriptive details. The actuary takes responsibility for the opinion expressed, and must stand ready to answer for it.

2. *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.

3. *Statement of Actuarial Review.* A statement of actuarial review is a formally communicated appraisal 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 he is reviewing 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.

4. *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.

B. *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.

C. *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.

D. *Reliance on Another.* An actuary who makes an actuarial communication assumes responsibility for it except to the extent he disclaims responsibility by stating reliance on another person. An actuary relies on another person when he makes use of that person's work without assuming responsibility therefor. A communication making use of any such reliance should define the extent of reliance.

E. *Responsibility for Written Actuarial Communication.* An actuary who is responsible for any written actuarial communication must sign the document with his own name. The name of an organization with which he is affiliated may be incorporated into the signature, but his responsibilities and those of the organization are not affected by the form of the signature.

USERS

F. *Direct Users.* A client or employer is the direct user of the actuary's service, distinguished from an indirect user in that he has the opportunity to select the actuary and is in a position to communicate with him directly about his qualifications, his work, and his recommendations.

G. *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 information 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. He should take all reasonable steps to ensure that the actuarial material is presented fairly, that the presentation as a whole is clear in

in its actuarial aspects, that he is identified as the source of the actuarial aspects, and that his availability to answer questions is made known.

H. *General Responsibility to Users.* An actuary has a responsibility to the direct users of his services, to whom his 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 he acts as a consultant or as an employee.

I. *Protecting the Interests of Indirect Users.* The actuary does not normally have an obligation to communicate with any person other than his client or employer. If he becomes aware of any significant conflict between the interests of indirect users and the interests of his client or employer, he should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

J. *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, he should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

K. *Advocacy.* When an actuary acts, or may seem to be acting, as advocate for a client or employer, the nature of his relationship should be disclosed to directly interested parties. The actuary should support the position of his client or employer only to the extent he is satisfied that that position is professionally supportable, recognizing that honest differences of opinion may exist. He should not subordinate his professional judgment to the judgment of others.

MISCELLANEOUS

L. *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.

M. *Documentation.* The actuary should maintain records and other appropriate documentation of his work, and should retain such documentation for a reasonable period of time. Documentation should be sufficiently complete so that another actuary practicing in the same field could follow his work.

N. *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

his client or employer, ownership of documentation is normally established by law.

O. *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.

OPINION A-4: ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH PENSION PLANS
(Adopted 1970; Opinion 4 added 1974)

INTRODUCTION

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

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

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

THE APPLICABLE GUIDES

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

"4. *Calculations and Recommendations.*

a) The actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.

b) The actuary will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.

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

CLARIFYING STATEMENT OF WORKING GUIDE

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

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

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

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

OPINION

1. "Actuarial soundness" is neither an absolute nor a unique concept, but

must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, the Committee believes that general opinions as to "actuarial soundness" should be avoided, wherever possible, and that an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.

2. The actuary's responsibilities in the pension field involve, to a high degree, considerations affecting the public interest. Accordingly, the Committee believes that he should give consideration to the following:

   a) Careful interpretation of his client's objectives in terms of plan design, benefit security, and financing.

   b) Explanation of available alternatives and their effect on such objectives.

   c) Translation of client objectives into the type or types of valuation to be performed (i.e., special purpose valuations).

   d) Selection of appropriate assumptions and cost methods.

   e) Periodic analyses of experience in relation to assumptions.

   f) Analysis of trends in benefits, cost factors, social and economic factors affecting pensions, investment policies, employee security and the like.

   g) Adequate and clear disclosure of pertinent facts and findings in actuarial reports.

3. In the furnishing of reliable information the actuary is typically in a position of rendering advice based on the interaction of many assumptions, some of which are not susceptible of accurate statistical prediction. Therefore, the actuary has a responsibility to avoid misunderstanding by means of adequate disclosures. Accordingly, in the opinion of the Committee, the actuary's report, in addition to including the name of the actuary directing the report and his professional affiliation, should consider the following elements and give sufficient detail, where pertinent, to permit an objective appraisal of the valuation by another qualified actuary:

   a) The name of the person or firm retaining the actuary for the report, and the purpose which the report is intended to serve.

b) An outline or reference to an accessible outline of the plan of benefits being valued.

c) The effective date of the valuation, the date as of which the data were compiled, sources of data and any assumptions made with respect to unavailable census information.

d) A summary of the statistics pertaining to the group, broken down according to significant categories such as retired, active and terminated-vested, together with the book and market values of assets and the asset value used in the valuation.

e) A summary of the basic valuation results with a suitable statement relative to an appropriate level of pension cost and an appropriate range in contributions.

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

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

4. It is the opinion of the Committee that Guides 4(*a*), (*b*), and (*c*), as amplified by this Opinion A-4, require that the actuary take into consideration the published Recommendations of the Academy's Committee on Pension Actuarial Principles and Practices. An actuary who uses principles or practices which deviate materially from such Recommendations must be prepared to support his particular use of such principles or practices and should include in his report appropriate and explicit information with respect to such deviation. It is intended that such Recommendations, together with this Opinion A-4, constitute what shall be known as Generally Accepted Actuarial Principles and Practices relating to pension plans to the extent that actuarial principles and practices have been promulgated by the Academy; and, if there has not been such promulgation, the actuary must be guided by the sound principles established by precedents or common usage within the profession.

The Committee recognizes that an actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation of the Academy's Committee on Actuarial Principles and Practices in Connection with Pension Plans. An actuary who utilizes any such proposed Recommendation should recognize that it is subject to withdrawal or to revision prior to adoption. If an actuary makes reference to any such proposed Recommendation he should clearly identify it as such and as subject to withdrawal or revision.

OPINION A-5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION
(Adopted 1973; Revised 1975, 1978)

The purpose of this Opinion is to assist the actuary in interpreting paragraph 1(*b*) of the Guides to Professional Conduct. Because of the actuary's rigorous training in actuarial mathematics, insurance, and employee benefits, the public may believe that every actuary is well qualified to advise on all aspects of pensions and other employee benefits, life, sickness, and accident insurance (including individual, group, and social), on property and liability insurance, demography, investments, computers and on social and economic trends. This is a very extensive list, and most actuaries have had some training in almost every subject listed. A special responsibility rests on every actuary to undertake only those assignments which he is qualified to do; otherwise, the client will be ill-served and so will the profession.

An actuary will be deemed to be qualified to give advice in his capacity as an actuary if his general experience involving the application of his actuarial studies and training equips him to understand the pertinent aspects of the particular problem or situation concerning which his advice is sought, and to produce (with such professional consultation as may be necessary) solutions, opinions, or recommendations whose likely consequences he should be able to ascertain. Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

The actuary, bearing in mind the responsibility to his client, his profession, and the public, will have to judge whether or not his training and experience qualify him to give advice on a particular assignment. He must also be prepared to accept the opinion of his peers on the validity of that judgment.

There may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where he has had inadequate training or experience. The actuary should accept an assignment for which his qualifications are so limited only after he has disclosed the limitations to his client, and should undertake in the course of the assignment research and professional consultation sufficient to overcome these limitations.

OPINION A-6: ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH FINANCIAL REPORTING OF LIFE INSURANCE COMPANIES IN THE UNITED STATES (Adopted 1973)

INTRODUCTION

This Opinion is intended to interpret and amplify the application of Sections 1, 2, 3, and 4 of the Guides to Professional Conduct, and their relation to the financial reporting of life insurance companies, including particularly their relation to the audit guide entitled "Audits of Stock Life Insurance Companies" published by the American Institute of Certified Public Accountants. It applies to any actuary who acts for a life insurance company in the preparation of a financial statement or report, who contributes elements for inclusion in any such financial statement or report, or who audits or reviews elements of any such financial statement or report, when such statement or report is to be presented as having been prepared in accordance with "Generally Accepted Accounting Principles" as that term is understood in the United States, and is intended for stockholders, policyowners, taxing authorities, regulatory authorities, or the general public, and is designed to show operating results, solvency, or other aspects of financial condition.

The Committee recognizes that it would be inappropriate to prescribe inflexible guides for the performance of the actuary's work in connection with the financial reporting of life insurance companies. The Committee also recognizes that the selection of assumptions and methods involves professional judgment based on the circumstances applicable to a particular situation, including the purpose or purposes which the actuary's work is intended to serve. The promulgation of uniform procedures or practices which fail to take into account such circumstances and variables would, in the opinion of the Committee, be unprofessional.

On the other hand, the Committee believes that there would be merit in adopting a statement of principles relating to the appropriate application of actuarial science to the financial reporting of life insurance companies and to adequate disclosure of pertinent and material facts. It is believed that the making and the observing of such a statement of the basic responsibilities of the actuary will tend to minimize the possibility of misunderstanding or misinterpretation by those relying on his work and the likelihood of need for disciplinary action under Article VIII of the Academy's Bylaws.

CLARIFYING STATEMENT

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment, and perspective in relation to the purpose for which the results are intended.

Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for dif-

ferent purposes; for example, the statutory valuation of insurance reserves for use in financial reports to state regulatory authorities or the valuation of insurance reserves for use in federal income tax returns may require different assumptions and methods from those used for reserve valuations and related calculations in connection with financial statements which are prepared in accordance with generally accepted accounting principles.

Determinations of various elements of a given related set of financial statements must be based upon assumptions and methods which are consistent among themselves, with due regard for the purpose of the statements and for the methods to be employed in the calculations.

OPINION

1. Guide 1(*b*) and Opinion A-5 remind the actuary that he will give actuarial advice only when he is qualified to do so. It is the opinion of the Committee that an actuary should undertake to prepare or verify reserves or other actuarial elements of financial statements only if he is familiar with the purposes and uses of such statements and, in the case of financial statements prepared in accordance with generally accepted accounting principles, with the application of such principles to life insurance accounting.

2. Guide 2(*a*) relates to the relationship of the actuary to his client or employer. It is the opinion of the Committee that an actuary who is responsible for any part of financial statements which are subject to audit must make sure that the auditor is fully cognizant of his relationship with the company. If a formal actuarial opinion is made part of published financial statements, the context of such opinion should make clear the relationship between the actuary and the company.

3. Guide 2(*b*) provides that an actuary will have due regard for the confidential nature of his work. It is the opinion of the Committee that when the actuary is required to make disclosures to the company's independent auditor and to support the assumptions and methods which he has used in the preparation of financial statements, appropriate steps should be taken to preserve the confidential nature of any formal written report which contains any confidential material.

4. When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the Committee that Guide 2(*c*) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any. The objective of Guide 2(*c*) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal actuarial opinion. Any such actuarial report or opinion should identify the actuary, his relationship with the company, and the scope of his activity in relation to the financial statements involved. In situations where a number of actuaries who are

responsible to a principal actuary participate in work relating to any such financial statement, any actuarial report or opinion should include the signature of the principal actuary.

5. Guide 3 relates to situations "in which there is or may be a conflict of interest involving the actuary's service" and states that "the actuary will not perform such service if the conflict makes or is likely to make it difficult for him to act independently." The service an actuary performs in reviewing financial statements for the purpose of forming, expressing, and publishing an opinion which purports to be independent with regard to such financial statements is a type of service to which Guide 3 is intended to relate. It is the opinion of the Committee that Guide 3 does not inhibit the service an actuary performs for an insurance company in preparing or evaluating material for inclusion in financial statements of such company. If an actuary employed or engaged by the reporting company does express a professional opinion regarding any material in the financial statements of such company, Guide 3 requires that his relationship with the company be clearly described in the opinion.

6. Guide 4(*a*) states that "the actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed." It is the opinion of the Committee that Guide 4(*a*) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. In many instances such disclosure may be supported by oral discussions between the auditor and the actuary. Approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods.

7. It is the opinion of the Committee that Guide 4(*b*) requires that the actuary, in selecting actuarial assumptions and methods for use in any financial statement prepared in accordance with generally accepted accounting principles, take into consideration the published formal Recommendations of the Academy's Committee on Financial Reporting Principles. An actuary who makes use in any such financial statement of any assumption or method which conflicts with such Recommendations must be prepared to support his use of such assumption or method.

8. The Committee recognizes that an actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation of the Academy's Committee on Financial Reporting Principles. An actuary who utilizes any such proposed Recommendation should recognize that it is subject to withdrawal or to revision prior to adoption.

If an actuary makes reference to any such proposed Recommendation he should clearly identify it as such and as subject to withdrawal or revision.

9. It is the opinion of the Committee that Guide 4(*c*) should be interpreted as requiring that an actuary who, for any reason, uses in financial statements prepared in accordance with generally accepted accounting principles any assumption or method which in his opinion deviates materially from the requirements of Guide 4(*b*) or of Guide 4(*d*) will include in any actuarial report or opinion prepared in accordance with Opinion 4 above an appropriate and explicit qualification with respect to such deviation.

FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

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STATEMENT RESPECTING THE STRUCTURE AND THE PROCEDURES OF THE COMMITTEES ON FINANCIAL REPORTING PRINCIPLES

Recommendations and Interpretations in the financial reporting area are published in accordance with procedures prescribed by the Board of Directors by one of the three following committees:

1. General Committee on Financial Reporting Principles
2. Committee on Life Insurance Financial Reporting Principles
3. Committee on Property and Liability Insurance Financial Reporting Principles

Each of these three committees is a standing committee of the Academy, reporting directly to the Board. The General Committee shall have an advisory and coordinating relationship with the other two committees. The consent of the General Committee shall not be required as a condition for any action by one of the other two committees.

These Recommendations and Interpretations are promulgated pursuant to Opinion A-6 of "Opinions as to Professional Conduct."

RECOMMENDATION 1: ACTUARIAL METHODS AND ASSUMPTIONS FOR USE IN FINANCIAL STATEMENTS OF STOCK LIFE INSURANCE COMPANIES PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

(Published July 19, 1973 by the Committee on Life Insurance Financial Reporting Principles)

1. This Recommendation relates to the actuarial methods and assumptions for all elements affecting costs (i.e., all benefits and all expenses, excluding any specific loading for profit) with respect to reserves for non-participating policies or contracts when used by a stock life insurance company in connection with financial statements prepared in accordance with generally accepted accounting principles.
2. Such actuarial assumptions (*a*) should be appropriate to the specific circumstances of the company, (*b*) should be based on experience or estimated experience which is reasonably applicable to the specific business in the light of all the characteristics of that business and the trends of experience which may reasonably be expected in the future, and (*c*) should be so selected that no portion of the actual gross premium would be available as a specific loading for profit unless the risks of adverse deviation are duly provided for in the valuation premium.
3. The following should be among the elements considered by the actuary in choosing such actuarial assumptions:

a) The character and magnitude of the company's business, the types of business which it writes, the age of the company, and its rate of growth.

b) Prior experience of the company to the extent that the actuary considers it a valid basis for current assumptions, with due regard for the probable consequences of any significant changes in method of operation or plans for the future.

c) Trends in experience results, economic and investment conditions, governmental or other external influences, and medical and social developments affecting costs and financial requirements.

4. For non-participating ordinary and industrial life insurance the range of such actuarial assumptions should be constrained by the relationship, for an entire line of business or a major block of business, of actual gross premiums to three theoretical valuation premiums:

   Type 1: A Type 1 valuation premium is a premium based on assumptions selected as of the acquisition date which include provisions, selected without regard to the level of the gross premium, for the risks of adverse deviations from most likely assumptions.

   Type 2: A Type 2 valuation premium is a premium based on most likely assumptions (i.e., without provision for the risks of adverse deviations) selected as of the acquisition date.

   Type 3: A Type 3 valuation premium is a premium based on assumptions selected as of the acquisition date which substantially reproduce the actual gross premium.

5. The assumptions for Type 1 valuation premiums and for Type 3 valuation premiums should be so chosen that a reasonable balance is maintained with respect to the provisions for each risk of adverse deviation.

6. If the actual gross premiums equal or exceed the Type 1 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 1 valuation premiums, valued on Type 1 assumptions.

7. If the actual gross premiums are less than the Type 1 valuation premiums but equal to or greater than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 3 valuation premiums, valued on Type 3 assumptions.

8. If the actual gross premiums are less than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future actual gross premiums, valued on Type 2 assumptions.

9. Assumptions selected as of the acquisition date should be used in computing the reserves for use in all subsequent financial statements, prepared by the company in accordance with generally accepted accounting principles unless, at a subsequent valuation date, reserve strengthening is required to recognize future losses. Reserve strengthening is required on a valuation date whenever:

   a) The then present value of future benefits and expenses exceeds

   b) the sum of

      (i) the then present value of future gross premiums and

      (ii) the current reserve on the existing valuation basis

   for an entire line of business or a major block of business, using most likely assumptions selected as of the valuation date. Reserves on the strengthened basis are the excess of the present value of future costs over the present value of future gross premiums, valued on current most likely assumptions.* Reserves on subsequent dates should continue to be valued on those assumptions, unless at a later date further strengthening is required to recognize future losses. It should be noted that, if most likely assumptions are used in the valuation process, there will be a need for frequent review to determine whether additional reserve strengthening becomes necessary as a result of deterioration in the expected experience.

10. When reserves are calculated according to item 8 or strengthened according to item 9, and when the negative element of the total reserve arising from acquisition expenses is separated and shown as an asset (often labeled "unamortized acquisition expense"), the effect of the deficiency should be recognized first by reducing the "unamortized acquisition expense."

11. The term "acquisition date" as used in this Recommendation means the issue date, except that for statements of an acquiring company the term shall mean the date of purchase where a life insurance company has been acquired by purchase or where policies originally issued by another insurer have been acquired by purchase. (In the case of a pooling of interests, the assumptions selected at the issue date should continue to be used unless and until strengthened reserves are required.)

12. Appropriately analogous constraints should apply to the range of such actuarial assumptions used for lines of non-participating insurance other than ordinary and industrial life insurance.

*Generally accepted accounting principles, as determined by the AICPA Committee on Insurance Accounting and Auditing, require that the most likely assumptions used in calculating reserves on the strengthened basis contain some degree of conservatism. In compliance with this accounting requirement, it is recommended that any questions or close decision involved in selecting such assumptions be consistently resolved in the direction which would result in deferring the recognition of profit.

13. In the interest of practicality and the avoidance of unnecessarily burdensome procedures, the actuary should feel free to adopt approximate procedures and to make reasonable groupings of policies as long as he is satisfied that the results of using such procedures and groupings do not differ materially from the results of applying the Recommendation directly.

INTERPRETATION 1-A: UNDERLYING THEORY

(Published July, 1973 by the Committee on Life Insurance Financial Reporting Principles)

1. Important differences between statutory accounting and GAAP accounting for stock life insurance companies lie in the scope of the reserve system. The reserve system is a key element in matching related revenue and costs in each of the many accounting periods through which a group of policies will be in force. The reserve system used in statutory accounting matches the cost of policy benefits with the net premiums and investment income related to such benefits, and the underlying actuarial assumptions are subject to conservative legal constraints. Modified reserve methods represent a significant but imprecise and incomplete means of matching expenses and related revenue.

2. A key purpose of GAAP accounting is the matching of cost and revenue through the use of a reserve system which encompasses all elements of cost (i.e., expenses as well as benefits, but excluding any specific loading for profit) and which presumes the use of actuarial assumptions which in the words of the Audit Guide are "characterized by conservatism which is reasonable and realistic."

3. Accounting theory takes into consideration, among other concerns, the effect of accounting practice on the emergence of profits. Insurance operating profit (or loss, if negative) will, in general, arise from three sources, the three components being combined algebraically:

   a) The effect of expected experience (i.e., most likely assumptions) more (or less) favorable than valuation assumptions; plus

   b) The effect of actual experience more (or less) favorable than expected experience; plus

   c) A specific loading for profit (which may be zero).

4. The choice of actuarial assumptions affects the distribution of profit among those sources. The general theory underlying the disciplining of actuarial assumptions for GAAP reserves has been called, by the Joint Actuarial Committee on Financial Reporting, "the intermediate form

of release from risk reserving method."* That form of the release from risk reserving method has the effect of applying the following specific disciplines to the actuarial assumptions and to the relationship between the actual gross premium and the valuation premium based on those assumptions:

a) Each actuarial assumption underlying GAAP reserves should be chosen with due regard to providing for the risk of adverse deviation, over and above the most likely assumption,

b) There should be a reasonable balance among the provisions for risk of adverse deviation, both by type of assumption and by policy year,

c) Any specific loading for profit in the actual gross premium is limited to the excess, if any, of the gross premium over the valuation premium based on actuarial assumptions which include appropriate provisions for the risks of adverse deviation, and

d) Measures to avoid deferring the recognition of loss should be taken if the actual gross premiums are inadequate.

5. With those disciplines, profits from the first source should be positive and will emerge substantially in proportion to release from risk; profit or loss from the second source will emerge in each accounting period to the extent that actual experience is more favorable or less favorable than expected experience; and any profit from the third source will emerge substantially in proportion to the receipt of premiums.

6. The relationships defined in paragraph 4 of Recommendation 1 may be applied for an entire line of business or at the discretion of the actuary, for major blocks within a line. The actuary would not be expected to compute Type 2 and Type 3 premiums if actual gross premiums equal or exceed Type 1 premiums, nor would he be expected to compute Type 3 premiums if actual gross premiums are less than Type 2 premiums.

7. The determination of actual gross premiums is the responsibility and prerogative of the company. If the gross premiums so established make relatively small provision for the risks of adverse deviation, the GAAP reserves will be based on actuarial assumptions which produce a valuation premium substantially equal to the actual gross premium, with no specific loading for profit.

8. A loading for profit can be recognized in GAAP accounting only to the extent that the gross premium is larger than the valuation premium based on assumptions which make reasonable provisions for the risks of

* See Richard G. Horn, "Life Insurance Earnings and the Release from Risk Policy Reserve System," *Transactions of the Society of Actuaries*, XXIII (1971), 391-418. The theory is also discussed in the Response of the Joint Actuarial Committee on Financial Reporting Principles to the August, 1972, exposure draft of "Audits of Stock Life Insurance Companies," September 29, 1972.

adverse deviation. If it is desired that the gross premium contain a specific loading for profit, it will be the responsibility of the actuary to determine the amount of provision for the risk of adverse deviation associated with each assumption which, in the aggregate effect on the valuation premium, is reasonable.

9. If the actual gross premium is unusually low, it will be the responsibility of the actuary to test whether measures should be taken to avoid deferring the recognition of loss.

INTERPRETATION 1-B: CONSERVATISM

(Revised January, 1976 by the Committee on Life Insurance Financial Reporting Principles)

1. The AICPA Audit Guide states that "conservatism in valuing assets and liabilities and in accounting for revenues and costs is necessary because of the uncertainties inherent in the use of actuarial assumptions and estimates for contracts guaranteeing performance over long periods of time and the risk of unfavorable variations (adverse deviations) from such assumptions and estimates" (pages 63-64). The Audit Guide goes on to say, "However, as contemplated by generally accepted accounting principles, such conservatism must be reasonable and realistic."
2. The theory which underlies Recommendation #1 provides a way by which quantitative concepts can be used in discussions of the indefinite concept "conservatism". It does so by recognizing the principle that no portion of the actual gross premium should be available as a specific loading for profit unless the risks of adverse deviation have been duly provided for in the valuation premium.
3. With respect to each assumption, provisions for adverse deviation should be made in such a way as to not decrease the valuation premium. The provisions for adverse deviation should be distributed among the assumptions and among policy years by considering the degree of uncertainty associated with the assumption and the financial effect on the company of deviation from the valuation assumptions. For all durations, the aggregate reserve should equal or exceed the amount the aggregate reserve would equal if no provision were made for adverse deviation. In general, the conditions described in this paragraph relating to the level of the valuation premium and the level of the aggregate reserve should be satisfied for all issues of a calendar year for a line of business. It is not necessary that the relationships hold for each plan and each age at issue. The valuation premium condition is to be satisfied by the provision for adverse deviation made in each actuarial assumption. The aggregate reserve condition is for the provision for adverse deviation in all assumptions combined and is to be satisfied by the difference between the amount carried on the balance sheet as reserve liability and the amount carried as a deferred charge on account of unamortized

acquisition expense, not on these two reserve components separately (see paragraph (2), Interpretation 1-c).

4. It would not be reasonable to use current market yields, at a time when current yield rates are high in historical perspective, as the long term interest assumption for Type One premiums. Whatever interest assumption may be justifiable for early policy years, a conservative interest assumption for distant policy years should take into account the historical perspective.

5. The choice of actuarial assumptions for old blocks of business involves special considerations when a company is preparing its first financial reports in accordance with generally accepted accounting principles. The usual procedure for existing business would be to base actuarial assumptions on those underlying the actual gross premiums, subject to appropriate testing of the adequacy of the gross premiums in the light of current most likely assumptions. In principle, the degree of conservatism adopted for old blocks of business, with respect to assumptions considered appropriate for the time that such business was issued, should be consistent with the degree of conservatism considered appropriate for new business at the time of transition. The use of a greater degree of conservatism in choosing assumptions for the valuation of business existing at the time of transition would normally increase the stated earnings in the years after the transition and would be inappropriate.

INTERPRETATION 1-C: EXPENSES

(Revised October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

1. Generally Accepted Accounting Principles require that the cost of insurance benefits and the expenses associated with acquiring and maintaining insurance business be recognized in relation to premium revenue. For long-term policies of individual life insurance and individual health insurance the reserve system is the actuarial technique for achieving such matching of insurance costs to revenue.

2. The Audit Guide's requirement that the negative reserve component reflecting prepaid and unamortized acquisition expenses be shown separately as a deferred charge is based on accounting principles, not on actuarial principles. The choice of methods for determining the amount of such deferred charge is not necessarily governed by actuarial principles, but actuarial techniques may be employed for such determination and must be employed to test recoverability of the amount of unamortized acquisition expense. To be consistent with actuarial principles, the difference between the amount carried on the balance sheet as reserve liability and the amount carried as deferred charge on account of unamortized acquisition expense must be substantially equal to the present value of future costs less the present value of future valuation premiums,

based on actuarial assumptions determined in accordance with Recommendation 1.

3. Sound actuarial practice takes account of all elements of future cost, including all maintenance expenses, when testing the adequacy of premiums and reserves to carry policies to completion, and it is good actuarial practice to include actuarial assumptions for level maintenance expenses in reserve computations. For those policies for which level premiums are payable throughout the term of the policy, it is true, as the Audit Guide suggests, that the actuarial assumption for level maintenance expenses does not affect the reserve. The reserve for other types of policies may be affected, however, and any maintenance expense assumption which is not level will always affect the reserve. Similarly, unlevel renewal commissions will affect either the reserve or the amount of unamortized acquisition expenses.

4. Although actuarial principles might recognize other alternatives, the Audit Guide requires that the amount of provision for deferred acquisition expenses taken into the reserve system for any accounting period not differ materially from the actual recoverable deferrable acquisition expenses of that period. Thus, if actual deferrable acquisition expenses are materially greater than the provision made in the valuation premium for such expenses, the actuary should increase the provision for acquisition expense in the valuation premium, provided that the resulting valuation premium does not exceed the gross premium. Similarly, if actual deferrable acquisition expenses are materially less than the provision made in the valuation premium for such expenses, the actuary should eliminate the difference from the amount of acquisition expenses deferred. Adjustments because of differences between actual and assumed acquisition expenses should be reflected in the valuation premiums used when making the recoverability test specified in paragraphs 4 through 8 of Recommendation 1.

5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.

6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on recover-

ability. Any first-year expense not deferred will be charged against income in the accounting period in which it is incurred and thus not matched against future premium revenues. In order that the valuation premium include provision for all future costs, it is important that any item charged as a first-year expense not include any amount which properly should be attributed to any subsequent policy year.

7. Judgment must be exercised as to the applicability of current expense rates to future years. The expense factors should take into account the actual experience of the company to the extent unit cost information is available and applicable. They should also reflect expected long term trends and not give undue weight to recent experience. An upward trend in unit expenses should be considered in determining expense assumptions. A declining trend in unit expenses should not be projected unless there are sound reasons to believe that such trend will continue. The actuary should consider the expected rate of future new business as well as the impact of inflation on future unit expense rates. The underlying assumption for future inflation should be consistent with that considered in selecting interest rate assumptions.

INTERPRETATION 1-D: PURCHASE ACCOUNTING

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

1. It is stated in Recommendation 1 that reserves computed under "Purchase Accounting" situations should be based on assumptions which are chosen as of the date of purchase. Several methods of computing reserves in these situations have been developed/1/. The following two methods are recognized to have substantial support within the profession as producing results consistent with the application of Recommendation 1 to other business.

   a) Defined Initial Reserve Method. The initial reserve is taken as a predetermined amount. Using this initial reserve and actuarial assumptions appropriate to the business which include provisions for adverse deviations, valuation premiums are computed which may be used in subsequent valuations. If the resulting valuation premiums exceed the gross premiums for a line of business or a major block of business, the provisions for adverse deviation may be reduced to the extent

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

necessary to avoid this deficiency, except that in no event may the valuation assumptions be less conservative than most likely assumptions.

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

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

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

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

b) Defined Valuation Premium Method. Valuation premiums for the acquired business are taken as the gross premiums less a reasonable profit allowance for the risk assumed by the acquiring corporation. Reserves are then computed as the present value of future benefits and maintenance expenses less the present value of future valuation premiums, using assumptions appropriate to the business which include provision for adverse deviation.

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

2. Under both methods, assumptions for experience after the date of pur-

chase are to be chosen as of the purchase date. The interest assumptions should be chosen with due consideration to the investment income which will be generated by the assets attributable to the business, which will have been revalued to market at the time of the purchase. Mortality, expense, and lapse assumptions should reflect current experience rather than the historical assumptions appropriate at the time the policies were originally issued by the purchased company. Assumptions for future maintenance expenses should be appropriate for the company which will be maintaining the business in the future, which may be either the acquiring company or the purchased company.

3. In applying either of the above methods, the actuary should consider the reasonableness of the results. The reasonableness of the Defined Initial Reserve Method may be judged by examining the relation of valuation premiums to gross premiums. The reasonableness of the Defined Valuation Premium Method may be judged by comparing the amount of goodwill to other items in the financial statement.

4. It is required for purposes of presentation of the financial statement to divide the reserve into an asset item and a liability item. One technique for accomplishing the division is to calculate valuation premiums, using the assumptions adopted in accordance with paragraph 2, which have a present value equal to the deferred acquisition cost carried by the purchased company at the date of purchase. This amount could then be added to both assets and liabilities so as to produce a deferred acquisition cost and to increase the benefit reserve. Another technique would be to determine the additional valuation premiums necessary to make the benefit reserve equal to the benefit reserves carried by the purchased company at the purchase date, and to add the present value of these additional premiums to both assets and liabilities, so as to produce a deferred acquisition cost asset. A third technique would be to split the valuation premium into an expense valuation premium and a benefit valuation premium in the same proportion as the valuation premium is split on new issues.

5. When, because of purchase accounting rules, cumulative deferred tax credits are eliminated from the balance sheet, reserves for the insurance then in force should be sufficient to provide for future Federal Income Taxes which are expected to be generated by such business.

6. If the cost of the purchased company exceeds the net assets (assets less liabilities) acquired, the excess should be amortized in accordance with the requirements of prevailing accounting rules. If the excess arises only in connection with the acquisition of existing individual life insurance business, the actuary may, for example, compute an amortization method which is proportionate to the GAAP profits expected to emerge from the business, based on the revised valuation assumptions. If the excess arises from other lines of insurance or from business to be gen-

erated in the future by the existing management and agency plan, the actuary may compute an amortization method which is proportionate to the projected GAAP profits from all sources.

7. If the net assets of the purchased company exceed the cost, it may be appropriate to reduce valuation net premiums for the existing insurance in force, so as to increase future profit margins. The reduction should first be applied to the portion of the premiums representing deferred acquisition costs.

INTERPRETATION 1-E: MORTALITY AND MORBIDITY

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1. When setting mortality assumptions, the company's own experience should be used as a guide to the expected mortality. If the company does not have experience studies, or if the experience is not statistically reliable, use may be made of intercompany statistics. It should be remembered that intercompany experience does not represent the experience of any one company but is a composite, with each company's results being higher or lower than the average. When setting mortality assumptions based on intercompany experience, the actuary should consider company experience to the extent that it is credible.

2. Other considerations in setting mortality assumptions include the nature of the market in which the product is sold, the type of insurance plan (including any renewability and convertibility features), the sex distribution, the underwriting standards of the company, the underwriting procedures used (medical, nonmedical, guaranteed issue, conversion of term insurance, exercise of guaranteed purchase options, etc.), and the underwriting mortality class. It may be appropriate to set separate mortality assumptions or establish separate additional reserves for the possible mortality classes which could be identified by the above items if material financial differences would result.

3. Additional reserves for substandard cases should reflect the nature of the hazard causing the rating. If the expected additional cost is constant, an approach using a level additional reserve may be satisfactory. However, if the additional cost varies with duration, reserves should be based on a table which reflects expected experience.

4. In selecting morbidity assumptions, in addition to the factors mentioned above the following should be considered:

   (a) Both the type of coverage and the specific contract provisions affect the choice of assumptions. Examples of contract provisions to be considered include the renewal provisions, any waiting

period provisions, the definition of covered loss, and the benefit provisions.

(b) Factors which could result in overinsurance, such as the level of public benefits and the likelihood of their expansion, should also be considered. If the replacement ratio of after-tax income could increase because of such factors, a more conservative valuation basis should be used.

(c) The claim payment practices of the company should also be recognized in the morbidity assumptions selected. A liberal interpretation of policy benefits could require higher active-life reserves because of increased claim frequency or benefit payment levels. Conversely, the termination assumptions for the disabled-life reserves may be higher because of the liberal administration of new claims, resulting in lower required reserves per claim.

(d) Existing legislation and judicial interpretation of contract provisions may occasionally require payment of benefits beyond those contemplated when the contract was drafted. Such increased obligations should be reflected in the reserves with respect to business written after the effect of such legislation or court decisions has been recognized.

(e) The anticipated level of future inflation in health insurance costs and the ability of the company to secure timely rate increases should be considered in selecting morbidity assumptions.

5. The effect on the levels of valuation premiums and reserves must be examined when margins for adverse deviation in mortality and morbidity are selected. Interpretation 1-B (No. 3) provides that the margin for adverse deviation should not decrease the valuation premium and should develop aggregate reserves equal to or greater than the aggregate reserve without the margin for adverse deviation.

6. The margin for adverse deviation would not be expected to cover catastrophic risks or, in the case of annuities, significant medical breakthroughs.

INTERPRETATION 1-F: LAPSE

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1. The company's own experience should be used as a guide to the expected lapse rates to be experienced in the future. To the extent that a company's own lapse experience is not statistically reliable, intercompany experience may be used.

2. Factors which may be considered when establishing lapse rate assumptions include duration, issue age, plan of insurance, policy size, premium

mode distribution, attained age, sex, renewability and convertibility, the market for the product, and the marketing technique employed.

3. Care should be taken when providing a margin for adverse deviation in lapse rates, since an increase in the lapse rates may reduce the reserve otherwise determined. Under these circumstances, it may be necessary to reduce the lapse rate below that expected in order to provide a margin for conservatism.

4. Lapse rates are often subject to economic cycles. It is not considered necessary to anticipate variations in lapse rates due to small temporary changes in economic conditions. Trends in economic conditions which are expected to be long term or severe enough to have a significant and continuing effect on lapse rates should be reflected in the lapse rate assumptions.

INTERPRETATION 1-G: INTEREST

(Published October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

1. The interest rate assumption is the series of yield rates assumed on funds to be invested over the lifetime of the policies involved. The yield rate includes dividends, rental income, and interest, and is net of depreciation and other investment expenses. Accrual of discount and amortization of premium should be included in determining the yield rate. Factors to consider which may influence the expected yield rate assumption include the type of investments, anticipated cash flow and reinvestment patterns, recent or expected changes in company investment policy, inflation, the method which the company uses to distribute investment income for the type of business being valued, and government policy. The exposure to surrenders and to policy loans and the policy loan interest rate should also be considered in selecting the yield rate assumption.

2. The chance of adverse deviation with respect to funds which will be invested during the early years after issue is much less than with respect to funds which will be invested many years after issue. For this reason, the provision for adverse deviation should generally be greater for later durations than for earlier ones. It should be noted that, in certain situations, Interpretation 1-B (No. 3) will require that some assumed interest rates be increased to provide for adverse deviation.

INTERPRETATION 1-H: RELATION TO GROSS PREMIUM ASSUMPTIONS

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In selecting the actuarial assumptions for financial reporting under GAAP, the actuary will find it useful to refer to the assumptions which were used in

calculating the corresponding gross premiums and to the rationale for their selection. The gross premium assumptions and the valuation assumptions need not be identical. Depending on the gross premium calculation method employed, the gross premium assumptions may be those considered most likely or may contain varying measures of conservatism, while the valuation assumptions must contain provisions for adverse deviations. Both sets of assumptions should be made with reference to the same underlying best estimate evaluation of future experience.

RECOMMENDATION 2: RELATIONS WITH THE AUDITOR

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

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

INTERPRETATION 2-A: RELATIONS WITH THE AUDITOR

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

1. When a public accountant audits financial statements of a life insurance company which are intended for publication or for filing with a regulatory authority such as the Securities and Exchange Commission,

the auditor is required by the tenets of his profession to form and express an opinion as to whether the statements fairly reflect the operations and the condition of the company in accordance with generally accepted accounting principles. The meaning of "generally accepted accounting principles" as applied to the financial reporting of a stock life insurance company is described in "Audits of Stock Life Insurance Companies," published by the AICPA.

2. Generally accepted accounting principles differ in certain material respects from accounting principles prescribed by state regulatory authorities and from those prescribed for life insurance companies by federal tax law. The Audit Guide's definitions of generally accepted accounting principles do not apply to financial statements prepared for such purposes, and an auditor who audits financial statements which are based on such other accounting requirements will be required to qualify his opinion appropriately.
3. Pages 63 and 64 of the Audit Guide comment on background material which is of concern to both actuaries and auditors. Pages 97 to 99 of the Audit Guide contain advice to the auditor on utilization of actuaries.

INTERPRETATION 2-B: DOCUMENTATION

(Published October, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. A consulting actuary engaged with an auditor to audit or review a financial statement of a stock life insurance company, or specified elements thereof, shall clearly document his work (Recommendation 2). It is prudent and reasonable to prepare documentation which both aids the actuary in his work and provides support for the actuarial report or opinion rendered pursuant to his audit or review.
2. Documentation should include an adequate and complete description of the nature and scope of the actuary's engagement and should be so clearly and systematically prepared that it will be possible at any time to determine from such documentation the procedures followed, the tests performed, the evidential matter collected, the conditions found, and the conclusions reached. Accordingly, documentation may include work programs, analyses, memoranda, letters of confirmation and representation, complete copies of or excerpts from company documents, and schedules or commentaries prepared or obtained by the actuary.
3. Documentation should fit the circumstances and the actuary's needs on the engagement to which it applies. The factors affecting the actuary's judgment as to quantity, type, and content of the documentation desirable for a particular engagement include (*a*) the nature and scope of the work undertaken and the report or opinion required pursuant thereto, (*b*) the nature and condition of the actuary's and/or company's records he reviews, and (*c*) the needs in the particular circum-

stance for supervision and review of the work performed by any assistants.

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

RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION

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

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

2. As used in This Recommendation and related Interpretations, "Actuarial Report" means the actuary's report to management and auditor referred to in Number 4 of Opinion A-6 on the Academy's Guide to Professional Conduct, and "Statement of Actuarial Opinion" means a statement of the acuary's opinion prepared for publication with financial statements, referred to in Numbers 2 and 5 of Opinion A-6. A written plan of coordination or other working communication of a consulting actuary to an auditor as referred to in paragraph 3 of Recommendation 2 is not an "Actuarial Report" or a "Statement of Actuarial Opinion" within the meaning of this Recommendation.

3. Any judgment as to the appropriateness of the actuarial assumptions used in preparing data for financial statements must be formed in the light of the purpose for which the statements are being prepared. Financial statements which are primarily intended to reflect a matching of revenues and costs in accordance with generally accepted accounting principles may require the use of actuarial assumptions which differ from those which would be used in, for example, financial statements which give primary emphasis to solvency for the protection of policyholders, as is the case with statements based on standards prescribed by state regulatory authorities.

4. Guide 4(*d*) provides, in part, that "When a member characterizes reserves as adequate, he shall either (i) assure himself that they meet any applicable statutory or regulatory standards or (ii) clearly qualify his characterization in this respect, including an explicit statement as to whether the reserves meet such statutory or regulatory standards."

Actuarial Report

5. Opinion A-6 provides (No. 4), "When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the (Professional Conduct) Committee that Guide 2(*c*) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any," and (No. 6), "It is the opinion of the (Professional Conduct) Committee that Guide 4(*a*) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered."

6. An Actuarial Report should contain descriptions of the scope of the actuary's work and of the actuarial assumptions and methods used.

7. An Actuarial Report should contain expressions of the actuary's opinion as to whether the reserves and other actuarial items in the statements are based on assumptions which are appropriate to the purpose for which the statements were prepared, whether the methods employed are consistent with sound actuarial principles, and whether provision has been made for all actuarial reserves and related statement items which ought to be established. An Actuarial Report should also include a statement of the actuary's opinion as to whether any amount carried in the balance sheet on account of unamortized acquisition expenses and the amount of liabilities carried on account of other future policy obligations and expenses are fairly stated (i.e., neither materially understated nor materially overstated) in accordance with sound actuarial principles (c.f., Recommendation 1).

8. If the actuary is unable to form an opinion in any respect defined in paragraph 7, or if his opinion in any such report is adverse or qualified, the Actuarial Report should specifically state the reason.

9. Material changes in actuarial assumptions from those previously used should be disclosed in an Actuarial Report and their effects noted. Such disclosures should not be limited to factors explicitly assumed but should include reference to the handling, or absence of handling, of such other factors as the actuary in his judgment deems to have pertinence. The adoption for new issues of an actuarial assumption which differs from a corresponding assumption used for any prior issues is not a change in actuarial assumptions within the meaning of this paragraph.

10. The report should also compare (*a*) the amount of net liability for future policy obligations and expenses, less any amount of unamortized acquisition expenses, with (*b*) the amount of net liability for future policy obligations reported in financial statements filed with state regulatory authorities; and if (*a*) is less than (*b*) the report should state the amount of the difference. The "net liability" referred to in (*a*) and (*b*) above should reflect adjustments for deferred premiums and other related items.

Statement of Actuarial Opinion

11. Opinion A-6 states (No. 4) that the objective of Guide 2(*c*) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal Statement of Actuarial Opinion.

12. A written Statement of Actuarial Opinion prepared for publication with financial statements of a life insurance company will normally include statements as to the scope of the actuary's participation in the preparation and the appraisal of the financial statements, his professional opinion as to the actuarial elements in the statements, and a statement of his relationship to the company. Such Statement of Actuarial Opinion should cover the subjects referred to in paragraphs 6, 7, 8, 9, and 10 above, although normally without the supporting detail which would be appropriate in an Actuarial Report.

Other Actuarial Statements

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

INTERPRETATION 3-A: ILLUSTRATIVE STATEMENTS OF ACTUARIAL OPINION

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1. A Statement of Actuarial Opinion will normally consist of a scope paragraph, describing the scope of the actuary's work and his relationship with the company, and an opinion paragraph identifying the subjects on which an opinion is to be expressed, and expressing such opinion. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his opinion or to explain some aspect of the financial statements which is not already sufficiently explained in a footnote.

2. The following are examples, for illustrative purposes, of language which in typical circumstances might be included in a Statement of Actuarial Opinion in connection with financial statements of a stock life insurance company prepared in accordance with generally accepted accounting principles as that term is understood in the United States. The illustrative language should be modified as needed to meet the circumstances of a particular case, and the actuary should in any case use language which clearly expresses his professional judgment.

3. The scope paragraph of a Statement of Actuarial Opinion should contain a sentence which describes the facts of the actual situation, such as one of the following:

   a) "I am the Vice President of the X Life Insurance Company and am a Member of the American Academy of Actuaries."

   b) "I am associated with the firm of A & B, Consulting Actuaries, and am a Member of the American Academy of Actuaries. I have (have not) been involved in the preparation of the financial statements of the X Life Insurance Company."

4. The scope paragraph should also contain a sentence such as the following:

   "I have examined the Actuarial assumptions and actuarial methods used in determining future policy obligations and expenses, deferred acquisition expenses, and related actuarial items (list other material items) in the financial statements of the Company, as prepared by the Company to accord to generally accepted accounting principles, as of December 31, 19__, and December 31, 19__, and for the years then ended."

5. If the actuary has examined the underlying records the scope paragraph of a Statement of Actuarial Opinion might include a sentence such as the following:

   "My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic records and such tests

of the actuarial calculations as I considered necessary."

If the actuary has relied upon an independent auditor's review of basic in-force records the foregoing sentence might be preceded by a sentence such as the following:

"I relied upon the auditor's verification of basic in-force records."

In such case the sentence as first suggested above might commence:

"In other respects my examination (etc.)."

6. The expressions of opinion described in paragraph 7 of Recommendation 3 might be expressed as follows:

"In my opinion the amounts carried in the balance sheet on account of unamortized acquisition expenses and on account of other future policy obligations and expenses are computed by sound actuarial methods consistently applied and are fairly stated in accordance with sound actuarial principles, and are based on actuarial assumptions which are appropriate to financial statements of the Company prepared in accordance with generally accepted accounting principles and which are consistent with the assumptions previously employed; and provision has been made for all actuarial reserves and related statement items which ought to be established."

If there has been any change in the actuarial assumptions or methods from those previously employed, that change should be described in a footnote to the financial statements or in a previous paragraph of the Statement of Actuarial Opinion, and the reference above to consistency should be modified by inserting a phrase such as:

". . . with the exception of the change described in the preceding paragraph (or in footnote___) . . ."

7. The comparison of net liabilities referred to in paragraph 10 of Recommendation 3 might be stated as in one of the following examples, or in such other way as meets the circumstances of a particular case:

a) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses is, $\$$_____ less than the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.

b) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, plus an amount of $\$$_____ provided for in restricted surplus, is at least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.

c) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, is at

least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.

8. The text of an Actuarial Report is likely to be much more detailed and more extensive than the text of a Statement of Actuarial Opinion, and the form is likely to be controlled by the nature and extent of the information to be recorded.

RECOMMENDATION 4: REINSURANCE CEDED BY LIFE INSURANCE COMPANIES

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

1. This Recommendation applies to the treatment of ceded reinsurance in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. When reserves are computed according to generally accepted accounting principles, the cost of reinsurance ceded should be taken into consideration in the same manner as other costs. An equivalent alternative to recognizing the cost directly in the reserve calculation is to calculate the reserves without consideration of reinsurance and calculate an adjustment to this reserve for the ceded reinsurance. Although this adjustment is frequently referred to as a "reinsurance reserve credit," it is important to keep in mind that it is actually an adjustment of the basic reserve and has no special independent significance. In particular, there is no necessary relationship between the reinsurance reserve adjustment of the reinsured company and the reserve for the reinsurance accepted established by the reinsurer (except in the case of affiliated companies filing consolidated statements).
3. In determining the reinsurance cost, it is appropriate to take into consideration the expected value of all transactions between the reinsurer and the reinsured including reinsurance premiums, claim reimbursements, experience refunds, and any other benefits or expenses reimbursed by the reinsurer. Because the reinsurance reserve adjustment relates to the reserves for the basic policy, it is important that the assumptions for the reinsurance adjustment be consistent with the original assumptions. When testing for recoverability of acquisition expenses or when testing for the necessity for reserve strengthening to recognize future losses, the expected cost of the reinsurance must be taken into consideration.
4. In practice, the degree of materiality of reinsurance adjustments is such that most companies will be able to use simplified approaches without materially distorting their financial statements. For example, for YRT, most companies will find it convenient to calculate, as the reinsurance adjustment, the statutory reserve credit, the unearned reinsurance pre-

mium, or, possibly, no adjustment at all. For coinsurance where the conditions of the reinsurance parallel those of the original insurance, the adjustment to the benefit reserve would usually be proportional to the benefit reserve computed prior to adjustment for reinsurance and the expense reserve would need to be adjusted to reflect the amount and incidence of expenses reimbursed by the reinsurer. The same approach would be appropriate for modified coinsurance whenever the interest component of the reinsurance reserve transfer is computed in a manner consistent with the interest assumption in the benefit reserves. The resulting benefit reserve must then be increased by the amount of the reinsurance reserves transferred to the company under the reinsurance arrangement. Special consideration must be given to those reinsurance arrangements where the conditions of the reinsurance do not parallel those of the original insurance.

INTERPRETATION 4-A: REINSURANCE APPROXIMATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

Paragraph 4 of Recommendation 4 says, in part, that "the degree of materiality of reinsurance adjustments is such that most companies will be able to use simplified approaches without materially distorting their financial statements". This Interpretation seeks to remind the actuary that there will be situations when special care should be given to the assessment of the materiality of a "simplified approach".

When the amount of reinsurance ceded is a substantial proportion of the total amount of insurance in force with the ceding company, or when unconventional, or "special" reinsurance arrangements are in effect, it is incumbent on the actuary to use the approximations suggested in paragraph 4 only after extensive tests have satisfied him or her that such approximations do not introduce material distortion into the ceding company's financial statements.

For further background and insight into the subject of accounting for reinsurance ceded, the actuary is directed to pages 397-413 (especially page 411 for yearly renewable term reinsurance) of Volume XXVII of the *Transactions of the Society of Actuaries*.

RECOMMENDATION 5: RECOGNITION OF PREMIUMS

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

1. This Recommendation relates to the recognition of premiums in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. The timing of recognition of premium revenue should be consistent for corresponding gross and valuation premiums. (Such valuation premiums are the premiums required to maintain the reserves, based upon the ac-

tuarial methods and assumptions used in determining such reserves. The reserves relate to all elements affecting costs—i.e., all benefits and all expenses, excluding any specific loading for profit.) Depending on the revenue assumption employed, the items included in premium income and the change of reserves will vary among companies and between various types of insurance. To the extent that premiums are recognized as revenue in accounting periods different from the accounting periods in which the premiums are received, appropriate asset or liability premium accrual amounts are necessary. It is necessary that the valuation system recognize premiums in the same accounting period as premiums are recognized as revenue. Appropriate adjustments must be made in assets or liabilities to accomplish this.

3. In the absence of any specific adjustment the difference, if any, between gross premiums and valuation premiums will be reflected in net income for the accounting period in which the premiums are recognized as revenue. To the extent such recognition of this difference as net income is inappropriate, adjustments in assets or liabilities must be made in order to recognize it as net income in the appropriate accounting period. It would generally be considered inappropriate to recognize as net income the excess of gross premiums over valuation premiums for premiums not yet due. The inclusion of premiums not yet due in revenue may be justified on the grounds of established usage and of consistency with statutory practices. There is no corresponding historical precedent that would permit the recognition of the associated profit margin in net income.
4. The timing of the recognition in net income of the difference between gross premiums and valuation premiums is significant and, if the amount involved is material, there should be disclosure in the Actuarial Report. It is important that this timing be consistent from one accounting period to the next.

INTERPRETATION NO. 5-A: RECOGNITION OF PREMIUMS FOR INDIVIDUAL LIFE INSURANCE (OTHER THAN CREDIT)

(Published July, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to individual life insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. The Committee took note of four methods which have been used for recognizing gross premiums in revenue. These are discussed in paragraphs 4 - 7. These methods represent acceptable *actuarial* practice, but it is the responsibility of the accountant to determine in each case whether a particular method represents acceptable *accounting* practice.

The four methods are:

Method #	Brief Description	Key Words of Description	Described in Paragraph #
1	Premiums are recognized only when they are both due and paid.	Due and Paid	4
2	Premiums are recognized when due.	Due	5
3	Premiums are recognized continuously throughout the year.	Continuous	6
4	The entire premium for a policy year is recognized at the beginning of that policy year.	Statutory	7

3. Under each method, consistency of recognition of premium revenue for corresponding gross and valuation premiums depends upon the proper handling of a number of financial statement items including: gross premium accrual amounts, any valuation premium accrual amounts, and accruals of expense provisions (provided by the reserving structure) related to the premium accruals.[1] These items also affect the timing of the recognition in net income of any profit margin (any excess of the gross premium over the corresponding valuation premium) and the timing of the release from the reserves into net income of provisions for adverse deviation. Accordingly, each method is discussed under the following headings: (*a*) gross premium, (*b*) valuation premium, (*c*) other items, and (*d*) net income.

4. Method #1: Premiums are recognized only when they are both due and paid.

a) *Gross premium:*

The increase in the gross advance premiums[2] is subtracted from the gross collected premiums to obtain gross premium revenue. The

[1]For example: Suppose reserve factors assume that with respect to a premium due on the second policy anniversary a commission of $80.00 is payable; hence, the assumption of $80.00 of expense upon payment of the premium due on the second anniversary is built into the reserving system. Suppose further that at the end of an accounting period this premium is due but unpaid. The reserving system contained an expense provision of $80.00 which pertains to the premium accrual of the gross premium due on the second anniversary and was "released" on the date that premium was due.

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

amount of gross advance premiums is a liability. No asset will be held on account of deferred premiums or uncollected premiums.

b) Valuation premium:

If the reserve computation has assumed that the full annual premium has been paid (as is the case for the "mean" reserve type computation), then the pro rata valuation premiums corresponding to the gross deferred premiums and to the gross uncollected premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

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

The income statement will not contain any item representing the increase in any profit margin related to deferred premiums or uncollected premiums.

d) Net income:

Any profit margin related to deferred or uncollected premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are received.

5. Method #2: Premiums are recognized when due. Those premiums which are due but uncollected at the end of an accounting period are taken into revenue. Deferred premiums are handled as in Method #1.

a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

b) Valuation premium:

If the reserve computation has assumed that the full annual premium has been paid, the pro rata valuation premiums corresponding to the gross deferred premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

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

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

d) Net income:

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

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

a) Gross premium:

A liability is established for gross advance and unearned premiums[3] and an asset is established for gross due and uncollected premiums, a portion of which may also be included in the unearned premium

[3]The term "unearned premium" as used here means the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves" (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75).

liability. The increase in gross advance and unearned premiums is subtracted from and the increase in gross uncollected premiums is added to gross collected premiums to obtain gross premium revenue.

b) Valuation premium:

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

c) Other items:

If the reserve computation has assumed the release of expense provisions continuously, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of uncollected premiums should be applied to adjust the appropriate portion of the reserve.

The amount of any expense provision proportionate to the unearned premium and the amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce the liability for gross advance and unearned premiums.) The increase in reserve item in the income statement will reflect any increase in reserves on account of the valuation premium associated with the gross uncollected premiums.

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

d) Net income:

Any profit margin in the gross premiums is recognized continuously throughout the policy year. The profit margin on earned premiums is recognized whether the premiums are paid or unpaid, subject to provision for noncollection of due but uncollected premiums. The profit margin on unearned premiums is excluded.

7. Method #4: The entire premium for a policy year is recognized at the beginning of that policy year. Although this method is the one most commonly used for statutory accounting, its treatment of deferred premiums does not conform to Rule 7A-03-4 of SEC Regulation S-X, as revised February 14, 1974, and therefore is not used in financial statements prepared in accordance with generally accepted accounting principles. It is mentioned here only for completeness.

8. Under each method, the proper handling of the various statement items (including: gross premium accrual amounts, valuation premium accrual amounts, and accruals of expense provisions relating to the premium accrual) depends upon the formula used in the reserve computation. As one example, if Method #2 (premiums recognized when due) is used and the underlying reserve formula is of the "mid-terminal" type (which assumes premiums are paid continuously and expense provisions are released with corresponding timing), then the adjustments described in paragraph 5 will be modified to the following.

a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

b) Valuation premium:

Since the reserve computation has assumed that the premium has been paid continuously, the valuation premiums corresponding to the gross unearned premiums are applied to increase the portion of the reserve carried as a liability and to decrease any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed the release of expense provisions continuously, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of any expense provision proportionate to unearned premium and the amount of expense provision associated with the collection of advance premiums should be a deferred charge and the change in this deferred charge reflected in the income statement. The increase in reserve item in the income statement will reflect any increase in reserves on account of the valuation premium associated with gross uncollected premiums and with gross unearned premiums.

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

d) Net income:

Any profit margin in the gross premiums is recognized as the premiums are due, subject to the provision for noncollection of due but

uncollected premiums. Any profit margin related to deferred premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are due.

9. Two procedures for recognizing the probability of noncollection of due but uncollected premiums (referred to in paragraphs 5*c* and 6*c*) are:

   a) establishing an appropriate liability and charging in the income statement an amount equal to the increase in that liability, and

   b) where appropriate as an approximation, not counting as an asset any gross premium more than a selected number of days past due.

10. Under Method #1 and Method #2, it is an acceptable alternative to exclude the entire profit margin on the unearned premiums, and under Method #2 and Method #3, it is an acceptable alternative to exclude the entire profit margin on the due and uncollected premiums. Such exclusion can be accomplished by including in the income statement an item representing the increase in the profit margin to be excluded and establishing a liability for the amount of such profit margin.

11. If a portion of the current year's premium is due and uncollected (whether or not it is recognized in revenue), the reserve liability for future policy obligations should be determined as of the valuation date (as opposed to the date to which premiums have been paid).

12. This Interpretation assumes that each premium paying policy has a premium due on its policy anniversary. Where circumstances differ, appropriate adjustments should be considered.

13. A company's revenue, outgo, net income, assets, liabilities, and surplus accounts are affected to some extent by the method adopted. The actuary should be aware of these effects.

14. The method of recognizing premiums should be disclosed in the Actuarial Report, which should state whether the method used is consistent with the method previously used. If the method is changed, the Actuarial Report should state whether the actuary agrees with the change.

INTERPRETATION 5-B: RECOGNITION OF PREMIUMS FOR INDIVIDUAL HEALTH INSURANCE (OTHER THAN CREDIT)

(Published July, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to individual health insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.

2. Individual health insurance contracts "which are expected to be in force for a reasonable period of time and for which elements of expense or benefit cost are not level" (cf. Audit Guide, page 71) are treated like individual life insurance for purposes of premium recognition. Interpreta-

tion 5-A applies to any form of individual health insurance, regardless of the renewal provisions provided in the policy, if it is expected that the policy may be renewed over a period of years with reasonably predictable persistency.

3. Other individual health insurance contracts (except credit) where the policy is not expected to be in force for a reasonable period of time will generally have a term of one year or less. The gross premiums for such contracts are recognized as revenue on a pro rata basis over the period covered by the premium. An unearned gross premium[1] should be computed either on a pro rata basis or by a reasonable approximation thereto. The unearned gross premium may be used in either of two ways, depending on the accounting practices of the company, as follows:

   a) Gross premiums may be recognized as revenue in the same way as for individual life insurance, and the increase in the unearned gross premium will be charged in the income statement like changes in life insurance reserves. This method is most commonly used by life insurance companies.

   b) Premium revenue may be decreased by the amount of increase during the accounting period in the gross unearned premium. This is the method commonly used by casualty insurance companies.

   In either case, the reserving structure should take expense into account in whatever way is necessary to relate expenses to revenue. In the interest of practicality, the amount of any deferred charge for acquisition expenses may be applied to reduce unearned gross premium; but this approach is appropriate only when acquisition expenses are to be spread over a period of one year or less.

4. Interpretation 5-A applies to the extent not inconsistent with the above.

INTERPRETATION 5-C: RECOGNITION OF PREMIUMS FOR CREDIT INSURANCE

(Published July, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to credit life and credit health insurance contracts, both individual and group, in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.

2. The protection under credit insurance contracts is directly associated with a loan agreement or sales contract. Under single premium contracts, the entire premium for the insurance on an individual is paid at the inception of his coverage. Under monthly outstanding balance contracts, pre-

[1]The term "unearned premium" as used here means the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves." (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75.)

miums are paid monthly for the protection granted during the period on each person covered under one master contract.

3. Regardless of the type of coverage or manner of premium recognition, the reserving structure or other liability items should take into account the expenses related to the contract, premium taxes, retrospective commission or experience refund arrangements, and any other pertinent items.

4. Monthly Outstanding Balance Contracts:

   In determining premium revenue for these contracts, the gross unearned portion[1] of any premium which has been recognized as being received may be determined by the monthly pro rata method.

5. Single Premium Contracts:

   Premiums for these contracts are recognized as revenue by subtracting from the gross collected premium any increase in the gross unearned portion of the premiums.

   a) Credit Life Insurance:

   "Gross premium revenues on such contracts should be recognized in proportion to the amounts of insurance in force" (cf. Audit Guide, p. 69).

   Thus the gross unearned portion of the premiums is generally determinable (i) by the sum-of-the-digits (or Rule of 78) method for decreasing term contracts, and (ii) by the straightline pro rata method for level term contracts. (More sophisticated techniques may be required for contracts of terms longer than 4 or 5 years.)

   In practice, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

   b) Credit Health Insurance:

   "Gross premiums should be recognized as revenues over the stated period of the contract in reasonable relationship to the anticipated claims" (cf. Audit Guide, p. 71). Net single premiums for anticipated future claims may be determined with reference to tables such as those published in the Proceedings of the National Association of Insurance Commissioners, for 1968 and 1970, or to tables based on

[1]The terms "unearned portion" and "unearned premium," etc., as used here mean the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves." (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75.)

the company's own experience. The gross unearned portion of the premium may be determined as a fraction of the gross single premium for the contract, the fraction being equal to the ratio of (i) the net single premium for anticipated future claims as of the valuation date to (ii) the net single premium for anticipated future claims as of the date of issue of the contract, both based on an appropriate table, as mentioned above.

The value of the gross unearned premium thus determined will generally lie between the values determined by the "straight-line pro rata" and "Rule of 78" methods, so that a weighted average of the latter two values may be used. For many companies, tests will indicate that the value determined with reference to the NAIC tables is very close to the mean of the latter two.

In practice, as for credit life insurance, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

6. Profit Recognition:

   The profit margins contained in the gross premiums for these coverages should be distributed among time periods in the same proportions as the recognition of the premiums in revenue.

7. Interpretation 5-A applies to the extent not inconsistent with the above.

RECOMMENDATION 6: PARTICIPATING POLICIES SOLD BY STOCK LIFE INSURANCE COMPANIES

(Published July, 1976 by the Committee on Life Insurance Financial Reporting Principles)

1. This Recommendation relates to the actuarial methods and assumptions with respect to the accounting treatment of participating insurance in financial statements of a stock life insurance company, to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. Participating insurance differs from non-participating insurance in that the participating policyholder is contractually entitled to participate in the distribution of surplus. Such distribution, in the form of policy dividends, is determined annually by company management, at its discretion, subject to any legal or other restrictions affecting such distribution.
3. The primary focus of GAAP accounting for participating business is to ensure that there be excluded from stockholders' profits in any accounting period that portion of profits on participating business (hereinafter called "participating profits") with respect to such period which will not ultimately inure to the benefit of the stockholders. Actuarial judgment

is frequently required to determine the stockholders' portion of current period profits.

4. In determining the stockholders' portion of participating profits, the actuary should recognize any restrictions on the distribution of profits to stockholders (whether imposed by law, regulation, contract, company charter or practice, or otherwise), company policy with regard to the distribution of participating profits, and any other factors which might influence the division of profits between stockholders and policyholders.

5. In selecting actuarial methods and assumptions for the calculation of reserves and determination of participating profits, the actuary should be guided by actuarial principles analogous to those outlined for non-participating policies in Recommendation 1 (and Interpretations thereof), and should recognize the nature of participating business and the company's practices with regard to policyholder dividend distribution.

6. It should be recognized that among stock companies there are differences as to the practices followed in determining policyholder dividends. For example, in one company dividends may be a means of distributing profits from participating business in approximate proportion to the sources of the profits. In another company, dividends may have little relation to actual profits. It would be inappropriate to generalize for the accounting treatment of participating business a single standard principle that does not recognize such differences.

7. Caution should be exercised to ensure appropriate treatment of dividends payable in the succeeding accounting period. Any separate liability established for such dividends should take account of any provision already made in the reserve calculation. Moreover, establishing a liability for the full amount of such dividends may have a distorting effect, unless some offset is provided elsewhere.

8. With respect to participating business, the Actuarial Report, which is discussed in Recommendation 3, should disclose both the nature of any restriction affecting the distribution of the profits from such business, and the actuarial methods that have been employed in determining profits to stockholders. If such information is not disclosed elsewhere in the financial statements, it should be disclosed in the Statement of Actuarial Opinion, which is also discussed in Recommendation 3.

INTERPRETATION 6-A: DETERMINATION OF STOCKHOLDERS' PORTION OF PARTICIPATING PROFITS

(Published July, 1976 by the Committee on Life Insurance Financial Reporting Principles)

1. This interpretation relates to actuarial considerations involved in the determination of the stockholders' portion of participating profits of stock life insurance companies, in accordance with Recommendation 6.

2. The method of determination of the stockholders' portion of participating profits will vary depending on the restrictions imposed on the distribution of such profits by law, regulation, contract, company charter or practice, or otherwise. When such restrictions exist, a Participating Policyholders' Account should be established to record the portion of accumulated participating profits that is not available to stockholders. Current participating profits in excess of the imposed restriction would be credited, and policyholder dividend disbursements would be charged, to this account.

3. The simplest situation is the company for which all of the participating profits inure to policyholders. In this case, all participating profits should be excluded from stockholders' equity by appropriate charges and should be credited to the Participating Policyholders' Account.

4. Approaches to the determination of stockholders' profits from a typical established, on-going line of participating business are presented in paragraphs 5, 6, and 7 for each of three categories of restrictions:

   a. Stockholders' portion limited to a percentage of participating profits;

   b. Stockholders' portion limited to a constant per thousand of participating insurance in force;

   c. Stockholders' portion limited to the greater of 4.a or 4.b.

   Suitable modifications of these approaches are likely to be required when the participating business is newly introduced or running off, or otherwise changing markedly. Such modifications should recognize the operation of any restrictions that are applicable only to the current year's profits, as well as those applicable to cumulative profits. In addition, such modifications should be disciplined by the fact that, over the lifetime of the participating operation, profits inuring to shareholders cannot exceed profits remaining after dividends to policyholders.

5. If the limit on the stockholders' portion is, for example, 10% of participating statutory profits, then 90% of pre-dividend participating GAAP profits would be credited to the Participating Policyholders' Account. In this situation, the difference between the stockholders' portion (10%) of statutory profits and the stockholders' portion (10%) of GAAP profits is treated as a timing difference.

6. If the limit on the stockholders' portion is, for example, 50¢ per thousand of participating insurance in force, all participating GAAP profits in excess of 50¢ per thousand would be credited to the Participating Policyholders' Account. In this situation, there are no timing differences.

7. If the limit is, for example, the greater of 10% of statutory profits or 50¢ per thousand of participating insurance in force, the actuary should consider which of the two limits is likely to predominate in statutory statements in future years.

a. When the 10% limit is likely to govern in most future years, it would generally be appropriate to report as stockholders' profits 10% of pre-dividend participating GAAP profits for the year. In this case, any additional amounts arising from the alternate limit should be taken into stockholder profits at the appropriate times. One possible approach to the recognition of such additional amounts would be to credit the stockholders with 10% of pre-dividend participating GAAP profits for the period or, if greater, the excess of (i) cumulative stockholder statutory profits as defined by the restriction over (ii) cumulative stockholder GAAP profits from the participating branch reported up to the beginning of the period.

b. When the 10% limit is not likely to govern in most future years, it would generally be appropriate to report stockholders' profits equal to the amount determined by the actual current limitation (i.e., 50¢ per thousand or 10% of statutory profits).

8. There may be circumstances where a company has no formal restrictions on the distribution of participating profits to stockholders, or where dividends have little relation to actual profits, or where the amount of participating profits to be retained for stockholders is expected to be substantially less than the limit defined by the restriction, or where dividends to policyholders are expected to exceed available participating profits before dividends. In situations such as these, it may be appropriate to calculate reserves using a formula which treats dividends directly as future disbursements, as described in paragraph 2.c of Interpretation 6-B. If reserves are so calculated, then in the absence of restrictions, all of the participating profits emerging, after policyholder dividends, would be deemed to inure to stockholders, no separate Participating Policyholders' Account would exist, and dividends would be charged to current operations. Where restrictions do exist, profits in excess of such restrictions would be credited to the Participating Policyholders' Account.

9. "Loss recognition tests" for reserve strengthening should be applied with a view to the extent to which future losses may inure to stockholders, recognizing the ability and willingness of the company to reduce future dividends to absorb future losses. If future dividends are likely to be reduced, the test for reserve strengthening would normally consider such reductions. However, if present dividend levels are likely to be maintained even in the event of future losses, such dividends should be incorporated into the reserving formula in the loss recognition tests.

10. In any situation it is likely that considerable judgment will be required. In the course of judging whether the approach is reasonable, the actuary should consider the following questions:

a. Will reported stockholders' profits over the lifetime of the participating operation actually inure to the stockholders under the applicable restrictions?

b. Will past and/or future dividend payments to stockholders reduce the amount available to stockholders below the amount which would otherwise be indicated by the applicable restrictions?

c. Will stockholders' profits be reported in a reasonable manner? Will there be material fluctuations in reported stockholders' profits from year to year, even in the absence of unexpectedly favorable or adverse fluctuations?

INTERPRETATION 6-B: CHOICE OF ACTUARIAL RESERVING METHODS AND ASSUMPTIONS FOR PARTICIPATING POLICIES SOLD BY STOCK LIFE INSURANCE COMPANIES

(Published July, 1976 by the Committee on Life Insurance Financial Reporting Principles)

1. This interpretation relates to the choice of actuarial methods and assumptions with respect to reserves for participating insurance issued by stock life insurance companies, in accordance with Recommendation 6.

2. The following three approaches have substantial support within the actuarial profession as satisfying actuarial principles in particular circumstances. Approaches 2.a and 2.b are intended for use in determining pre-dividend participating profits in situations where there are restrictions on distribution of participating profits to stockholders.

   a. Treat policy dividends as distributions of pre-dividend profits (not as disbursements in the reserve calculations), and employ reserve assumptions containing provisions for adverse deviation which are comparable to those used for the company's non-participating business.

      This approach is consistent with that interpretation of the release-from-risk reserving theory which holds that reserve assumptions should be based on reasonable and realistic conservatism, which is not necessarily related to gross premiums.

      Under this approach, the portion of pre-dividend profits which would emerge in the form of a percentage of premium would be substantially larger than under non-participating business, because of the larger participating premiums. Existing restrictions would, in the typical case, cause the bulk of pre-dividend profits released to flow directly to the Participating Policyholders' Account, from which policyholder dividends would be disbursed. Thus, only a small proportion of such profits would normally be reported as profits available to stockholders.

   b. Treat dividends as in 2.a, but employ reserve assumptions consistent with gross premium assumptions, containing substantial provisions

for the risk of adverse deviation. Such provisions would normally be much larger than those for non-participating business, recognizing the larger provisions for adverse deviation contained in gross premiums.

This approach is consistent with the interpretation of the release-from-risk reserving theory which holds that conservatism contained in gross premiums to cover the risk of adverse deviation should be retained in reserves and not released into profits until the company is released from the risks provided for by the gross premiums.

This approach would release, as pre-dividend profits on participating business, relatively large provisions for the risks of adverse deviation incorporated in reserve assumptions as the company is released from those risks. As in 2.a, existing restrictions would, in the typical case, cause the bulk of pre-dividend profits to flow to the Participating Policyholders' Account, from which dividend disbursements would be made, and only a small proportion of such profits would normally be reported as profits available to stockholders.

c. Treat dividends as disbursements in the reserve calculations, and employ reserve assumptions appropriately consistent with experience which would support the continuation of the dividend scale, and disciplined by the level of gross premiums as in Recommendation 1. The provisions for the risk of adverse deviation might reasonably be less than the provisions used for non-participating insurance, because of the possibility of reducing dividends if experience is adverse. In addition, there would usually be less margin between the valuation premium on most likely assumptions and the gross premium (because of the treatment of dividends as disbursements in the valuation formulae), so that the provision for the risk of adverse deviation which could be incorporated in reserve assumptions would necessarily be smaller.

Such an approach would be followed under situations such as those described in paragraph 8 of Interpretation 6-A where it is appropriate to incorporate dividends into the reserving formula. Use of this approach in situations where restrictions exist may lead to complications in ensuring that amounts prevented by the restrictions from inuring to stockholders are not included in current stockholder profits.

3. It should be noted that, if there are any restrictions on the share of profits from participating business which may inure to the benefit of stockholders, any variation in the choice of reserve method or assumptions will have only a limited effect on the stockholders' profits from this business. In this instance, the actuary should recognize that, although his choice of assumptions will affect the incidence of emergence of profits on this business, a share (perhaps the major portion) of any amount so released will flow directly from the policy reserves to the Participating Policyholders' Account.

RECOMMENDATION 7: STATEMENT OF ACTUARIAL OPINION FOR LIFE INSURANCE COMPANY STATUTORY ANNUAL STATEMENTS

(Revised June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. This Recommendation delineates the responsibility of the actuary in signing the type of statement of actuarial opinion which is described in the Instructions to the NAIC life and accident and health blank as adopted at the June 1975 meeting of the NAIC Blanks Subcommittee. Such opinion relates to the policy and contract reserves and other actuarial items contained in an Annual Statement of a Life Insurance Company to a state regulatory authority, i.e., the "Statutory Statement."

2. The Instructions require that such a statement express the opinion of the actuary as to whether such reserves and other actuarial items:

   (i) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,

   (ii) are based on actuarial assumptions which produce reserves at least as great as those called for in any policy or contract provision as to reserve basis and method, and are in accordance with all other policy or contract provisions,

   (iii) meet the requirements of the insurance laws of (state of domicile),

   (iv) make a good and sufficient provision for all unmatured obligations of the company guaranteed under the terms of its policies,

   (v) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding yearend,

   (vi) include provision for all actuarial reserves and related statement items which ought to be established.

   Paragraphs 4 through 9 comment on these six responsibilities.

3. The Statement of Actuarial Opinion should list the items and amounts on which the actuary expresses an opinion. The list should include but not necessarily be limited to the aggregate reserve for life policies and contracts (Exhibit 8 of the Statement), aggregate reserve for accident and health policies (Exhibit 9 of the Statement), net deferred and uncollected premiums, and policy and contract claims liability at the end of the current year (Exhibit 11, Part 1 of the Statement). The actuary need not extend his or her review to items other than those specified in the Instructions, except possibly in instances where such items are computed by means of a long-term discounting of future payments which

are dependent upon the occurrence of events in the future. Examples of such items might include additional reserves for optional modes of settlement at maturity, optional nonforfeiture benefits, additional reserves for excess mortality under group conversion policies, reserves involving life contingencies under Separate Account contracts; reserves for group pension deposit type contracts, and other such items if not included in Exhibits 8, 9 and 11, Part 1.

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

5. A significant element in the examination of actuarial assumptions and methods is a consideration of the policy and contract provisions affecting the reserves or other actuarial items which ought to be established. The following is a list of examples—not intended to be complete—of policy provisions which should be considered: the contractual treatment of fractional premiums paid beyond the date of death; interest guarantees under premium or retirement deposit funds; conversion rights under renewable and convertible term policies; rate guarantees under optional settlement provisions; extended benefits under Group policies; and maternity benefits.

6. The actuary should also check the valuation requirements of the state of domicile of the company on whose reserves he or she is expressing an opinion. The actuary should be aware of the prescribed valuation procedures; the minimum reserve basis and valuation method applicable to each policy series (or in the case of group annuity contracts, to annuities purchased under those contracts in a given year or years); and the applicability of any aggregate test of reserve adequacy prescribed in the state's valuation law. Other examples of prescribed valuation procedures to be considered are requirements that reserves may not be less than the corresponding cash surrender values, and that appropriate reserve recognition of any premium deficiencies must be made.

7. It is important to note that the actuary is expressing an opinion on the adequacy in the aggregate of all the enumerated reserves and that possible

deficiencies for individual components of the total reserves may be offset by margins in other items. In most circumstances the actuary may be able, by examination of the interest, mortality and morbidity assumptions and the company's prior experience under those assumptions, to form an opinion as to whether the conservative intent of the statutory provision has been met in the selection of valuation assumptions. In those instances wherein there is evidence that because of company experience or practices, inappropriate or inadequate statutory reserve standards, or extraordinary external events occurring prior to the Statement date, the statutory reserves might not make good and sufficient provision for unmatured obligations, then the actuary should make further tests (possibly by a gross premium valuation as described in general terms below) before expressing an opinion as to such policy reserves and other actuarial items.

A gross premium valuation may be made for an entire line of business or a major block of business. The results of such a gross premium valuation for a line or block of business are considered satisfactory for this purpose if the current reserve on the reserve basis being tested provides an appropriate margin over the excess of:

a) the then present value of future benefits and anticipated expenses,

b) the then present value of future guaranteed gross premiums

using interest, mortality, morbidity, lapse, expense and any other appropriate assumptions selected as of the valuation date reflecting actual and anticipated experience. Provision for the expense of administration of non-premium paying policies should be made. Model office, sampling and other approximation techniques are appropriate if the actuary is satisfied that the results are indicative for the line or block of business being tested.

With respect to both the claim liabilities in Exhibit 11, Part 1, and the net deferred and uncollected premium amount, it is incumbent upon the actuary to pay particular attention to such factors as payment patterns, the mix of business by plan (especially health plans) and accounting cut-off dates.

8. If there is any change in the actuarial assumptions or methods from those previously employed, that change should be mentioned in the actuarial statement. The adoption for new issues of an actuarial assumption or method which differs from a corresponding assumption or method for prior issues is not a change in actuarial assumptions or methods within the meaning of this paragraph. Similarly, where the determination of reserves or claim liabilities is based on the periodic updating of experience data, such periodic updating is not a change in actuarial assumptions or methods within the meaning of this paragraph; examples could include reserves or claim liabilities for recently incurred claims (e.g., within two years or less) under disability and accident and health benefits.

9. A statement that provision has been made for all actuarial items which ought to be established is an affirmation by the actuary that he or she was thorough in his or her consideration of the first five points enumerated in paragraph 2, and that recommendations as to these items have been carried out to his or her satisfaction.

10. The statement of actuarial opinion should include (1) a paragraph giving the actuary's name and relationship with the company; (2) a scope paragraph identifying the subjects on which an opinion is to be expressed and describing the scope of the actuary's work; and (3) an opinion paragraph expressing his or her opinion with regard to such subjects. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his or her opinion or to explain some aspect of the Annual Statement which is not already sufficiently explained in the Annual Statement.

INTERPRETATION 7-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

(Published December, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. An actuary stating an actuarial opinion in a Statutory Annual Statement is expressing a personal opinion for which the actuary takes full responsibility, except to the extent to which the opinion indicates reliance on other opinions. However, the actuary will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers. The actuary should not ordinarily indicate, in the opinion, reliance on such other persons.

2. The Instructions include wording appropriate for use in the case where the actuary relies on an accounting firm for the accuracy of the inforce inventory. That wording is appropriate for use where the accounting firm maintains the company inforce inventory. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the inforce inventory, since it is the intent of the Instructions that the actuary indicate reliance, if at all, on the person or firm directly responsible for maintaining the inforce.

3. Most life insurance companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case the one actuary should sign the opinion as called for by the Instructions. However, in a life insurance company where no one actuary has sufficient knowledge of the actuarial items to enable him to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial reporting responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to

comply with the Instructions requiring the "statement of a qualified actuary . . . . ." The question should also be considered where a company actuary is responsible for some actuarial statement items and an outside actuarial consultant is responsible for others.

In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear to the Committee to be in accordance with the intent of the Instructions and satisfactory from a professional standpoint:

a) One actuary could state an opinion as to all the actuarial items, and indicate reliance on another actuary's statement of opinion, also included on the same page of the Statement, as to that portion of the actuarial items for which the second actuary, rather than the first, takes responsibility.

b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement should clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion. Below each actuary's signature there should be added such words as "with respect to (line of business—Life, Group, Health, Annuity, etc., as appropriate) actuarial items."

INTERPRETATION 7-B: ADEQUACY OF RESERVES

(Revised June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. The actuarial opinion deals with policy and contract liabilities and other actuarial items. Although the valuation bases of invested assets, and their yield, are matters to be considered in adopting reserve valuation assumptions, the statement requirement does not call upon the actuary to express an opinion with regard to the general assets of the company. The NAIC spells out the valuation bases for assets in some considerable detail, and it is expected that the actuary can rely on the company's valuation of assets in accordance with those procedures, and the resulting yield in determining valuation interest assumptions.

2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unmatured obligations of the company . . .", the actuary should evaluate the actuarial assumptions used by comparison with plausible sets of adverse circumstances and in relation to the time periods over which such circumstances can plausibly be expected to prevail. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would imply an excessive level of pricing of the insurance product, and good actuarial practice does not encompass such a degree of conservatism.

3. The comments on gross premium valuation in the seventh paragraph of Recommendation 7 refer to "an appropriate margin" over the gross premium reserves. Appropriateness of the margin should be judged in the manner described in paragraph 2 above. That gross premium valuation is a test for solvency under assumptions based on actual and anticipated experience. Therefore, the following factors should be considered:

   a) trends in the company's unit expense rates, including but not limited to the impact of inflation and of changes in productivity of company staff and equipment upon such expense rates;

   b) consistency between the trends in annual statement portfolio yield rates and the inflation assumption used for unit expense rates; and

   c) the extent to which policy dividends may be reduced in the future, if solvency is in question.

INTERPRETATION 7-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Published December, 1975 by the Committee on Life Insurance Financial Reporting Principles)

1. The Instructions to the NAIC Life and Accident and Health Blank as adopted at the June 1975 meeting of the NAIC Blanks Subcommittee require the actuary to state an opinion, if formed, whether unqualified or not. If the opinion is qualified or adverse, the reason(s) for that opinion should be explicitly stated.

2. The following is an example, for illustrative purposes, of language which might be included in an actuary's qualified statement of opinion in a Statutory Statement. The language should indicate the actuary's estimate of the amount of reserve inadequacy, and should follow the scope paragraph and precede the opinion paragraph:

   > The company holds aggregate life insurance, annuity and accident and health insurance reserves of $_____. Although this amount meets the statutory requirements of the state of_____, it does not appear adequate in the light of the company's experience. Tests indicate this amount would have to be increased to approximately $_____ to make a good and sufficient provision for the unmatured obligations under the company's policies and contracts.

   (When appropriate the actuary may identify specific reserve items which are inadequate.)

   The opinion paragraph should then begin:

   > In my opinion, except for the matter referred to in the preceding paragraph, the amounts carried in the balance sheet on account of the actuarial items identified above

(i) ...

(a listing of the items of the statement of opinion)

The illustrative language should be modified as needed to meet the circumstances of a particular case, and the actuary should, in all events, use language which clearly expresses the actuary's professional judgment.

3. If the inadequacy exceeds Statement surplus, the qualifying paragraph should so state.

RECOMMENDATION 8: STATEMENT OF ACTUARIAL OPINION FOR FIRE AND CASUALTY INSURANCE COMPANY STATUTORY ANNUAL STATEMENTS

(Published November, 1978 by the Committee on Property and Liability Insurance Financial Reporting Principles)

1. This Recommendation delineates the responsibility of the actuary in signing a statement of actuarial opinion. Such opinion relates to the loss and loss expense reserves and other actuarial items contained in an Annual Statement of a Fire and Casualty Insurance Company to a state regulatory authority, i.e., the "Statutory Statement".

2. The Statement of Actuarial Opinion should list the items and amounts on which the actuary expresses an opinion.

3. The Statement of Actuarial Opinion will express the opinion of the actuary as to whether the stated reserves:

   (i) are computed in accordance with commonly accepted actuarial methods and are fairly stated in accordance with sound actuarial principles,

   (ii) are based on actuarial factors which are relevant to policy provisions,

   (iii) meet the requirements of the insurance laws of (state of domicile),

   (iv) make a good and sufficient provision for all unpaid obligations,

   (v) are computed on the basis of similar general methods as used in the preceding year. If a change in methods is relevant to a change in the current reserve level, an explanation should follow.

Paragraphs 4 through 7 comment on these responsibilities.

4. "Commonly accepted actuarial standards" and "sound actuarial principles" emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actu-

aries, the *Proceedings* and other publications of the Casualty Actuarial Society, the *Proceedings* of the Conference of Actuaries in Public Practice, recognized actuarial textbooks and regulations of State Insurance Departments. In particular, the Casualty Actuarial Society's statement of principles regarding property and casualty loss and loss adjustment expense liabilities and the references cited therein should be reviewed by the actuary. The actuary's judgment in developing the standards for the actuarial computation must take into account the specific characteristics of the contracts with respect to which the actuary is expressing an opinion.

5. The actuary should review the statutory reserve requirements of the state of domicile of the company on whose reserves he or she is expressing an opinion. In those instances wherein there is some question that because of company experience or practices, inappropriate or inadequate statutory reserve standards, or extraordinary external events occurring prior to the statement date, the statutory reserves might not make good and sufficient provision for unpaid obligations, the actuary should make further tests before expressing an opinion as to such reserves and other actuarial items. It is important to note that the actuary is expressing an opinion of the adequacy of the aggregate reserves and that possible deficiencies for individual components may be offset by margins in other items.

6. If there is any material change in the actuarial assumptions or methods from those previously employed, that change should be mentioned in the actuarial statement. Where the determination of claim liabilities is based on the periodic updating of experience data, such periodic updating is not a change in actuarial assumptions or methods within the meaning of this paragraph.

7. The statement of actuarial opinion should include (1) a paragraph identifying the actuary and indicating his or her relationship with the company; (2) a scope paragraph identifying the subjects on which an opinion is to be expressed and describing the scope of the actuary's work; and (3) an opinion paragraph expressing his or her opinion with regard to such subjects. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his or her opinion or to explain some aspect of the annual statement which is not already sufficiently explained in the annual statement.

INTERPRETATION 8-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

(Published November, 1978 by the Committee on Property and Liability Insurance Financial Reporting Principles)

1. In furnishing a Statement of Actuarial Opinion, the actuary is expressing a personal opinion for which the actuary takes full responsibility,

except to the extent to which the opinion indicates reliance on other opinions. However, the actuary will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers. The actuary should not ordinarily indicate, in the opinion, reliance on other persons, in such circumstances.

2. Most Fire and Casualty Insurance Companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case, the one actuary should sign the opinion. However, in a Fire and Casualty Insurance Company where no one actuary has sufficient knowledge of the actuarial items to enable one of them to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to communicate their respective responsibilities. The question should also be considered where a consulting actuary is responsible for the work of others.

   In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear to the Committee to be in accordance with the intent of Recommendation 8 and satisfactory from a professional standpoint:

   a) One actuary could state an opinion as to all the actuarial items, and indicate reliance on another actuary's statement of opinion, also included on the same page of the Statement, as to that portion of the actuarial items for which the second actuary, rather than the first, takes responsibility.

   b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement could clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion.

INTERPRETATION 8-B: ADEQUACY OF RESERVES

(Published November, 1978 by the Committee on Property and Liability Insurance Financial Reporting Principles)

1. The Statement of Actuarial Opinion deals with loss and loss expense reserves. Other liabilities may be included in the actuarial opinion. It does not call upon the actuary to express an opinion with regard to the general assets of the company.

2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unpaid obligations represented by the stated re-

serves . . .", the actuary should evaluate the actuarial judgments used giving recognition to other factors as well as the time periods over which the liabilities will extend. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would be excessive and good actuarial practice does not encompass such a degree of conservatism.

INTERPRETATION 8-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Published November, 1978 by the Committee on Property and Liability Insurance Financial Reporting Principles)

1. The Actuarial Statement of Opinion requires the actuary to state whether an opinion is qualified in any respect. If so, the reason(s) for that qualification should be set forth.
2. If the actuary does not take responsibility for the work of others on which the actuary has relied, the Statement of Actuarial Opinion should define the work of others and the extent to which such others' work forms the basis for the Opinion.
3. If the inadequacy exceeds Annual Statement surplus, the Statement of Actuarial Opinion should so state.

RECOMMENDATION 9: MATERIALITY

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. This Recommendation, sponsored by the Committee on Life Insurance Financial Reporting Principles, discuss the application of the concept of materiality to actuarial aspects of the financial reporting of life insurance companies.

   The concept of materiality is frequently referred to in actuarial practice and literature. For example, Opinion A-6, ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH FINANCIAL REPORTING OF LIFE INSURANCE COMPANIES IN THE UNITED STATES, states in paragraph 6 that "approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods." As another example, the paper "Analysis of Approximate Valuation Methods" by E. Allen Arnold in Volume VII of the Transactions of the Society of Actuaries deals theoretically with methods for approximation.

2. An actuary is expected to pay scrupulous attention to professional standards in the selection of actuarial assumptions and methods, and in the disclosure of significant information to those whose actions may be in-

fluenced by his actuarial opinions or findings. An actuary, however, may find that the improvement in accuracy or in understanding which may result from the application of theoretically ideal formulas and methods in complete detail, without regard to considerations of timing and expense, by comparison with the use of an approximation or other shortcut procedures, or the omission of a specific disclosure, is so slight as not to justify the expenditure of the additional time and money needed. Under the concept of materiality, it is appropriate for the actuary to employ such approximate methods and procedures when the effect would be immaterial—that is, of little significance to a potential user of the actuary's work. It is also generally not necessary to utilize methods or procedures which imply a degree of precision that is in fact unattainable due to the level of uncertainty which may be contained in the actuarial assumptions employed.

3. Determining whether an item is material or not is a difficult professional judgment. In making that judgment, the actuary should consider the decision-making framework of the typical user of the actuary's work, and his probable response. The judgment involves quantitative as well as qualitative consideration. Although Interpretations of this Recommendation attempt to provide guidance to the actuary in making decisions as to each of these elements of the materiality judgment, they do not constitute a precise definition of materiality.

4. Accountants, in their audit review of financial statements, are governed by generally accepted accounting principles and auditing standards, which involve application of a similar concept of materiality. The actuary and the auditor should be expected to make their respective decisions as to materiality in the light of their judgment of users' needs, as influenced by the concepts and standards of their respective professions.

INTERPRETATION 9-A: MATERIALITY, TYPICAL USERS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. Opinion A-3: Transmittal of Actuarial Reports of the American Academy of Actuaries describes general guides for an actuary in determining who his "client" is when the actuary is acting in various roles. When the actuary determines materiality he must further take into account who will be the expected final user of his work.

2. In the case of a GAAP statement for a stock life insurance company, the actuary should consider the stockholder or potential stockholder as the primary user.

3. In the case of a statutory financial statement the actuary may consider the primary users to be the policyholder and the insurance regulator, without implying that other parties do not have an interest in the financial condition of the company.

4. Since an insurance company's financial statement may be used for the purpose of borrowing funds, the actuary should consider the creditor's point of view.

5. The actuary should also be aware of the criteria employed by other interested parties, such as the independent auditor.

INTERPRETATION 9-B: MATERIALITY, QUANTITATIVE CONSIDERATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. The following paragraphs comment briefly on quantitative concepts that the actuary may find useful in making his judgments as to materiality. In no case should the actuary regard quantitative tests as conclusive, but he may use them as a corroborating supplement to his judgment. Any quantitative judgment should be regarded, at most, as raising a presumption which may be rebutted, in the actuary's judgment, by particular circumstances in the case.

2. The primary criteria for materiality applied by an actuary for a GAAP statement of a stock insurance company should be related to the earnings of the company, both in absolute amounts and in terms of trend. In the case of statutory statements, emphasis should be placed on the level of surplus.

3. The magnitude of financial effect of a matter should be viewed in terms of both absolute and relative amounts. For instance, when earnings or surplus are of significant absolute dollar amount, the materiality judgment should generally be related to percentage change. However, the percentage change consideration may not be appropriate when a small dollar amount of earnings or surplus serves as the criterion. When the dollar amount of change is very large, materiality may be implied for this reason alone.

4. The actuary must decide on the materiality of items for which he is responsible. In making such judgments, the actuary should also consider whether the cumulative effect or the net effect of a number of items (including items which may be the responsibility of other actuaries or of accountants) may be material even though each item individually may be immaterial. As examples of such judgments, with no implication that this Interpretation should be limited to such examples, materiality would influence the actuary's judgment in the following cases:

   A. In considering disclosure of the effect of any inconsistency in the timing of premium recognition as between gross and valuation premiums, the actuary need not disclose an immaterial difference;

   B. Reinsurance adjustments for Yearly Renewable Term contracts may be omitted or approximated if such adjustments are not material;

C. A change in an actuarial assumption between reporting periods need not be disclosed if the effect of such change is not material;

D. The statutory value of a reserve item may be used to represent its value in a statement prepared under Generally Accepted Accounting Principles (GAAP) if the effect of the substitution is not material.

INTERPRETATION 9-C: MATERIALITY, QUALITATIVE CONSIDERATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. A stricter test for materiality should be applied to those items which will have a continuing and pervasive effect on future statements of the insurance company than to unusual and non-repetitive items.

2. In making a materiality judgment, the actuary should consider the cost of developing precise information, relative to the benefits to users of that information. Disclosure may be indicated if approximations of significant items are made for cost considerations.

3. The actuary must make his judgment regarding materiality on the basis of information available at the time the judgment is made. It is manifestly improper to pass on materiality in the light of subsequent events, i.e., on a "hindsight" basis.

4. The actuary should consider including in the actuarial report a brief description of those circumstances where he made a close decision to treat an item or an aggregate or net of a number of items as not material.

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Recommendations and Interpretations of the Committee on Pension Actuarial Principles and Practices are published in accordance with procedures prescribed by the Board of Directors.

These Recommendations and Interpretations are promulgated pursuant to Opinion A-4 of "Opinions as to Professional Conduct."

A. CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

SECTION 1. GENERAL

1.1 Opinion A-4 describes the basic responsibilities of the actuary in the application of actuarial principles and practices under pension plans. This Recommendation sets forth generally accepted principles and practices with respect to the calculation of actuarial present values under pension plans, other than social insurance programs. This Recommendation is not intended to encompass the calculation of insurance company statutory reserves.

1.2 The great growth of American pension plans has occurred since the Second World War. During this period actuarial procedures and techniques have been in a continual state of development. As a result, this Recommendation is intended to be applicable on a prospective basis only.

1.3 Pension plans covered by this Recommendation are those which provide benefits on retirement, and which may also provide benefits on death, disability, or termination of employment. Such a plan may be:

(a) a single employer program

(b) a multiemployer program

(c) a governmental program (other than a social insurance program)

(d) a program sponsored by a labor union or a trade, fraternal or other association.

1.4 The Plan may be financed through the medium of:

(a) a trust fund with individual trustees

(b) a trust fund with one or more corporate trustees

(c) one or more insurance company contracts

(d) a split-funded arrangement, using insurance contracts and other funds

(e) a pay-as-you-go arrangement without an intermediary funding medium, possibly with reserves accumulated on the books of the sponsor or sponsors.

1.5 Calculations of actuarial present values are not generally required with respect to benefits provided under:

(a) profit-sharing, savings or money purchase plans; or

(b) insurance contracts to the extent such benefits have been fully purchased and guaranteed by payment of the appropriate premiums.

However, if an actuarial present value of such benefits is to be prepared, the actuary should proceed in accordance with this Recommendation.

1.6 RECOMMENDATION A(1): If an actuary uses procedures which deviate materially from those prescribed in the Recommendations set forth below, he should be prepared to support his particular use of such procedures and should include in his report an appropriate and explicit statement with respect to the nature, rationale and effect of such deviations.

SECTION 2. DEFINITION OF ACTUARIAL PRESENT VALUE

2.1 An actuarial present value is the value as of a specified date of an amount or series of amounts payable or receivable thereafter, where each amount is:

(a) adjusted for the probable effect of intervening events (such as changes in compensation levels, Social Security, marital status, etc.),

(b) multiplied by the probability of the occurrence of the event (such as survival, death, disability, termination of employment, etc.) on which the payment is conditioned, and

(*c*) discounted according to an assumed rate (or rates) of investment return.

2.2 Actuarial present value calculations are made not only to determine the present value of future benefit payments under a pension plan, but also for the purpose of computing prospective costs or contributions to a pension plan funded under one of the actuarial cost methods described in Section 4. Depending upon the actuarial cost method, the calculation of prospective costs or contributions may require calculation of one or more of the following:

(*a*) present value of total projected benefits

(*b*) present value of accrued benefits

(*c*) present value of future normal costs

(*d*) present value of future contributions of plan participants

(*e*) present value of future compensation of plan participants

(*f*) present value of uniform amounts per life payable over future years of participation.

2.3 Actuarial present values also encompass the calculation of a quantity variously referred to as "accrued liability," "part service liability," and "supplemental liability". In this Recommendation the term "supplemental present value" is used to describe this quantity. In some actuarial cost methods, "supplemental present value" is not a direct present value of specific benefits, but instead is an amount derived from other present values (e.g., an amount equal to the excess of the present value of total projected benefits over the present value of future normal costs).

SECTION 3. PURPOSES OF ACTUARIAL PRESENT VALUES

3.1 The purposes for which actuarial present values are computed generally fall into three broad categories.

(*a*) Calculations for purposes of determining actuarial cost and benefit recommendations, and related information. Examples are calculations related to:

(*i*) recommendations as to the estimated cost for defined benefit plans

(*ii*) recommendations as to the type and level of benefits for defined contribution plans

(iii) contributions required under minimum funding standards imposed by statute or regulations

(iv) maximum contributions deductible for Federal income tax purposes

(v) information required for the sponsor's financial statements

(vi) information required with respect to plan design

(vii) progress towards a desired funding goal.

(b) Calculations for purposes of determining the adequacy of available assets held for benefits specified by the plan. Examples are calculations related to:

(i) present value of accrued benefits

(ii) present value of nonforfeitable (vested) benefits

(iii) experience surplus or deficiency

(iv) present value of benefits payable in the event of plan termination

(v) information required with respect to plan mergers, acquisitions and spin-offs

(vi) expected future benefits or dividend return from fully purchased insurance or annuity contracts.

(c) Calculations for purposes of determining alternative forms of benefit payments, on an actuarial equivalent basis. Examples are calculations related to:

(i) postretirement survivor options

(ii) preretirement survivor options

(iii) period certain options

(iv) lump sum settlements

(v) Social Security adjustment options

(vi) early retirement benefits

(vii) postponed retirement benefits.

SECTION 4. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE COST AND BENEFIT RECOMMENDATIONS

4.1 The actuarial terminology for pension plans has been developed in a relatively uncontrolled environment. Notwithstanding several attempts to standardize and clarify pension actuarial nomenclature, some of the more commonly used terms are poorly defined or misleading. This is particularly so with respect to the names given to actuarial cost methods. In an attempt to solve this problem, the Committee on Pensions of the Society of Actuaries is developing recommended terminology. Upon completion of this task, the list of acceptable actuarial cost methods given in the next paragraph will be amended to conform with the recommendations of that Committee.

Actuarial Cost Methods

4.2 Calculations prepared for purposes of determining cost recommendations under fixed benefit plans or benefits under fixed contribution plans require the calculation of present values of prospective costs to plan sponsors and/or participants and are thus directly related to the actuarial cost method employed. Actuarial cost methods generally fall into two broad categories:

(a) Projected benefit method

(i) individual level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(ii) aggregate level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(b) Accrued benefit method

(i) unit benefit cost

(A) one year current cost with supplemental present value.

An appropriate variation of these methods is "the frozen initial cost method" under which the supplemental present value is the sum of the

actuarial value of assets and the unamortized portion of the frozen initial value.

4.3 Actuarial cost methods have, in the past, generally been applied to the existing population of plan participants without (closed group method) or with allowance for replacement of terminated employees, but not generally with allowance for changes in the size and structure of the workforce. However, actuarial cost methods based upon projections of the existing workforce (open group method) adjusted for expected future changes in the nature of the workforce are also recognized and accepted.

4.4 The accrued benefit method has, in the past, generally been based upon units of benefits accrued to the calculation date using historical records. The accrued benefit method as applied by first projecting retirement benefits to expected retirement on the basis of relevant actuarial assumptions is also recognized and accepted. The present value of benefits accrued to date, and the current cost, are then based upon appropriate prorated portions of the total present value of the projected benefit, with such proration based upon service or, if appropriate, compensation. To determine the total projected benefit at retirement, actuarial assumptions should be made, as applicable, with respect to salary scale, prospective entitlement to early retirement benefits in excess of those having actuarial values equivalent to the accrued normal retirement benefits, projection of Social Security benefits and taxable earnings, etc. As used in this latter context, the accrued benefit method has some of the attributes of a projected benefit method.

4.5 RECOMMENDATION A(2): All of the above listed actuarial cost methods are generally acceptable. The accrued benefit method is acceptable with respect to a "final salary" plan (one whose benefit formula is related to compensation in the years immediately preceding retirement or other termination) only if the actuary calculates the normal cost as the appropriate pro rata portion of benefits projected to expected retirement or other future termination date.

4.6 In conjunction with any of the above actuarial cost methods, it may be considered appropriate to determine the current annual cost of ancillary benefits (such as disability and preretirement death benefits) by applying the one-year term cost method, provided that the developing annual cost for such ancillary benefits is expected to remain relatively stable, or the cost exposure is relatively minor in relation to the cost of the entire plan.

4.7 Other actuarial cost methods are in use, and new methods and techniques are continually being developed.

4.8 RECOMMENDATION A(3): The development of new methods and techniques is encouraged. However, until such other methods and

techniques become generally acceptable actuarial procedures, an actuary using an alternative actuarial cost method should be prepared to support his method or technique and should include in his report appropriate and explicit information with respect to the distinguishing nature of the alternative cost method and the difference in effect, if material, of such method from the results under one of the methods set forth above.

4.9 RECOMMENDATION A(4): The extent to which benefits of a plan should be funded in advance of the date when they must be paid is a decision to be made by the plan sponsor, with the assistance of the actuary, in light of many factors, including regulatory requirements, collective bargaining considerations, financial practices, accounting considerations and alternative uses of money. If the funding pattern differs from the long-term pattern consistent with the Recommendations set forth herein, the actuary should disclose the trend of the funding pattern, and should indicate, at least approximately, the expected impact of such funding pattern on future pension costs.

SECTION 5. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE ADEQUACY OF AVAILABLE ASSETS

5.1 The actuary should be prepared to indicate the status of the funding of a plan. Normally, this may be done by comparing the plan's assets as of a given date, as defined by the asset valuation method chosen by the actuary, with the actuarial present values of the benefits under the plan, calculated in accordance with the actuarial cost method used for determining pension cost or benefit recommendations.

5.2 The actuary may be required to calculate actuarial present values of accrued benefits, where such calculations are supplemental to, and independent of, calculations made under the actuarial cost method used for determining pension cost or benefit recommendations. Such supplemental calculations of actuarial present values would normally fall into three broad categories as set forth in the rest of this Section.

5.3 Present Value of Benefits Payable Upon Plan Termination

RECOMMENDATION A(5): Where calculations are required to determine the actuarial present value of benefits payable in the event of a plan termination, the actuary should calculate the actuarial present value of benefits payable for each ordered class of employees in accordance with termination priorities specified in the plan. He should first determine the plan benefits for each covered employee on the basis of his history of pay, service, and other appropriate factors, as if the plan were terminating as of the calculation date. He should then calculate the present value of such benefits by applying actuarial assumptions appropriate to a plan in the process of termination, such assumptions generally being limited to mortality, investment return and expense charges.

5.4 Present Value of "Vested" Benefits

RECOMMENDATION A(6): Where calculations are required in the case of an active plan to determine the actuarial present value of "vested" benefits, as for example under APB Opinion No. 8, the actuary should calculate, in accordance with the provisions of the plan, the accrued benefit for each covered employee based upon his history of pay, service, and other appropriate factors as of the calculation date. This benefit should then be multiplied by the vesting percentage defined under the plan, based upon his age and service as of the calculation date.

5.5 The actuary should then calculate the present value of such benefits by applying factors based on actuarial assumptions applicable to an active plan situation, such assumptions to include the timing of expected commencement of benefits, mortality, investment return, etc., and to be consistent with the plan's actuarial asset valuation method. The calculation should be made in accordance with the following procedures to the extent they are applicable:

(a) No recognition should be given to any benefit to which a covered employee could, only through advancement in age or service while in active employment, become entitled.

(b) Cost-of-living or other benefit increases specified by the plan and assumed to occur after retirement, death or other termination should be recognized.

(c) There should be no projection of Social Security benefits or Social Security covered earnings, other than that specified by the plan for the purpose of determining the benefit of a covered employee who retires or terminates service on the calculation date.

5.6 Actuaries should, of course, be prepared to isolate the present value of "vested" benefits subject to the termination insurance provisions of The Employee Retirement Income Security Act of 1974.

5.7 Present Value of Accrued Benefits Under an Active Plan

It is recognized that actuaries have varying opinions as to the best measure of the present value of accrued benefits under an active plan.

5.8 Under many pension plans, benefits accrued to the calculation date are directly computed on the basis of historical employee records. In such cases the most common procedure currently in use is to calculate the present value of accrued benefits on the basis of such directly computed accrued benefits.

5.9 A substantial number of pension plans, however, contain features such that an actuary may wish to employ an alternative calculation. Examples of such plans are:

(a) plans with maximum credited service provisions

(b) plans with Social Security offset provisions where credited service used to compute such offsets is limited to a shorter period of credited service than that used to compute the gross pension benefit

(c) plans providing early retirement benefits with an actuarial value greater than the value of the accrued benefit to which the participant would be entitled commencing at normal retirement date

(d) plans with automatic cost-of-living increases

(e) contributory plans under which the plan's accrued benefit may have a value less than that of accumulated employee contributions.

5.10 RECOMMENDATION A(7): The procedure used to determine the present value of accrued benefits under an active plan should reflect the actuary's best judgment as to the most meaningful figure for such actuarial present value in light of the purposes for which the calculation is to be used. In presenting his results, the actuary's report should clearly indicate the treatment afforded to the following:

(a) the manner in which benefits are calculated in the case of a plan which limits the number of years that may be credited

(b) whether a projection of future earnings was applied in calculating benefits accrued to the calculation date

(c) whether recognition was given to any benefits which, if an employee continued in employment, could become payable before normal retirement age with an actuarial value greater than the value of the accrued normal retirement benefit

(d) whether benefit increases scheduled to occur after retirement were recognized

(e) whether Social Security benefits, under an integrated offset plan, were reflected in full or prorated

(f) where average Social Security covered earnings, if applicable under an integrated step-up plan, were related to past service only, or projected to normal retirement

(g) whether the actuarial assumptions used for this purpose were different from the assumptions used to determine total pension plan costs or contributions; if they were, the report should indicate the reasons therefor and the effect thereof.

SECTION 6. ACTUARIAL ASSUMPTIONS

6.1 The selection of actuarial assumptions is a critical factor in the development of actuarial present values, but it is not within the scope of this Recommendation to discuss, in depth, the selection of individual actuarial assumptions.

6.2 Identification of Actuarial Assumptions

In preparing present value calculations in accordance with this Recommendation, the actuary should consider the applicability of actuarial assumptions to such items as:

(a) normal retirement
(b) early retirement
(c) deferred retirement
(d) salary scale
(e) mortality
(f) disability and disability recovery
(g) voluntary termination
(h) involuntary termination
(i) family composition
(j) marriage, remarriage and divorce
(k) investment return
(l) Social Security benefits and taxable wage base
(m) administrative expense
(n) new entrants
(o) election of optional forms of benefit.

6.3 Selection of Actuarial Assumptions

RECOMMENDATION A(8): The actuarial assumptions selected should reflect the actuary's best judgment of future events affecting the related actuarial present value. They should take into account the actual experience of the covered group to the extent information is available and applicable, but in recognition of the nature of a pension plan, they should also reflect expected long-term future trends rather than give undue weight to recent past experience.

6.4 The actuary should consider the impact of inflation and the method of valuing assets in selecting the actuarial assumptions to be used.

6.5 The actuary should give consideration to the reasonableness of each actuarial assumption independently on the basis of its own merits and to the combined impact of all the assumptions.

6.6 The actuary should give careful attention to changes in plan design which may significantly alter the level and trend of expected future experience. For example, a liberalization of early retirement benefits may make advisable a revision in the retirement assumptions.

6.7 The actuary, in choosing assumptions appropriate to the calculation of an actuarial present value, should take into account, to the extent he

deems suitable, general or specific information available from other sources, including the plan sponsor, plan administrator, investment managers, accountants, economists, etc. As a result of these considerations, the actuary may develop actuarial assumptions which differ from plan to plan, and the Committee recognizes that such differences may exist.

6.8 The actuary may find it desirable to assume a conservative posture in selecting actuarial assumptions in conjunction with the actuarial cost method employed, bearing in mind the degree of uncertainty in assumptions and the potential for adverse fluctuation.

SECTION 7. DATA EMPLOYED

7.1 RECOMMENDATION A(9): The actuary preparing a present value calculation in accordance with these Recommendations should make a clear statement as to the source and adequacy of the employee data used as a basis for the calculation.

7.2 He should indicate the extent to which the calculation is based on incomplete or unreported data, the probable effect on the accuracy of the calculation, and the adjustment made in the actuarial present values to correct for such incomplete or unreported data.

7.3 The actuary should satisfy himself as to the internal consistency of the data and their comparability with data used in prior calculations.

SECTION 8. VALUATION OF ASSETS FOR ACTUARIAL PURPOSES

8.1 RECOMMENDATION A(10): If an actuarial present value is being compared with the value of available assets, the actuary should make a clear statement of the asset valuation method used. In choosing an asset valuation method he should give consideration to the appreciation (or depreciation) in the value of the assets so as to reflect, in a manner consistent with the investment return assumption used in the calculation of the related actuarial present value, the expected long-range growth of the plan's investments while eliminating the effect of short-term volatility.

8.2 The actuary should satisfy himself as to the applicability of the asset information used.

8.3 In any such actuarial calculation, current market value of assets, if not used directly for the comparison, should be reported as a footnote. It is recognized that in certain situations, such as plan termination, merger, spin-off, etc., the direct use of current market value may be desirable or required by statute or regulations.

8.4 If the actuarial present value is to be compared with the market value of the plan's current assets, and the plan's actuarial basis uses another

method to measure such assets for actuarial purposes, the actuary should either:

(a) recognize any inconsistency between the investment return assumption used in the present value determination and the investment return assumption that would be consistent with the market value of the assets, or

(b) redetermine the present value using an investment return assumption consistent with the market value of the assets.

SECTION 9. APPROXIMATIONS

9.1 RECOMMENDATION A(11): Where it would be unreasonable to make a calculation of an actuarial present value in accordance with this Recommendation because of the cost of preparation or other significant factors (such as plans covering few participants), the actuary should use appropriate approximations consistent with the intent of this Recommendation.

SECTION 10. RELATIONSHIP WITH OTHER PROFESSIONS

10.1 The actuary must always maintain his sense of integrity and act as a professional in relation to those to whom he renders services, to plan participants, to his employer and fellow employees, to members of the actuarial and other professions, and to society at large.

10.2 The actuary is expected to rely on his own knowledge, training and experience. If questions are raised with respect to the appropriateness of actuarial cost methods and/or actuarial assumptions, he should be prepared to have such cost methods and/or assumptions reviewed by another actuary.

10.3 RECOMMENDATION A(12): In preparing calculations for the purposes of determining actuarial present values, the actuary should give adequate recognition to the responsibilities of other professions and to the requirements of clients in dealing with such other professions. He should, in accordance with Opinion A-3 of the Opinions as to Professional Conduct, furnish all actuarial information pertinent to such responsibilities and requirements. If questions are raised with respect to the appropriateness of actuarial cost methods or actuarial assumptions, the actuary should be prepared to have such cost methods or assumptions reviewed by another actuary.

B. RECOGNITION OF INFLATION IN THE CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

SECTION 1. INTRODUCTION

1.1 This Recommendation supplements the Recommendation regarding the Calculation of Actuarial Present Values Under Pension Plans, as such calculations are affected by inflation.

1.2 The great growth of American pension plans has occurred since the Second World War. During most of those years inflation was not a major factor in the economy. For example, between 1948 and 1967, the Consumer Price Index increased at an average annual rate of less than 2.00%. Also, over those years pension funds were investing an increasing proportion of their assets in common stocks, and were achieving a rate of return that substantially exceeded the rate of inflation. However, beginning in the late 1960's this relationship changed dramatically, as shown by the following table:

	Equivalent Annual Rate of Growth	
Calendar Years	Consumer Price Index	S&P 500 Stock Index*
1921-25	—1.53	12.84
1926-30	—2.10	9.38
1931-35	—3.04	2.08
1936-40	0.38	1.60
1941-45	5.25	17.36
1946-50	6.57	9.88
1951-55	1.43	23.93
1956-60	2.12	8.93
1961-65	1.33	13.27
1966-70	4.54	3.33
1971-75	6.91	3.25
1921-1975	1.93	9.42

*With reinvestment of dividends

The experience of these years illustrates the profound impact of inflation on pension plans, as well as the difficulty of dealing with this subject.

SECTION 2. SCOPE

2.1 The effects of possible future changes in pension plan provisions due to inflation are not encompassed by this Recommendation.

2.2 Certain types of pension plan benefit formulas react either poorly or not at all to rising wage levels. For example, flat dollar pensions or pensions based on career average earnings may become progressively less adequate under inflationary conditions unless benefit formulas are revised. If the benefits of a plan are not to be allowed to become in-

adequate, changes in these types of benefit formulas may be expected under inflationary conditions. In addition, retirement plans which have a history of providing ad hoc postretirement increases could be expected to continue postretirement increases during inflationary periods.

2.3 While the effects of possible future changes in pension plan provisions due to inflation are not encompassed by this Recommendation, the actuary should, nevertheless, be prepared, when requested, to anticipate such changes in developing long range expected cost patterns following the Recommendations set forth herein.

SECTION 3. DEFINITION OF INFLATION

3.1 Inflation is the economic condition of rising unit price levels, usually associated with increases in wage levels and high interest rates.

3.2 The relationships among prices, cost-of-living, wages and productivity are important in any consideration of the effects of inflation.

3.3 The effect of changing unit price levels on a particular individual or group is dependent on the mix of goods and services used by that individual or group. This concept is recognized in measuring cost-of-living changes by assuming a particular mix of goods and services to be representative of the group considered.

3.4 The most widely used measure of changes in the cost-of-living is the Consumer Price Index. A number of labor agreements and pension plans use the CPI to measure cost-of-living changes. The structure and limitations of the CPI should be understood by the actuary. The CPI measures the relative price changes in a given "market basket" of goods and services for a hypothetical urban area wage-earning family. Although adjustments for changes in the quality of consumer durable goods are occasionally made by the Bureau of Labor Statistics, the CPI does not provide a comprehensive measure of changes in the quality of the market basket's constituents. Substitutions of new goods and services to reflect life style changes are introduced at wide intervals, approximately once each decade. Furthermore, the CPI omits the effect of important types of expenditures, notably income taxes and Social Security taxes.

3.5 Wage levels are affected by inflation and changes in productivity. Productivity increases tend to produce or to make possible increased wages. Some portion of productivity gains, but generally not all, may be reflected in increases in wages without being inflationary. Conversely, a condition of wages increasing faster than an appropriate share of productivity gains results in pressure for price increases. All of these pressures on wage levels, which are often complex and difficult to measure, act within the framework of supply and demand for labor and within the legal-regulatory environment.

SECTION 4. THE EFFECT OF INFLATION ON ACTUARIAL ASSUMPTIONS

4.1 The expectation of rising prices, rising wages and higher interest rates affects the actuarial assumptions employed in calculating actuarial present values, recognizing the long-term nature of such assumptions. The actuarial assumptions directly affected by inflation include the following:

(1) Salary increases—Salaries increase as a result of merit raises, promotions in grade, and increases in wage levels because of improved productivity. In addition, the general level of salaries and wages will tend to increase with inflation.

(2) Investment return—The rate of investment return may be expected to be affected by inflation and other economic factors. Such factors may affect the various categories of investments in different directions and/or degrees.

(3) Social Security benefit and taxable wage base changes—The Social Security Act, as amended in 1972, provides for automatic adjustment of benefits based on changes in the Consumer Price Index. The taxable wage base is also adjusted as changes occur in average covered wages. Either or both of these factors will affect the benefits of pension plans integrated with Social Security.

(4) Direct benefit increases—Benefits under some pension plans are adjusted directly and automatically for inflationary effects. Included in this category are adjustments in retirement benefits related to changes in the Consumer Price Index or the average wages of plan members.

It is recognized that actuaries may have differing opinions as to the impact of a given expected rate of inflation upon each of the above actuarial assumptions.

4.2 The actuarial assumptions which may be indirectly affected by inflation include rates of disablement, termination of disabled status, employment termination, and retirement.

4.3 The effects of inflation may be recognized in actuarial assumptions either explicitly or implicitly.

(1) Explicit recognition of inflation means that each actuarial assumption is chosen as the actuary's estimate, with a suitable allowance for adverse fluctuations, of the plan's average long-term future experience with respect to that assumption, recognizing the expected rate of inflation, if any. Explicit recognition extends to each actuarial assumption having a material effect on actuarial present values. Thus, the investment return assumption repre-

sents the actuary's expectation of the future return on the pension fund's assets, and should be consistent with the method of valuation of assets for actuarial purposes. Similarly, assumptions as to future salaries, Social Security benefits, or Consumer Price Index levels individually represent the actuary's expectation for future changes in these factors related to the expected rate of inflation assumed.

(2) Implicit recognition of inflation in actuarial assumptions means that two or more material actuarial assumptions do not individually represent the actuary's expectation of average future experience, but that the aggregate effect of their combined use results in costs which currently are approximately the same as if explicit recognition had been given to inflation in each actuarial assumption. For example, the actuary might assume rates of investment return and salary increase which are each lower than he expects will actually be experienced.

4.4 Many actuaries have traditionally used the implicit approach. In part they did so to avoid making an unconservative appraisal of future investment experience. In addition, inflation was not seen as a factor of the importance it has assumed in recent years either in its effect on pension plan benefits or on rates of investment return. Undesirable consequences of making an explicit allowance for future inflation which proved to be unconservative were seen to be:

- the need to increase pension plan contributions in the future.
- reduced funding flexibility because of lower tax deductible limits on plan contributions.

4.5 The greater impact of inflation on pension costs in recent years has led to increasing use of an explicit recognition of inflation in each actuarial assumption, the preferred approach.

4.6 The explicit approach allows each assumption to be judged in the light of the observer's experience and expertise. This is particularly important in the selection of the investment return assumption because of the general public awareness and understanding of investment return. Without explicit recognition of inflation in the investment return assumption:

(i) the expectation from a pension fund's investment policy may be misunderstood;

(ii) erroneous conclusions may be drawn from comparisons between the actuarial investment return assumption and the fund's actual investment performance.

4.7 Other advantages of an explicit approach include:

- the relative cost significance of specific existing plan provisions, and the impact on costs of potential changes in plan provisions will be more accurately portrayed;
- the relationship between each actuarial assumption and the plan's experience with respect to that factor may be more accurately determined; i.e., actuarial gains and losses may be analyzed more effectively;
- the value of optional plan benefits, particularly lump-sum settlements, will bear a more equitable relationship to one another;
- the present value of vested benefits will be more realistically estimated;
- there will generally be a lesser need to change assumptions due to a change in plan design than under the implicit approach;
- since inflation will generally have an impact on several actuarial assumptions, it will be easier and more direct for the actuary to determine (and for his client to understand) that the chosen assumptions represent a proper balancing of the various assumptions involving inflation than under the implicit approach.

4.8 In arriving at an explicit assumption with respect to inflation, the actuary may find it desirable to assume a conservative posture, bearing in mind the degree of uncertainty involved and the potential for adverse fluctuation. It should be recognized that in the absence of automatic postretirement increases, a lower assumed rate of inflation will generally produce a higher current pension cost.

4.9 Because of this built-in margin of conservatism in an uncertain area, and because of historical practice, some actuaries may wish to continue the use of the implicit approach. The implicit method, while not the preferred approach, if properly applied provides an acceptable method of recognizing inflation and should not be equated with nonrecognition of inflation. If the implicit method is used, the actuary must be sure that the counterbalancing effects of inflation on various assumptions are properly reflected in all assumptions, and do not, for example, reflect some element of inflation in the assumed investment return without recognizing it in future salary increases.

SECTION 5. PREDICTABILITY OF INFLATION

5.1 The rate of inflation depends upon general economic factors. The pattern of the general economy is difficult to forecast for any extended period of time and is also subject to government intervention which can significantly alter any underlying long-term pattern or trend.

5.2 Nevertheless, the difficulty of predicting the effects of inflation upon the economy is not an acceptable reason for failing to recognize in-

flation in actuarial present value calculations. In some instances, it may be appropriate to make several actuarial present value calculations under a variety of inflation assumptions including an assumption of no inflation. In this way, the sensitivity of the results to various assumptions and their interrelationships can be measured against the intrinsic uncertainty of the assumptions.

SECTION 6. RECOMMENDATIONS

6.1 RECOMMENDATION B(1): The actuary should take into account any expected material effects of inflation upon the calculation of actuarial present values and pension plan costs. If the effect of inflation is recognized explicitly, the anticipated effects of inflation should be directly recognized in every actuarial assumption it affects. If the effect of inflation is recognized indirectly, by implicit methods, the actuary should discuss the manner in which inflation is taken into account. (This is necessary since the implicit method tends to mask the extent to which inflation is recognized in the assumptions.)

6.2 Regardless of the method, explicit or implicit, certain assumptions may include planned margins of conservatism, often appearing to be at substantial variance with current, short-term experience. Accordingly, the actuary should discuss the inflation assumptions in greater depth than would be necessary when describing actuarial assumptions with respect to which inflation is not a consideration.

SECTION 7. TRANSITIONAL RECOMMENDATIONS

7.1 An actuary for a plan covering few employees often uses approximations and other special methods of determining present values, in recognition of the administrative expense attendant upon more refined techniques. Little guidance is presently available to aid such an actuary in choosing techniques which will properly reflect this Recommendation. Until appropriate approximation techniques have been developed through actuarial research, it is not feasible to limit the procedures to be used by actuaries for small plans to those procedures recommended above.

7.2 For larger plans, using more sophisticated actuarial procedures, it may similarly be impractical to effect these Recommendations immediately. Reasonable delay is acceptable to allow conversion of existing actuarial techniques to those recommended. In particular, for many plans a review of actuarial procedures and assumptions is undertaken regularly, but less frequently than annually. The adoption of any change in procedures is thus uneconomical except at the time of regular review. In such cases, conformance to these Recommendations should occur at the next regular review date.

INTERPRETATION 1: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CALCULATION OF THE ACTUARIAL PRESENT VALUE OF VESTED BENEFITS

Recommendation A(6) defines acceptable practice for calculating the actuarial present value of vested benefits of an active plan, as required, for example, by APB Opinion No. 8. The procedures described in paragraphs 5.4 and 5.5 of Recommendation A are intended to produce results consistent with the APB Opinion No. 8 definition:

> "The *actuarially computed value of vested benefits,* as used in this Opinion [APB Opinion No. 8], represents the present value, at the date of determination, of the sum of (a) the benefits expected to become payable to former employees who have retired, or who have terminated service with vested rights, at the date of determination; and (b) the benefits, based on service rendered prior to the date of determination, expected to become payable at future dates to present employees, taking into account the probable time that employees will retire, at the vesting percentages applicable at the date of determination."

The implication of Recommendation A(6) for an APB No. 8 calculation for an ongoing plan is illustrated by the following example:

(a) Given:

(i) Benefit rate of $10 per month per year of service.

(ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory.

(iii) Unreduced benefits upon early retirement from active employment at age 62 with 20 years of service.

(iv) Unreduced benefits upon early retirement prior to age 62 with 30 years of service. Social Security make-up benefits of $200 per month payable until age 62.

(v) Reduced benefits upon early retirement from active employment after age 55 and prior to age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.

(vi) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.

(vii) The actuary uses a full range of decrements including termination rates of all ages below age 65 when not eligible for early retirement, early retirement rates at all ages when eligible below age 65, and normal retirement rates at all ages 65 and over.

(b) The following calculations are intended:

(i) Employee under age 65 with less than 10 years of service—No value.

(ii) Employee under age 65 with 15 years of service—Value deferred benefit of $150 payable at age 65 in case of withdrawal before age 65, or benefit of $150 payable on normal retirement at age 65 or later, using valuation assumptions as to termination rates from present age to age 65 and as to normal retirement rates from age 65.

(iii) Employee under age 55 with 20 years of service—Value deferred benefit of $200 payable at age 65 in case of withdrawal before age 55, or benefit of $200 with full actuarial reduction from age 65 payable on early retirement at ages 55 to 64, or benefit of $200 payable on normal retirement at age 65 or later, using valuation assumptions as to termination rates from present age to age 55, as to early retirement rates from age 55 to age 64, and as to normal retirement rates from age 65.

(iv) Employee age 55 with 20 years of service—Value benefit of $144 (72% of $200) payable on early retirement at age 55 increasing by $8 annual steps to $200 payable on early or normal retirement at age 62 or later, using assumptions as to retirement rates from age 55.

(v) Employee under age 62 with 30 years of service—Value benefit of $300 payable on early or normal retirement plus temporary benefit of $200 payable to age 62 if retiring early before that age, using valuation assumptions as to retirement rates from present age.

(vi) Employee age 62 or over with 20 years of service—Value benefit of $200 payable on early or normal retirement, using valuation assumptions as to retirement rates from present age.

(vii) Employee age 65 or over—Value benefit of $10 per year of service payable on normal retirement, using valuation assumptions as to retirement rates from present age.

(viii) Inactive employee under age 65 separated after 10 years of service—Value deferred vested benefit of $100 payable at age 65.

If benefits payable under the plan prior to normal retirement are provided on an actuarially equivalent basis, calculations may be simplified by applying appropriate deferred annuity values to the accrued monthly benefit. If the plan *does* provide benefits payable prior to normal retirement date in excess of an actuarial equivalent benefit, calculations may similarly be simplified for

those employees who have not attained sufficient age and/or service to qualify for such benefits. In this case also the simplification consists of applying appropriate deferred annuity values to the accrued monthly benefit applicable to such employees.

It should be noted that Recommendation A(6) applies to calculations for an active plan which customarily involve many employees who have not terminated. It is recognized that on occasion computations assuming employment and/or plan termination may be necessary, for example to fulfill plan termination or other requirements of ERISA. Under such circumstances appropriate modifications of the above procedures must be made, as described in Recommendation A(5).

INTERPRETATION 2: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CALCULATION OF THE ACTUARIAL PRESENT VALUE OF ACCRUED BENEFITS UNDER AN ACTIVE PLAN

I. Recommendation A(7) allows flexibility to the actuary in determining the actuarial present value of accrued benefits under an active plan within the scope of this Recommendation. This Interpretation provides for consistent practice in the determination of the actuarial present value of accrued (or accumulated) benefits which might be disclosed in Schedule B of Form 5500, where required, or in a statement accompanying a plan's financial statements. A comparison of such actuarial present value of accrued benefits with the actuarial value of assets will provide a measure under an active plan of the progress which is being made toward the funding of the benefits which are accruing, according to measurement methods reasonably consistent for all plans. Other actuarial calculations ordinarily are necessary to measure the progress made in meeting the long range funding objectives of the plan sponsor, to ascertain the status of the plan if it were terminated or to determine statutory funding requirements.

(a) The present value of accrued benefits represents the present value, at the date of determination, of (i) the benefits expected to be paid with respect to former employees who have retired or who have terminated service with vested rights; (ii) the benefits expected to be paid to beneficiaries of employees who have died; and (iii) the accrued benefits based on service rendered and compensation earned prior to the date of determination, which are expected to become payable with respect to present employees; taking into account the regular valuation assumptions as to mortality and, in the case of present employees, such other matters as withdrawal, retirement, disability and future service accrual for benefit eligibility.

(b) The accrued benefit related to one contingency may differ from the accrued benefit related to another, e.g., retirement, termination from service and death. The following are guidelines for determining the amounts of accrued benefit.

(i) If the accrued benefit is specifically defined in the plan document or is clearly implied by the plan's provisions, that definition will be followed for the contingencies to which it is applicable.

(ii) If (i) does not apply and the benefit type is includible in the present value of vested benefits, the benefit will be considered to accrue in proportion to the ratio of completed years of benefit service to projected years of benefit service when it first becomes fully vested. Therefore, if an employee has satisfied the requirements for full vesting, the accrued benefit will be computed as in Interpretation 1.

(iii) Any other benefit will be assumed to accrue in proportion to the ratio of completed years of benefit service to projected years of benefit service upon anticipated separation from covered employment.

(c) In the regular valuation of a plan, the actuary may be using an implicit approach to the choice of actuarial assumptions in the selection of the salary increase and investment return assumptions. Inasmuch as the calculations to be performed within the scope of this Interpretation do not involve the anticipation of future salary increases, the actuary should use an explicit approach in his consideration of an appropriate investment return assumption.

The degree of conservatism, if any, which the actuary chooses to reflect in his consideration of an appropriate investment return assumption for the purposes of this Interpretation need not be the same as that reflected in the regular valuation investment return assumption.

(d) Automatic cost-of-living or similar benefit increases specified by the plan and expected to occur after retirement, death or other termination should be recognized, using an inflation assumption which is consistent with the assumed rate of investment return.

(e) Increases in the level of benefits which become effective in the future need not be recognized even though they have already been adopted.

(f) In the determination of Social Security benefits the employee's compensation as of the date of determination should be assumed to continue unchanged during his assumed future service, i.e., until his termination, retirement, etc., according to the actuarial assumptions. Calculations related to the Social Security law should not take into account any changes in the law or increases in the wage base or Consumer Price Index subsequent to the date of determination.

(g) In determining an appropriate actuarial value of assets which may be compared to the actuarial present value of accrued benefits, Recommendation A(10) should be followed.

(h) The actuary may be required, or may feel it is appropriate, to distinguish between the portion of the actuarial present value of accrued benefits which is vested and the portion which is not vested. Interpretation 1 defines acceptable practice for calculating the actuarial present value of vested ben-

efits of an active plan, as required, for example, by APB Opinion No. 8 and should be applied in determining the portion of the actuarial present value of accrued benefits which is vested.

Because a breakdown of the present value of accrued benefits among the plan termination categories under ERISA generally is of little significance for an active plan, it is not intended that such a breakdown will be made in the usual case.

(i) In all cases approximations consistent with Recommendation A(11) may be utilized.

(j) Benefits to be provided under an insurance company contract which are not fully guaranteed by the insurance company should be taken into account in determining the actuarial present value of accrued benefits. Fully guaranteed benefits should be included in or excluded from this calculation, depending on whether or not the assets standing behind these benefits are included in the asset value with which the actuarial present value of accrued benefits is being compared.

(k) The actuary should indicate that the determination of the actuarial present value of accrued benefits has been made in accordance with generally accepted actuarial principles and practices. The sources of the data used in the calculations, as well as the investment return assumption and the other assumptions used should be disclosed. In addition, the actuary should identify any limitation on the use of the calculations for various purposes which he feels are appropriate. Although comparative figures for the current year and prior year should be shown (after the first year the statement is prepared), a complete reconciliation of the actuarial present value of accrued benefits from year to year is not required. However, the impact of significant changes in the actuarial assumptions, plan provisions and Social Security legislation should be disclosed. A sample Statement of Actuarial Present Value of Accrued Benefits and a sample Actuary's Opinion are attached.

II. The application of this Interpretation for determining the actuarial present value of accrued benefits under an active plan is illustrated by the following Examples A and B.

EXAMPLE A

It is assumed that the actuary uses a table incorporating decrements for termination at ages below 55, as well as for death at all ages. Further, all surviving active employees are assumed to retire at age 63 (or attained age, if greater) with unreduced benefits.

(a) Given:

(i) Benefit rate of $10 per month per year of service.

(ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory.

(iii) Unreduced immediate benefit upon early retirement from active employment at age 62 or over.

(iv) Reduced immediate benefit upon early retirement from active employment after age 55 and before age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.

(v) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.

(vi) Spouse's benefit upon death in active service after meeting eligibility requirements for early or normal retirement equal to $5 per month per year of service.

(b) The following calculations are intended:

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 25 and 5 Years of Service				
(1) Deferred Vested	30-54	$ 50	Age 65	Life
(2) Unreduced Early	63	50	Age 63	Life
(3) Spouse	55-62	25	Death in Service	Life of Spouse
Age 40 and 5 Years of Service				
(1) Deferred Vested	45-54	$ 50	Age 65	Life
(2) Unreduced Early	63	50	Age 63	Life
(3) Spouse	55-62	25	Death in Service	Life of Spouse
Age 45 and 10 Years of Service				
(1) Deferred Vested	45-54	$100	Age 65	Life
(2) Unreduced Early	63	100	Age 63	Life
(3) Spouse	55-62	50	Death in Service	Life of Spouse
Age 50 and 20 Years of Service				
(1) Deferred Vested	50-54	$200	Age 65	Life
(2) Unreduced Early	63	200	Age 63	Life
(3) Spouse	55-62	100	Death in Service	Life of Spouse
Age 60 and 10 Years of Service				
(1) Unreduced Early	63	$100	Age 63	Life
(2) Spouse	62	50	Death in Service	Life of Spouse

EXAMPLE B

It is assumed that the actuary uses a full range of decrements including termination rates and disablement rates at ages below age 65, early retirement rates at ages when eligible below age 65, and normal retirement rates at ages 65 and over.

(a) Given:

(i) Benefit rate of $10 per month per year of service.

(ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory.

(iii) Unreduced immediate benefit upon early retirement from active employment at age 62 with 20 years of service.

(iv) Unreduced immediate benefit upon early retirement from active employment before age 62 with 30 years of service. Social Security make-up benefit of $200 per month payable until age 62.

(v) Reduced immediate benefit upon early retirement from active employment after age 55 and before age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.

(vi) Unreduced immediate benefit upon total and permanent disability before age 65 with 10 years of service.

(vii) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.

(viii) Spouse's benefit upon death in service after meeting eligibility requirements for early or normal retirement (30 years of service, age 55 and 20 years of service, or age 65) equal to $5 per month per year of service.

(b) The following calculations are intended:

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 25 and 5 Years of Service				
(1) Deferred Vested	30 - 49	$ 50	Age 65	Life
(2) Unreduced Early	50 - 64	50	Retirement	Life
(3) Social Security Makeup	50 - 61	33*	Retirement	To Age 62
(4) Normal	65 and Over	50	Retirement	Life
(5) Spouse	50 and Over	25	Death in Service	Life of Spouse
(6) Disability	30 - 64	50	Disablement	Life

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 40 and 5 Years of Service				
(1) Deferred Vested	45 - 54	$ 50	Age 65	Life
(2) Reduced Early	55 - 61	36 at Age 55 Increasing $2 a Year to Age 61	Retirement	Life
(3) Unreduced Early	62 - 64	50	Retirement	Life
(4) Normal	65 and Over	50	Retirement	Life
(5) Spouse	55 and Over	25	Death in Service	Life of Spouse
(6) Disability	45 - 64	50	Disablement	Life
Age 45 and 10 Years of Service				
(1) Deferred Vested	45 - 54	$100	Age 65	Life
(2) Reduced Early	55 - 61	72 at Age 55 Increasing $4 a Year to Age 61	Retirement	Life
(3) Unreduced Early	62 - 64	100	Retirement	Life
(4) Normal	65 and Over	100	Retirement	Life
(5) Spouse	55 and Over	50	Death in Service	Life of Spouse
(6) Disability	45 - 64	100	Disablement	Life
Age 50 and 20 Years of Service				
(1) Deferred Vested	50 - 54	$200	Age 65	Life
(2) Reduced Early	55 - 59	144 at Age 55 Increasing $8 a Year to Age 59	Retirement	Life
(3) Unreduced Early	60 - 64	200	Retirement	Life
(4) Social Security Makeup	60 - 61	133*	Retirement	To Age 62
(5) Normal	65 and Over	200	Retirement	Life
(6) Spouse	55 and Over	100	Death in Service	Life of Spouse
(7) Disability	50 - 64	200	Disablement	Life
Age 50 and 30 Years of Service				
(1) Unreduced Early	50 - 64	$300	Retirement	Life
(2) Social Security Makeup	50 - 61	200*	Retirement	To Age 62
(3) Normal	65 and Over	300	Retirement	Life
(4) Spouse	50 and Over	150	Death in Service	Life of Spouse
(5) Disability	50 - 64	300	Disablement	Life
Age 60 and 10 Years of Service				
(1) Deferred Vested	60 - 64	$100	Age 65	Life
(2) Normal	65 and Over	100	Retirement	Life
(3) Spouse	65 and Over	50	Death in Service	Life of Spouse
(4) Disability	60 - 64	100	Disablement	Life

*Because this benefit type is one which is includible in the computation of the present value of vested benefits, the $200 monthly benefit is assumed to accrue uniformly over the first 30 years of service (see I(b) (ii)). If, on the other hand, there had been specified a benefit which never is includible in the computation of the present value of vested benefits, such as a $200 monthly benefit payable in the event of the employee's death after 30 years of service, the accrued death benefit to be valued in the age 25 and 5 years of service example would have been $33 (5/30 of $200) for death at age 50, $32 (5/31 of $200) for death at age 51, etc.

(c) If, in the example, there were a maximum service limit of 30 years applicable at normal or early retirement or disablement, with a pro-rata portion of the expected normal retirement benefit payable on vested termination, the only changes in the amount of benefit would be for the deferred vested benefit:

Age 25 and 5 Years of Service $ 33 (5/45 of $300)

Age 50 and 20 Years of Service $171 (20/35 of $300)

SAMPLE STATEMENT OF ACTUARIAL PRESENT VALUE OF ACCRUED BENEFITS

XYZ CORPORATION PENSION PLAN

Actuarial Present Value Of Accrued Benefits	January 1, 1980	January 1, 1979
Retired participants and beneficiaries of deceased participants	$ xxx	$ xxx
Terminated participants with vested interests	xxx	xxx
Active participants	xxx	xxx
Total	$ xxx	$ xxx

Notes:

1. The actuarial value of assets, corresponding to the total actuarial present values of accrued benefits, was $xxx at January 1, 1980 and $xxx at January 1, 1979, respectively. The actuarial value of assets is equal to the average market value of assets of the plan as of the computation date and the four preceding January 1's with an adjustment to reflect the cash flow during this period. This formula is used to smooth out fluctuations in the market value of assets, which was $xxx at January 1, 1980 and $xxx at January 1, 1979.

2. A comparison of the actuarial present value of accrued benefits with the actuarial value of assets provides a measure under an active plan of the progress which is being made toward the funding of the benefits which are accruing, according to measurement methods reasonably consistent for all plans. Other actuarial calculations ordinarily are made to determine year-to-year contribution levels.

3. The actuarial values which would apply in the event the plan were terminated would differ from those shown, for many reasons including, but not necessarily limited to, the following:

   (a) Certain plan provisions which may apply in the event of partial or complete plan termination are not reflected in the benefits valued nor in the actuarial assumptions employed.

(b) Vested benefits may be limited with reference to the value of the assets of the fund.

(c) Certain vested benefits may be insured by the Pension Benefit Guaranty Corporation.

(d) Actuarial computations under actuarial assumptions other than those specified herein may be required as a basis for determining plan benefits in the event of a partial or complete termination of the plan.

(e) Benefits deemed already earned may not be the same as those underlying the actuarial values shown.

4. The benefits reflected above have been determined on the basis of the plan provisions in effect on the respective dates. No recognition was given at January 1, 1979 to benefit increases which became effective on October 1, 1979; or at January 1, 1979 and January 1, 1980 to benefit increases scheduled to become effective on May 1, 1980 and May 1, 1981. The amendments effective October 1, 1979 caused an increase of approximately $xxx in the actuarial present value of accrued benefits as of January 1, 1980. Benefits under the plan are based on a participant's compensation during his last five years of credited service. The actuarial present values shown above for active participants are based on estimated average compensation during the five years ending on the respective dates of determination. Benefits payable under all circumstances—retirement, death, disability and vested termination of employment—are included, to the extent that they are deemed to have accrued as of the computation dates.

5. The actuarial present value was determined by the actuary on the basis of employee data supplied by the plan administrator (sponsor), the provisions of the plan as supplied by the plan administrator (sponsor), and actuarial assumptions as described in note 6. The plan administrator (sponsor) has stated that, to the best of his knowledge, the employee data is accurate and complete and that the plan provisions provided the actuary are accurate and complete as of the valuation date. The actuarial value of asset was determined by the actuary on the basis of information supplied by the plan administrator (sponsor).

6. There have been no changes in actuarial assumptions since the previous valuation. The principal actuarial assumptions used in determining the actuarial present values shown are as follows:

Investment return: X% compounded annually (after deducting expenses) Mortality: The _____ Mortality Table. Withdrawal: Rates ranging from X% at age 18 to X% at age 55 and Over. Retirement: Rates ranging from X% at age 48 to X% at age 62, X% at ages 63 and 64, X% at ages 65 through 69 and 100% at age 70. Spouse benefits: X% of men and X% of women married with wife _____ years younger than husband.

SAMPLE ACTUARY'S OPINION

This Statement has been prepared in accordance with generally accepted actuarial principles and practices and, to the best of our knowledge, fairly reflects the actuarial present value of accrued benefits of the (Name of Plan) as of (Date) and (Date).

In preparing this Statement, we have relied upon information provided to us regarding plan provisions, plan participants, plan assets and other matters, as more fully detailed in the notes to the Statement. In particular, we call attention to the fact that information as to (TYPE) has been certified to by (Name of Certified Public Accountants).

The present values shown herein have been estimated on the basis of actuarial assumptions which, in the opinion of the actuary, are appropriate for the purposes of the Statement, are reasonable in the aggregate (taking into account the experience of the plan and reasonable expectations), and, when applied in combination, represent his (her) best estimate of the measure of anticipated experience under the plan.

(NAME OF FIRM)

(DATE) BY:_____
(Name of Actuary)
(PROFESSIONAL DESIGNATION)

INTERPRETATION 3: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE APPROPRIATE USE OF THE ACCRUED BENEFIT METHOD WITH PRORATION BASED ON COMPENSATION

Recommendation A(2) refers to generally accepted actuarial methods. This Interpretation provides guidance for the appropriate use of the accrued benefit method with proration based on compensation* under plans where the use of actuarial valuation results affects the security of employee benefits.

The accrued benefit method as applied by first projecting retirement benefits to expected retirement and then basing the supplemental present value and the current cost upon prorated portions of the total present value

*(Academy Note): All actuaries are hereby advised that under final regulations issued by the Internal Revenue Service, the Accrued Benefit Method with Proration Based on Compensation is not currently permitted for determining ERISA minimum funding requirements under Section 412 of the Internal Revenue Code.

For further information on the scope, nature and application of these regulations, actuaries are directed to 45 *Federal Register* 86428 (December 31, 1980); 26 CFR Part 1.

of the projected benefit, with such proration based upon compensation, is appropriate if the following conditions are met:

1. The plan's benefits are pay related.
2. In actual use, the actuarial present value of the plan's benefits, assigned under the method to service prior to a valuation date, is at least as great as the actuarial present value of the benefits accrued to that date under the plan's terms, all determined using the regular valuation actuarial assumptions. The actuary should satisfy himself initially that this condition will continue to be met at future times if each actuarial assumption is exactly realized and should be prepared to demonstrate as of any valuation date that this condition is, in fact, being met at such time.

Condition 2 above will be deemed satisfied if, in the application of the method, the regular salary scale assumption is applied both retrospectively and prospectively for deriving both numerator and denominator of the compensation proration fraction and if compensation levels are weighed to reflect differences in benefit accrual rates applicable to various years of service.

Because cost levels under the method may tend to change and because the method has not been widely used, the actuary should be especially conscious of his responsibility to fully understand and explain the method and its implication for funding.

DIVIDEND RECOMMENDATIONS AND INTERPRETATIONS

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RESOLUTION CONCERNING DIVIDEND PRINCIPLES AND PRACTICES

ADOPTED BY THE BOARD OF DIRECTORS
AMERICAN ACADEMY OF ACTUARIES — OCTOBER 31, 1980

The Board of Directors of the American Academy of Actuaries adopted the following resolution on October 31, 1980:

1. The Board of Directors adopts the Recommendations Concerning Actuarial Principles and Practices in Connection with Dividend Determination and Illustration for Individual Life Insurance Issued by Mutual Companies, as amended by the Committee on Dividend Principles and Practices subsequent to the June 1980 Exposure Draft.

2. Pursuant to Guides to Professional Conduct 4(b) and 4(c), it is the opinion of the Board of Directors that an actuary should take into consideration these Recommendations. An actuary who uses principles or practices which differ materially from these Recommendations must be prepared to support his or her particular use of such principles and practices and should include in his or her actuarial report appropriate and explicit information with respect to the principles and practices he or she has used.

RECOMMENDATIONS CONCERNING ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH DIVIDEND DETERMINATION AND ILLUSTRATION FOR INDIVIDUAL LIFE INSURANCE ISSUED BY MUTUAL COMPANIES

SECTION 1. GENERAL

1.1 These Recommendations describe the basic responsibilities of the actuary in the application of sound actuarial principles and practices to the determination of dividends under individual life insurance policies.

1.2 These Recommendations apply to dividends distributed under the provisions of participating policies issued in the United States by a mutual life insurance company.

1.3 The determination of the aggregate amount of dividends to be distributed in any year is a decision to be made by company management in light of many factors, the most significant being the continuing solvency of the company and its ability to fulfill all contractual obligations. This determination is not the subject of these Recommendations.

1.4 These Recommendations address both the determination of currently payable dividends for policies in force and the closely related process

of determining illustrated future dividends for both in-force business and new business.

1.5 Opinion *A-3*, Transmittal of Actuarial Reports, includes the following statements:

(a) "An actuarial report is essentially a statement of actuarial findings, conclusions or recommendations resulting from the actuary's experience and judgment, applied within the framework of a particular set of facts and assumptions."

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

(c) "When an actuary advises an insurance company on premiums, dividends, reserves and related matters, the client is the company, its policy-making executives and in some situations its board of directors and its auditors, whether or not he is an employee of the insurance company."

Consequently, these Recommendations elaborate on the requirements expressed in Opinion A-3 and the more general provision of the Guides to Professional Conduct, particularly Guides 2c, 4a and 4b.

1.6 RECOMMENDATION 1: Whenever an actuary advises an insurance company on dividends, either illustrated dividends or current dividends, he or she should prepare a written report which documents the advice. Such a report should include a statement describing the framework of facts, assumptions and procedures upon which the advice was based. In particular, if an actuary uses assumptions and procedures which deviate materially from those prescribed in these Recommendations, he or she should support the use of such assumptions and procedures and should include in the report an appropriate and explicit statement with respect to the nature, rationale and effect of such deviations.

1.7 "Sound actuarial principles" emerge from the utilization and adaptation of generally accepted concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actuaries, Canadian Institute of Actuaries and recognized actuarial textbooks. The Study Notes for candidates for fellowship in the Society of Actuaries are also valuable parts of the literature, but it should be kept in mind that the Study Notes are intended primarily to teach basic principles rather than to specify professional conduct. Furthermore, the professional journals of the

Society of Actuaries and its predecessors provide an additional source for the presentation and discussion of actuarial principles and practices. It must also be noted that use of certain procedures related to the distribution of surplus is limited or mandated by regulatory authorities, and that compliance with such regulations must of necessity take precedence over other considerations.

SECTION 2. THE CONTRIBUTION PRINCIPLE

2.1 The basic principle of dividend determination is to distribute the aggregate divisible surplus among policies in the same proportion as the policies are considered to have contributed to divisible surplus. This is said to be the Contribution Principle. In a broad sense, the Contribution Principle provides the essential equity implied by participating business.

2.2 RECOMMENDATION 2: The use of the Contribution Principle in determining dividends is generally accepted practice. The actuary's report should include a statement that this principle has been followed. If it has not been followed, the report should explicitly state any deviations and their rationale.

SECTION 3. THE PROCESS OF DIVIDEND DETERMINATION

3.1 The application of the Contribution Principle to the determination of dividends requires two basic types of elements: policy factors and experience factors. Policy factors are those elements which reflect the assumptions inherent in the standard against which experience is measured. In contrast, experience factors are those elements which reflect actual experience. Both of these types of factors are discussed in more detail in subsequent Sections of these Recommendations.

3.2 The process of dividend determination leads to a formulation which is used to calculate specific dividends. This process always requires the use of policy and experience factors. However, those factors may or may not appear in the formulation actually used to calculate the dividends.

3.3 Methods of dividend determination described in actuarial literature include:

(a) The Source of Earnings Method (Or "Contribution Method");

(b) The Asset Share Method;

(c) The Fund Method;

(d) The Experience Premium Method;

(e) The Percentage of Premium Method; and

(f) The Reversionary Bonus Method.

Other methods, including combinations and modifications of the methods above, are also described in the literature. Some methods, such as the Percentage of Premium Method, refer primarily to the formulation used to calculate dividends. Other methods, such as the Asset Share Method, refer primarily to the process used (as opposed to the wide variety of mathematical formulations which may be employed under that method).

3.4 RECOMMENDATION 3: The actuary's report should include a description of the process used to determine dividends as well as the manner in which the policy and experience factors are reflected in that process. The report should also describe the formulations used to calculate dividends.

3.5 Dividend determination is a process subject to practical constraints. The application of these Recommendations may reasonably be limited by the cost of calculation, the size of a particular group of policies, the cost and practical difficulty of making a dividend scale change and other similar conditions and circumstances.

3.6 RECOMMENDATION 4: When it would be impractical to apply these Recommendations directly to all policies and benefits, the actuary may continue a dividend scale or use approximations or simpler processes and formulations. When such actions are taken, their rationale and impact should be disclosed in the actuary's report.

SECTION 4. POLICY FACTORS

4.1 Policy factors are those elements which reflect the assumptions inherent in the standard against which experience is measured. Policy factors are elements which are based on the guarantees or underlying actuarial structure of the policy. Examples of policy factors are: cash values, reserves and their associated net premiums, gross premiums, policy loan interest rate, and the rates of interest and mortality used in calculating cash values and reserves.

4.2 In calculating dividends for a particular policy, the policy factors may be the actual factors of that policy or they may be reasonable approximations to the actual factors when practical considerations indicate the need for such approximations.

For example, the actual gross premium per unit of coverage may vary with mode of premium payment, size of policy, sex of insured, rating classification or other items. Often dividends are calculated using a gross premium which may be the annual mode premium for a particular size of policy of an insured of a particular sex who is classified as a standard risk. The differences between such a gross premium and the actual gross premium are intended to provide for the variations in cost associated with the items generating such differences.

4.3 RECOMMENDATION 5: The use of actual or approximate policy factors is generally accepted practice. However, the actuary should include in the report a description of the policy factors and of any changes in practice with respect to their determination for the period covered by the report.

SECTION 5. EXPERIENCE FACTORS

5.1 Experience factors are those elements which reflect actual experience. A particular experience factor reflects actual experience of a specific type. Examples of experience factors are: investment income rates, mortality rates, termination rates, and expense rates. The experience factor for a given type of experience may have several different numerical values. For example, the experience factor corresponding to investment income may have one numerical value for policies with a six percent loan rate, and a different numerical value for policies with an eight percent loan rate. Policies may be combined into groups whose dividends are determined by using a common numerical value of a particular experience factor. Such a group will be referred to as an experience factor class with respect to that factor.

5.2 As used in this opinion, actual experience of a factor class means such experience and trends in experience to the extent that they are determinable, available, and statistically credible. When such suitable data are lacking, actual experience is to be interpreted with sound professional judgment based on experience and trends in experience of other similar classes of business either in the same company or other companies or from other sources, generally in that order of preference.

5.3 If any projection of experience trends is made in determining the experience factor value of any factor class, then such trend projections to the same point in time should be made uniformly for all classes. Such projections should be limited to a relatively short time frame (for example, to reflect the average experience expected during a period for which a dividend scale is likely to remain appropriate), and in particular, they should be used in a consistent manner for both current dividends for policies in force and for illustrated future dividends.

5.4 RECOMMENDATION 6: The actuary's report should describe the experience factor values used. If projection has been used, the type and extent of usage should be stated.

5.5 RECOMMENDATION 7: When there is more than one factor class with respect to a particular experience factor, differences in the value of such factor between any two classes should be based on differences in actual experience between those two classes. In the report, the actuary should identify each such difference. The actuary

should also be prepared to provide a demonstration necessary to support such differences.

5.6 The placement of a policy within one experience factor class or another should be based on uniformly applied criteria designed to group together policies with similar levels of experience. In regard to claim factor classes, the actual occurrence or non-occurrence of a claim on a particular policy should not be a criterion for class placement of that policy.

5.7 RECOMMENDATION 8: The actuary's report should include an identification for the period covered by the report of all changes in values of experience factors and of any changes in practice with respect to determination of experience factor classes or placement of policies within them.

SECTION 6. CLAIMS FACTORS

6.1 Statistical data demonstrate significant and valid variations in claims rates by age for most coverages subject to these Recommendations. Therefore, an organized set of internally consistent experience factors corresponding to all ages will be considered as one factor in defining a claims factor class.

6.2 Claim rates vary to a significant extent depending on the sex of the insured. When this element is directly reflected in the experience factors, then the set of factors by age and sex will be considered as one factor in defining a claims factor class.

6.3 Another element which is significant for some coverages is the time elapsed since policy issue. When this element is directly reflected in the experience factors, then the entire set of factors by sex, age and duration will be considered as one factor in defining a claims factor class.

6.4 RECOMMENDATION 9: When there is more than one claims factor class, distinctions may be made on the basis of: risk selection class, selection process, marketing method, policy provisions, plan of insurance, premium rate, geographic location, size of policy and date of policy issue. If a basis different from any of these is used, such other basis should be stated in the report, along with an explanation of the rationale and effect of such other basis.

SECTION 7. INVESTMENT INCOME FACTORS

7.1 The investment income experience factor generally reflects the investment experience of the individual line of business. This may include not only interest earnings reduced by investment expense, but also the effects of capital gains and losses. Furthermore, the effect of taxation may be reflected as a reduction of before tax investment income.

Alternatively, such tax may be treated separately and is addressed on a more general basis in Section 9. The investment income experience factor which results from taking account of the items above, as well as those discussed in the balance of this Section, may have several different numerical values. A group of policies with a common numerical value for this factor constitutes an experience factor class with respect to investment income.

7.2 The investment income for a given group of policies may be directly affected by policy loans. The effect depends on the contractual or actual policy loan interest rate, the corresponding rate after policy loan related expenses, and the utilization rate of loanable funds. The utilization rate may depend on the contractual loan interest rate, the plan of insurance and the size of the policy.

7.3 RECOMMENDATION 10: It is generally accepted practice to reflect the effect of policy loans in the investment income factors.

7.4 The investment income, excluding the effect of policy loans, for a given group of policies is directly affected by:

(a) the amount and timing of investable cash flow generated by the insurance operations of the group of policies;

(b) the investment income rates initially and subsequently applicable to that cash flow due to investments actually made;

(c) the rate of rollover of those investments, which affects investable cash flow in subsequent periods.

The portfolio average approach for determining rates of investment income averages the effect of these items over all groups of policies. The investment generation approach recognizes the effect of these items separately on various groups of policies. Various mixed approaches are possible. For example, a company may use an investment generation approach to allocate investment income to the various annual statement lines of business, but use a portfolio average approach to allocate investment income within one or more such line of business.

7.5 RECOMMENDATION 11: The use of either the portfolio average approach or the investment generation approach is considered generally acceptable practice. The detailed procedures for implementing either approach should have a sound theoretical basis. The actuary's report should state which approach is used for allocating investment income to the policies covered by the report. Furthermore, if the approach for a given group of policies has been changed, or if a previously unused approach is to be introduced for a new group of policies, the actuary's report should state that fact and should include a full description of the nature, rationale and effect of such new or revised approach.

SECTION 8. TERMINATION FACTORS

8.1 The termination factors represent annual rates of termination of insurance for reasons other than claim.

8.2 Termination factors display significant variation by the time elapsed since policy issue. Other elements which have a significant impact on termination factors include age at issue, sex, frequency of premium payment, plan of insurance and size of the policy. An organized set of internally consistent experience factors corresponding to the preceding elements will be considered as one factor in defining a termination rate factor class.

SECTION 9. EXPENSE FACTORS

9.1 Expenses incurred on behalf of a group of policies may in fact depend on most or all of the various elements present in the policies and on the risks insured. Such elements include, but are not limited to, the items listed elsewhere in these Recommendations which affect claims and interest factors. Some expenses are direct in that they can be specifically related to a particular policy. For example, a portion of marketing compensation is usually a direct expense as are certain costs relating to risk selection and policy issue and maintenance. Other expenses are indirect, such as general overhead costs.

Marketing, underwriting, and other costs connected with acquisition of policies may be allocated to all policies or may be recognized specifically as non-level costs to be charged to a policy and amortized. Select mortality savings may be used as an offset to these costs. To the extent that these costs are specifically recognized and amortized, the period and the pattern of amortization will depend on assumptions as to rates of interest and termination.

9.2 RECOMMENDATION 12: In the determination of unit expense rates for dividend purposes, direct costs should be charged to the groups of policies generating those costs and indirect costs should be allocated using sound principles of expense allocation. To the extent that non-level costs are amortized, the amortization should be based on realistic interest and termination rates appropriate for the groups of policies to which they are applied.

9.3 An expense factor class is defined as a group of policies which share a consistent and uniformly applied approach for assessing expenses among policies within that group. More specifically, such a group of policies share a common set of unit expense rates. Those unit rates may be a combination of amounts which, for example, are applied per policy, termination and claim; per unit of risk, coverage, premium, loading, reserves, cash value and expected claims; and per year of premium paying period and coverage period. Further, any of these

unit rates may vary by issue age or policy duration and may be modified for tax status, risk class, policy size or other elements. In addition, when there is amortization of non-level costs, a common approach is necessary for that amortization, as well as a common interest rate and set of appropriate termination rates.

9.4 There is considerable latitude in the possible approaches for allocating indirect costs within various groups of policies. Amortization periods and patterns may also vary widely. Different approaches may have been taken at the inception of various historical blocks of business. These variations make reconciliation of different expense factor classes a complex process. One approach to reconciliation is to consider the total expenses charged to one class in relation to another. Total expenses charged to a class are those based on the unit expense rates for that class with due regard for the amortization of non-level expenses.

9.5 RECOMMENDATION 13: A minimum test of consistency between two expense factor classes is that any difference in the total expense charged to each class should be justifiable and in accordance with sound principles of expense analysis. The actuary should include a statement to this effect in the report.

SECTION 10. TAX AND OTHER FACTORS

10.1 Details of taxation may vary widely depending on the application of law and regulation in various jurisdictions. However, differences in dividends resulting from differences in taxation should reflect the elements addressed in the tax law.

For example, many companies are taxed on their United States business on a basis which implies that the income tax of each policy depends on:

(a) its rate of allocated investment income;

(b) its valuation interest rate and method; and

(c) its tax-qualified or non tax-qualified status.

Therefore, tax factors which appropriately reflect these elements may be incorporated in the determination of dividends. In particular, the tax factors should reflect and be consistent with the rate of allocated investment income.

10.2 RECOMMENDATION 14: Variations in tax factors used in determining dividends should reflect corresponding variations inherent in the applicable laws and regulations imposing that tax and should be consistent with other experience factors.

10.3 Adjustments to dividends are frequently made for a variety of special reasons such as:

(a) to reflect unusual gains or losses on certain supplementary benefit riders;

(b) to reflect losses arising from the presence of settlement option guarantees;

(c) to smooth the transition from one dividend scale to another;

(d) to provide consistency in quantity discounts made to varying degrees in the gross premium structure;

(e) to serve as a balancing item so that aggregate dividends equal aggregate divisible surplus;

(f) to distribute gains from extraneous sources such as non-par benefits or lines of business; and

(g) to smooth the incidence of dividends within a dividend scale by policy duration.

10.4 RECOMMENDATION 15: The actuary's report should specifically state any special adjustments which are made to dividends, and the actuary should be prepared to provide demonstrations which support the existence and magnitude of such adjustments.

SECTION 11. TERMINATION DIVIDENDS

11.1 The preceding Sections have primarily been directed toward the determination of annual dividends. A number of companies also provide for termination dividends payable upon events such as death, maturity and surrender. Such a termination dividend represents the release of an equitable share of surplus and other contingency funds accrued to cover the risks associated with that policy and all others in force at the time of termination of the policy.

11.2 RECOMMENDATION 16: Termination dividends represent in effect the release of amounts previously accumulated on behalf of the policies on which such dividends are payable. The actuary's report should specifically state whether termination dividends equitably reflect the incidence, size and growth of the policy's share of such amounts and whether differences in termination dividends among different policies reflect differences in the corresponding amounts accumulated. The actuary's report should also include a description of the process used to determine termination dividends and describe any changes in practice with respect to the determination of termination dividends since the last report.

SECTION 12. ILLUSTRATED DIVIDENDS

12.1 The methods and procedures stated in these Recommendations are intended to apply equally to currently payable dividends for policies

in force and to illustrated future dividends for both inforce policies and new policies. When a factor value different from any value of the same factor applicable to older policies is applied to any new policies, special care and attention are required to ensure that the differences in experience factors are based upon sound data, reasonable expectations and equitable methods.

12.2 The actuary may find it desirable to assume a conservative posture in determining an experience factor value applicable only to new or recent issues, if such value differs from values used for any existing policies. In such a case, it is important to bear in mind the degree of uncertainty that exists when factor variations are based upon limited experience data.

12.3 Circumstances can arise under which there is a substantial probability that an illustrated dividend scale which is consistent with current experience cannot be maintained in the near future because of the expected deterioration of experience. In such a situation, the actuary may find it desirable to have as the illustrated dividend scale a reduced scale which is consistent with the expected experience.

12.4 RECOMMENDATION 17: The actuary should conduct tests of illustrated dividends which are adequate to determine whether those illustrated dividends could be paid, if current experience continues. For this purpose, current experience is that which underlies the current scale of dividends payable.

12.5 RECOMMENDATION 18: If there is a substantial probability that the illustrated dividend scale cannot be maintained in the near future because of the expected deterioration of experience, the actuary's report should include a statement to that effect.

12.6 Recommendation 11 states that both the portfolio average approach and the investment generation approach are considered to be generally acceptable practice. However, the difference in effect of these two approaches on illustrated dividends may be considerable. This difference is essentially due to the difference in time periods over which an investment generation is determined.

For the portfolio method, the time period is the age of the oldest outstanding investment. For the investment generation method, the time period may be 1 year but may also be longer or shorter. For long periods, the two approaches become more and more similar regardless of the past pattern of new investment yields available; for short periods, they may become more dissimilar depending on that past pattern.

12.7 RECOMMENDATION 19: The actuary's report should identify the time period used to determine the portfolio or investment gener-

ation rate of return for policies to which the illustrated dividends apply.

12.8 RECOMMENDATION 20: The actuary's primary professional responsibility with regard to illustrated dividends is to ensure that the dividends appropriately reflect the current financial results of the company and are related to paid dividends in an equitable, justifiable manner. This responsibility must be adequately discharged, despite the actuary's recognition of the important role that illustrated dividends play in product cost comparisons and competition in the marketplace.

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

A nonrefundable application fee of $25 must accompany the application. This is a charge for processing the application and will not be applied toward the payment of dues for those candidates accepted. Application fees paid by candidates who are not accepted will not be refunded.

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