AMERICAN ACADEMY OF ACTUARIES
1988 YEARBOOK

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

"See! this our fathers did for us."

JOHN RUSKIN

AMERICAN ACADEMY OF ACTUARIES

1988 YEARBOOK

PUBLISHED BY THE AMERICAN ACADEMY OF ACTUARIES

Headquarters:
17201 I Street, N.W., 7th Floor
Washington, D.C. 20006
202/223-8196
FAX 202/872-1948

Membership Administration:
500 Park Boulevard
Itasca, Illinois 60143
312/773-4204

LISTINGS AS OF NOVEMBER 1, 1987

MADE IN THE UNITED STATES OF AMERICA

TABLE OF CONTENTS

History 1
Statement of Purpose 3
Board of Directors 4
Headquarters and Staff 8
Organization Chart 10
Committees 11
- Presidential Committees 11
- Standards of Practice Board and Committees 13
- Committees on Accreditation, Qualification and Communication 15
- Committees on Accounting and Financial Reporting 16
- Committees on Public Issues—Insurance 17
- Committees on Public Issues—Employee Benefits and Social Insurance 19
- Joint Committees 21
- Liaison Appointments 23

Committee Appointment Guidelines 24
Past Officers 25
Meetings Calendar 26
Membership Statistics 27
Membership, November 1, 1987 28
Directory of Members by Business Affiliation 214
Directory of Members by Geographic Location 278
Bylaws 311
Prescribed Examinations 316
Procedures for the Development of Standards of Professional Conduct, Qualification Standards, and Standards of Practice 317
Guides to Professional Conduct 326
Interpretative Opinions as to Professional Conduct 328
Qualification Standards 334
Financial Reporting Recommendations and Interpretations 336
Pension Plan Recommendations and Interpretations 368
Recommendations and Interpretations for Dividends and Other Non-Guaranteed Elements 385
Recommendations for Continuing Care Retirement Communities 397
Discipline Procedures 408
Guidelines for Making Public Statements 416
Application for Admission 419
Dues 420
Other Actuarial Organizations 421
Actuarial Clubs 423
Publications of the Academy 426

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 that same year.

For many years, the actuarial profession in North America had consisted of four bodies: the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries. In 1964, the members of those four 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 the Academy's first president.

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

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

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

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

The Academy immediately set about making its existence known to 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, as well as setting the experience required at three years of responsible actuarial work. Subsequently, the Academy Board set the basic educational requirement at the Associateship level in the Casualty Actuarial Society or the Society of Actuaries or status as an enrolled actuary under ERISA.

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

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

Standards of Practice. The Academy commenced issuing standards of practice, called Recommendations, in 1973. These Recommendations have been supplemented by Interpretations. Recommendations and Interpretations have been issued in connection with financial reporting by insurance companies, actuarial calculations for pension plans, the determination of dividends and other non-guaranteed elements under individual life insurance and annuity policies, and continuing care retirement communities. 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.

A major step forward in the development and management of standards of practice was taken in 1985 with the creation of the Interim Actuarial Standards Board (IASB). The IASB is to serve as the prototype for a permanent Actuarial Standards Board. The purpose of the IASB is to develop and update standards or practice on a comprehensive basis rather than on the fragmentary basis which was characteristic prior to its creation.

Legal Recognition. In December 1966, the National Association of Insurance Commissioners adopted a reso-

lution 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 must express an opinion on the actuarial elements, including an opinion on the adequacy of reserves. The Academy responded with Recommendations to the profession on how this responsibility should be met.

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

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

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

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

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

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

Administration. At the outset, the Academy shared administrative facilities with the Society of Actuaries in Chicago (since moved to Itasca, Illinois), which have since been broadened to serve the Conference of Actuaries in Public Practice as well. A major step to increase the value and influence of the Academy was taken in January 1976 when Stephen G. Kellison was appointed Executive Director and the Academy became headquartered in Washington, D.C. 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. The Washington office is responsible for all staff functions other than those related to the membership data base which remain in Itasca.

Meetings. For the most part, the Academy has held its annual meeting in the fall of each year in conjunction with the annual meeting of one of its founding organizations. Starting in 1976, the Academy and the Conference of Actuaries in Public Practice 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 series of Casualty Loss Reserve Seminars, which are jointly sponsored by the Academy and the Casualty Actuarial Society and which are of particular interest to property and liability actuaries and other loss reserve specialists.

Publications. The Academy continues to expand its scope of publications. The Academy publishes annually a *Yearbook,* which now includes the membership listed alphabetically, by business connection, and by geographic location. Prior to 1986 the *Directory of Members by Business or Other Affiliation* was published separately from the *Yearbook;* the geographic listing was a new addition to the *Yearbook* in 1986. In 1986, a tabulation of *Enrolled Actuaries Listed Alphabetically and Geographically* was printed, updating a tabulation completed three years earlier. The frequency of publication of the *Newsletter* was increased to bimonthly during 1977 and to monthly during 1981. In October 1982, its name was changed to *The Actuarial Update.* In 1982, a supplement, the "Government Relations Watch," was added to each issue to summarize the government relations activity of the Academy. In January, 1987 another supplement, the "IASB Boxscore," was added to each issue to summarize the status of various standards projects. Also, the *Enrolled Actuaries Report,* originally a special section of the *Newsletter,* has become a separate publication. Finally, the *Journal* has been published as a record of each annual meeting since the 1975 annual meeting. Since 1977, the *Journal* has also contained official statements of the Academy and starting in 1985, it has included an audited financial statement and minutes of the meetings of the Board of Directors. In addition, the Academy has in recent years added a *Fact Book,* an *Issues Digest,* and a communications primer to its publications roster.

STATEMENT OF PURPOSE*

The purpose of the American Academy of Actuaries is to:

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

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

BOARD OF DIRECTORS

OFFICERS:	Term Expires
John A. Fibiger, *President*	1988
W. James MacGinnitie, *President-Elect*	1988
Phillip N. Ben-Zvi, *Vice President*	1989
Burton D. Jay, *Vice President*	1988
Joseph J. Stahl, II, *Vice President*	1989
Mavis A. Walters, *Vice President*	1988
Virgil D. Wagner, *Secretary*	1988
Daniel J. McCarthy, *Treasurer*	1988
PAST PRESIDENTS:	
Bartley L. Munson	1988
Preston C. Bassett	1989
ELECTED:	
Allan D. Affleck	1989
Lawrence N. Bader	1990
Robert J. Callahan	1990
Darrel J. Croot	1989
Charles E. Farr	1989
Wayne H. Fisher	1988
David P. Flynn	1989
Michael Fusco	1990
Harry D. Garber	1989
Harper L. Garrett, Jr.	1988
Ardian C. Gill	1990
Carlton W. Honebein	1989
Thomas D. Levy	1990
Norman S. Losk	1988
Jay C. Ripps	1988
LeRoy J. Simon	1990
Richard H. Snader	1988
William T. Tozer	1988

BOARD OF DIRECTORS

John A. Fibiger
President

W. James MacGinnitie
President-Elect

Phillip N. Ben-Zvi
Vice President

Burton D. Jay
Vice President

Joseph J. Stahl, II
Vice President

Mavis A. Walters
Vice President

Virgil D. Wagner
Secretary

Daniel J. McCarthy
Treasurer

Bartley L. Munson
Past President

Preston C. Bassett
Past President

Allan D. Affleck

Lawrence N. Bader

Robert J. Callahan

Darrel J. Croot

Charles F. Farr

Wayne H. Fisher

David P. Flynn

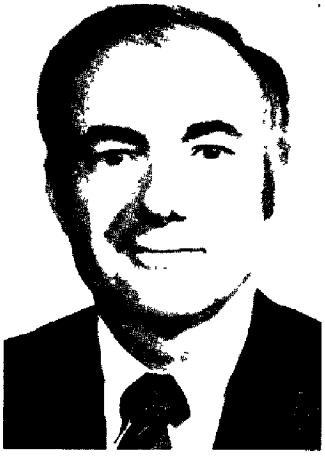
Michael Fusco

Harry D. Garber

Harper L. Garrett, Jr.

Ardian C. Gill

Carlton W. Honebein



Thomas D. Levy

Norman S. Losk

Jay C. Ripps

LeRoy J. Simon

Richard H. Snader

William T. Tozer

ACADEMY STAFF

Stephen G. Kellison
Executive Director

Joanne B. Anderson
Financial Officer

Sandra N. Bobb
Accounting Assistant

M. Kathleen Crawford
Publications Manager

Audrey Green
Convention Assistant

Gwendolyn E. Hughes
Secretary-Public Interface

Rita L. Marciniak
Secretary to the Executive Director

Eleanor L. Mower
Standards Officer

Christine E. Nickerson
Assistant Director of Government Relations

Erich Parker
Director of Public Information

Mildred F. Proleau
Convention Manager

Susan C. Schneider
Membership Manager

Gary D. Simms
General Counsel

George H. Soules
Public Information Specialist

HEADQUARTERS AND STAFF

HEADQUARTERS

1720 I Street, N.W., 7th Floor
Washington, D.C. 20006
202/223-8196
FAX 202/872-1948

Stephen G. Kellison, M.A.A.A., *Executive Director*

Joanne B. Anderson
Financial Officer

Sandra N. Bobb
Accounting Assistant

M. Kathleen Crawford
Publications Manager

Audrey Green
Convention Assistant

Gwendolyn E. Hughes
Secretary-Public Interface

Rita L. Marciniak
Secretary to the Executive Director

Eleanor L. Mower
Standards Officer

Christine E. Nickerson
Assistant Director of Government Relations

Erich Parker
Director of Public Information

Mildred F. Prioleau
Convention Manager

Gary D. Simms
General Counsel

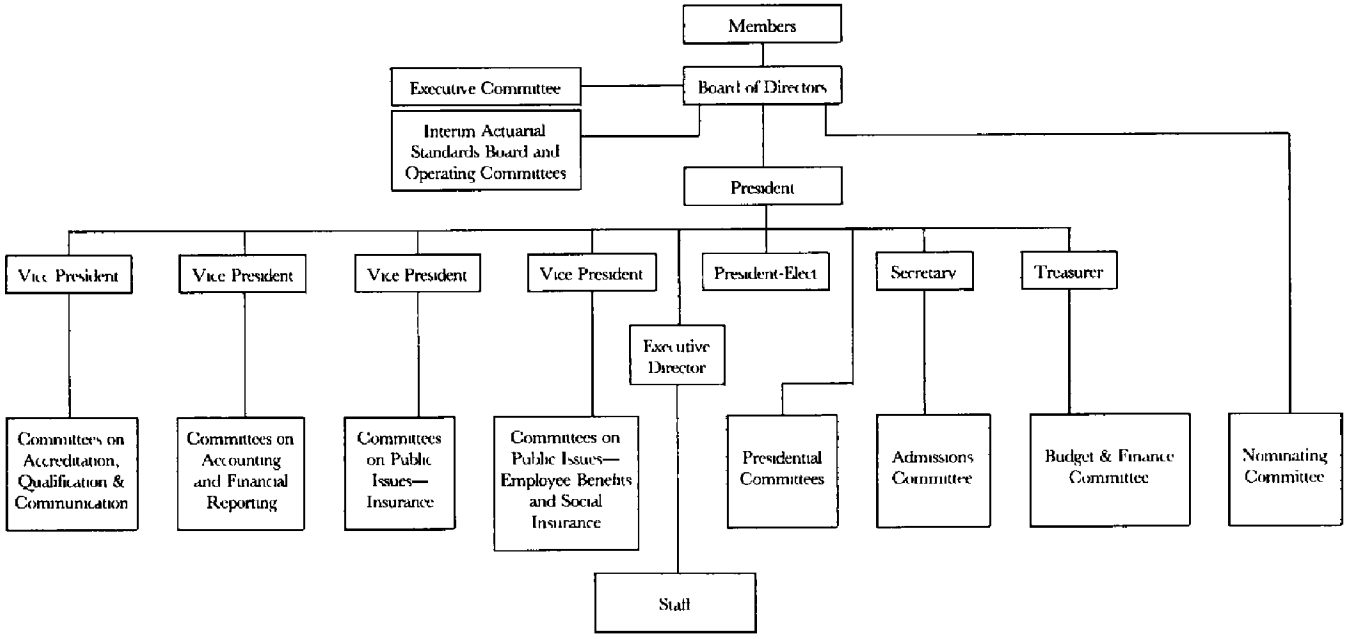
George H. Soules
Public Information Specialist

MEMBERSHIP ADMINISTRATION

500 Park Boulevard
Itasca, Illinois 60143
312/773-4204

Susan C. Schneider, *Membership Manager*

ORGANIZATION CHART



COMMITTEES

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

PRESIDENTIAL COMMITTEES

Under the supervision of John A. Fibiger

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.

John A. Fibiger, *President*
W. James MacGinnitie, *President-Elect*
Virgil D. Wagner, *Secretary*
Daniel J. McCarthy, *Treasurer*
Phillip N. Ben-Zvi, *Vice President*
Burton D. Jay, *Vice President*
Joseph J. Stahl, II, *Vice President*
Mavis A. Walters, *Vice President*
Preston C. Bassett, *Immediate Past President*

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

Bartley L. Munson, *Chairperson*
Preston C. Bassett, *Vice Chairperson*
Daphne D. Bartlett
Phillip N. Ben-Zvi
Harold J. Brownlee
Gary Corbett
Elsbeth T. Erbe
John A. Fibiger
Daniel J. Flaherty
David G. Hartman
W. James MacGinnitie
John H. Muetterties
Carl R. Ohman
Jerome A. Scheibl
Joseph J. Stahl, II
Jack M. Turnquist
Benjamin R. Whiteley

Subcommittee for Officers

Bartley L. Munson, *Chairperson*
Preston C. Bassett, *Vice Chairperson*
John A. Fibiger
David L. Hewitt
W. James MacGinnitie
Ian M. Rolland
Kevin M. Ryan

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.

Harry D. Garber, *Chairperson*

Cecil D. Bykerk
Susan Comstock
Waid J. Davidson, Jr.
Richard M. Fridley
Richard L. Helms
George S. Ling, Jr.
Denis W. Loring
William F. Lumsden
Carl R. Ohman
Rodger R. Patrick
William David Smith
William A. Spare
Bernard L. Webb
Benjamin R. Whiteley
Willard Witherspoon, Jr.

COMMITTEE ON PLANNING

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

W. James MacGinnitie, *Chairperson*
W.H. Odell, *Vice Chairperson*

Mary H. Adams
Edward H. Friend
Charles C. Hewitt, Jr.
M. Stanley Hughey
Burton D. Jay
Barbara J. Lautzenheiser
Virgil D. Wagner
P. Adger Williams

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.

James J. Murphy, *Chairperson*

William H. Bland
Judy A. Faucett
Linda S. Need
Steven L. Ostlund

Note: This committee is under the supervision of Virgil D. Wagner, 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.

Daniel J. McCarthy, *Chairperson*

Michael Fusco
Norman S. Losk
W. James MacGinnitie
William T. Tozer
Virgil D. Wagner

Audit Subcommittee

Norman S. Losk, *Chairperson*

Michael Fusco
William T. Tozer

Note: This committee is under the supervision of Daniel J. McCarthy, Treasurer.

STANDARDS OF PRACTICE BOARD AND COMMITTEES

Under the supervision of John A. Fibiger, President

INTERIM ACTUARIAL STANDARDS BOARD

The Board of Directors delegates to the Interim Actuarial Standards Board (IASB) the authority: to prescribe its own operating procedures; to establish committees, subcommittees, and task forces it may deem necessary in carrying out its assigned functions; and, to appoint individuals to positions on such committees, subcommittees, and task forces. The foregoing authority may in turn be redelegated by the IASB to its Operating Committees. The IASB is also delegated the authority (which may not be redelegated) to authorize exposure of proposed standards, and to present to the Board of Directors for adoption its recommended standards of practice.

The IASB is hereby charged:

1. to identify the need for actuarial standards of practice in all areas of actuarial practice;
2. to review standards of practice and determine whether they are in need of amendment, alteration, expansion, or elimination;
3. to direct the development of standards of practice in all areas of actuarial practice;
4. to cooperate with the Committee on Discipline as requested by the Chairperson of that committee;
5. to make recommendations to the Standards Organizing Committee regarding the financial and staff support needs of the IASB;
6. to determine whether the current distinction between Recommendations and Interpretations should be continued, or whether different categories of standards of practice would be more appropriate;
7. to develop a uniform format for exposure drafts and standards of practice;
8. to take steps to enhance the current exposure process regarding standards of practice, and to implement or cause to be implemented ways in which actuaries and other interested parties will more actively participate in the exposure process;
9. to determine appropriate way(s) to publish standards of practice;
10. to promote the value of and adherence to standards of practice;
11. to develop its own rules of procedure for organization which are not in conflict with the requirements in its plan of operation;
12. to cooperate with the Standards Organizing Committee with respect to that committee's charges to: (a) evaluate the operations of the IASB, and (b) make recommendations regarding the establishment of the ASB; and,
13. to take all steps necessary to accomplish the other specific tasks in its plan of operation.

Ronald L. Bornhuetter, *Chairperson*

E. Paul Barnhart	Walter N. Miller
Edwin F. Boynton	Thomas E. Murrin
James C. Hickman	George B. Swick
Barbara J. Lautzenheiser	Jack M. Turnquist

CASUALTY COMMITTEE OF THE IASB

The function of the Committee is to develop actuarial standards of practice in the property and liability insurance area. In accordance with procedures prescribed by the Interim Actuarial Standards Board, this Committee is responsible for the development of Recommendations and Interpretations.

Charles A. Bryan, *Chairperson*

Albert J. Beer	Stephen P. Lowe

Subcommittee on Ratemaking

Michael J. Miller, *Chairperson*

Richard S. Biondi	Eldon J. Klaassen
Leroy A. Boison, Jr.	Howard C. Mahler
Stanley A. Dorf	Richard W. Palcynski
Daniel J. Flaherty	Paul E. Wulterkens
John A. Gibson, III	

Subcommittee on Reserving

James A. Faber, *Chairperson*

Martin Adler	David J. Grady
James R. Berquist	E. LeRoy Heer
Spencer M. Gluck	Alfred O. Weller

Subcommittee on Valuation

Douglas J. Collins, *Chairperson*

Bruce C. Bassman	James A. Hall, III
Richard Beverage	Robert A. Miller, III
David P. Flynn	Gary K. Ransom

HEALTH COMMITTEE OF THE IASB

The function of the Committee is to develop actuarial standards of practice in the health area. In accordance with procedures prescribed by the Interim Actuarial Standards Board, this Committee is responsible for the development of Recommendations and Interpretations.

Ronald M. Wolf, *Chairperson*

Robert A. Alexander, Jr.
Steven A. Eisenberg
Herbert A. Fritch
Larry M. Gorski
David L. Hunt
Matt B. Jones, Jr.
Arnold M. Malasky
Raymond F. McCaskey
Stephen A. Meskin
Dennis M. Monaghan
Irwin J. Stricker
David B. Trindle

LIFE COMMITTEE OF THE IASB

The function of the Committee is to develop actuarial standards of practice in the life insurance area. In accordance with procedures prescribed by the Interim Actuarial Standards Board, this Committee is responsible for the development of Recommendations and Interpretations.

Harold G. Ingraham, Jr., *Chairperson*

Burton D. Jay
James B. Milholland
Edward S. Silins
Donald R. Sondergeld
William T. Tozer

Subcommittee on Dividends and Other Non-Guaranteed Elements

William T. Tozer, *Chairperson*

C. Lawrence Edris
Harry D. Garber
James W. Kemble
Leo Lebos, Jr.
William A. Phillips
Owen A. Reed
Robert E. Schneider
Richard M. Stenson
John B. Yanko

PENSION COMMITTEE OF THE IASB

The function of the Committee is to develop actuarial standards of practice in the pension area. In accordance with procedures prescribed by the Interim Actuarial Standards Board, this Committee is responsible for the development of Recommendations and Interpretations.

Richard G. Roeder, *Chairperson*

Lall Bachan
Robert S. Byrne, Jr.
Robert W. Haver
Judith E. Latta
Joseph P. Macaulay
Michael J. Mahoney
Kenneth W. Porter
Carol W. Proffer
Harry S. Purnell
William C. Spencer
John A. Steinbrunner
Howard Young

Task Force on Post-Retirement Health and Welfare Benefits

Kenneth W. Porter, *Chairperson*

John D. Bohon
Harry A. Don
Phyllis Doran
Joseph P. Macaulay
Stephen A. Meskin
Jeffrey P. Petertil
Harry S. Purnell
George J. Roccas
Irwin J. Stricker
Bernard J. Villa

SPECIALTY COMMITTEE OF THE IASB

The function of the Committee is to develop actuarial standards of practice in areas not addressed by the Committees above. In accordance with procedures prescribed by the Interim Actuarial Standards Board, this Committee is responsible for the development of Recommendations and Interpretations.

Jarvis Farley, *Chairperson*

Frederick W. Kilbourne
Robert J. Myers
Richard S. Robertson

EDITORIAL ADVISORY COMMITTEE

This Committee is to develop further the format, structure, and content of actuarial standards to assist the operating committees in reformatting the existing standards, and to assist the operating committees by reviewing proposed standards for style, structure, and consistency.

M. Stanley Hughey, *Chairperson*

Mary H. Adams
Charles E. Farr
Jerome A. Scheibl

STANDARDS ORGANIZING COMMITTEE

This Committee shall carry out the following functions:

1. through an appropriate communications program, build broad-based membership support for a standards program for the actuarial profession;
2. support the operation of the Interim Actuarial Standards Board (IASB) to serve as a prototype and forerunner of the Actuarial Standards Board (ASB);
3. recommend staff support and financial needs of the IASB;
4. evaluate the operations of the IASB against appropriate criteria;
5. suggest needed changes in the plan of operation of the IASB; and
6. make recommendations regarding the ultimate establishment of the ASB.

John H. Harding, *Chairperson*

Douglas C. Borton
Ardian C. Gill
M. Stanley Hughey
C. K. Khury
George D. Morison
Donald A. Rholl
Walter S. Rugland

COMMITTEES ON ACCREDITATION, QUALIFICATION AND COMMUNICATION

Under the supervision of Burton D. Jay, Vice President

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

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

Harold J. Brownlee, *Chairperson*
Douglas J. Collins
Barbara J. Eversberg
Jarvis Farley
Patricia Guinn
James D. Jones
William P. Link
Michael B. McGuinness
David M. Reade

COMMITTEE ON QUALIFICATIONS

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

James F. Reiskytl, *Chairperson*
John K. Booth
Cecil D. Bykerk
Burnett Halstead
Walter S. Rugland
John B. Snyder
Joseph J. Stahl, II
Walter C. Woodward

COMMITTEE ON LIAISON WITH NAIC

The function of this Committee is to provide on-going high level, and usually non-technical, communication on a timely and regular basis between leaders of the Academy and leaders of the NAIC. (The Chairpersons of the Committee on Health, Committee on Life Insurance and Committee on Property and Liability Issues are ex officio members.)

Burton D. Jay, *Chairperson*
E. Paul Barnhart
Albert J. Beer
Gregory J. Carney
Robert H. Dobson
Michael J. Miller
Thomas E. Murrin
Carl R. Ohman
John J. Palmer
Jerome A. Scheibl
Walter Shur

PUBLIC RELATIONS COMMITTEE

The function of the 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 staff in these and related areas.

Bruce F. Vane, *Chairperson*
Barbara J. Eversberg
John G. Nader
Richard A. Quintano

COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

Carl R. Ohman, *Chairperson*
Harold J. Brownlee

The Actuarial Update

Editor
Charles B. H. Watson

Associate Editor
Warren P. Cooper

The Enrolled Actuaries Report

Editor
Silvio Ingui

Associate Editors
Kathleen S. Elder
Jan R. Harrington
A. Richard LaBombarde
Donald J. Segal

TASK FORCE ON THE ACTUARIAL MAGAZINE

Harold J. Brownlee, *Chairperson*
Daphne D. Bartlett
Thomas R. Bayley
Frederick W. Kilbourne
Roland E. King
Dale Nelson
Craig A. Olney
Richard S. Robertson

TASK FORCE ON CONTINUING EDUCATION RECOGNITION

Daphne D. Bartlett, *Chairperson*
Janet Fagan
Ruth Frew
Norman S. Losk
Daniel J. McCarthy
Donald A. Rholl

TASK FORCE ON CONTINUING EDUCATION FOR ENROLLED ACTUARIES

Charles E. Farr, *Chairperson*
Daphne D. Bartlett
Raymond E. Cole
Ruth Frew
Norman S. Losk

COMMITTEES ON ACCOUNTING AND FINANCIAL REPORTING

Under the supervision of Mavis A. Walters, Vice President

COMMITTEE ON LIFE INSURANCE FINANCIAL REPORTING

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

Edward S. Silins, *Chairperson*
Paul Kolkman, *Vice Chairperson*

Dennis L. Carr	Michael J. Kinzer
Kris Cloninger, III	Kenneth A. Klinger
J. Peter Duran	Barry Paul
Charles D. Friedstat	Jan L. Pollnow
John T. Glass	David P. Rogers
Allan D. Greenberg	William J. Schreiner
Frederick P. Hauser	Dennis L. Stanley
R. Thomas Herget	Diane Wallace
P. James Housholder	Louis M. Weisz

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE FINANCIAL REPORTING

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

Stephen P. Lowe, *Chairperson*

Dean R. Anderson	Robert P. Irvan
Robert Arvanitis	Allan M. Kaufman
Vincent P. Connor	Frederick O. Kist
Robert A. Daino	Paul G. O'Connell
Walter J. Fitzgibbon, Jr.	Ronald F. Wiser
Owen M. Gleeson	Walter C. Wright, III

COMMITTEE ON PENSION ACCOUNTING

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

Harper L. Garrett, Jr., *Chairperson*

Lawrence N. Bader	Michael J. Karlin
Doris J. Bennett	David R. Kass
Thomas J. Cavanaugh	Jerauld G. Spigal
Darrel J. Croot	James A. Stinchcomb
Frederick M. Green	James F. Verlautz

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.

A. Norman Crowder, III, *Chairperson*

Mary H. Adams	Thomas G. Nelson
Walter J. Fitzgibbon, Jr.	Jerome A. Scheibl
Harper L. Garrett, Jr.	Edward S. Silins
Stephen P. Lowe	Robert W. Stein

COMMITTEES ON PUBLIC ISSUES—INSURANCE

Under the supervision of Phillip N. Ben-Zvi, Vice President

COMMITTEE ON HEALTH

The function of this Committee is to monitor legislative and regulatory activities in the health area. The Committee may prepare statements on health 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, and health and welfare plans, are generally referred to the appropriate committee for action.

Robert H. Dobson, *Chairperson*
Ronald G. Harris, *Vice Chairperson*

E. Paul Barnhart	Jerry E. Lusk
William J. Bugg, Jr.	Thomas G. Nelson
J. Martin Dickler	Frank Rubino
Thomas L. Handley	Harry L. Sutton, Jr.
Paul Janus	Edward J. Wojcik
David Llewellyn	Ronald M. Wolf

Subcommittee on Alternate Delivery Systems

Harry L. Sutton, Jr., *Chairperson*

J. Martin Dickler	Lloyd F. Mathwick
Timothy M. Harrington	David F. Ogden
Allen P. Maltz	Gordon R. Trapnell

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

E. Paul Barnhart, *Chairperson*

William A. J. Bremer	James Olsen
G. Scott Bucher	Frank Rubino
William J. Bugg, Jr.	Thomas J. Stoiber
Mark V. Hartman	John P. Wagner

TASK FORCE ON NATIONAL HEALTH CARE ISSUES

This task force is to further the actuarial profession's involvement as a responsible voice to provide information to individuals and organizations involved in policy issues relating to the cost and financing of the nation's health care. The task force is to consider both long- and short-term issues. The Board reaffirms the principle that it is the proper role of the actuarial profession to provide objective facts and illustrations to the forums and national policymakers and allow them to draw conclusions, rather than to draw the conclusions ourselves. Notwithstanding this, the task force should make its findings and interpret their implications with consideration of the needs and interests of various publics and their policymakers.

Bartley L. Munson, *Chairperson*

E. Paul Barnhart	Edward H. Friend
Robert H. Dobson	

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 cetain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

John J. Palmer, *Chairperson*

Jeffrey N. Altman	Donald B. Maier
David N. Becker	Edward P. Mohoric
Kent H. Cannon	Phillip K. Polkinghorn
William Carroll	Forrest A. Richen
William C. Koenig	Stephen A. J. Sedlak
J. Alan Lauer	

Universal Life Task Force

Douglas C. Doll, *Chairperson*

David N. Becker	David J. Hippen
Shane A. Chalke	John J. Palmer
Gary E. Dahlman	Forrest A. Richen
Michael J. Hambro	Stephen A.J. Sedlak
William L. Hezzelwood	

COMMITTEE ON PROPERTY AND LIABILITY ISSUES

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

Albert J. Beer, *Chairperson*

Carole J. Banfield
Howard V. Dempster
Robert V. Deutsch
David N. Hafling
George M. Levine
Aileen C. Lyle
Frank Neuhauser, Jr.
Richard W. Palcynski
Charles M. Potok
John M. Purple
Lee R. Steeneck

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.

Chester Lewandowski, *Chairperson*

Gary Grant
Thomas L. Handley
Joan E. Herman
Richard M. Jaeger
James B. Keller
John J. Kollar
Timothy D. Lee
John W. Paddon
W. Keith Sloan
Donald B. Thaler
Jeannie M. Wodarczyk
Richard G. Woll
Everett D. Wong

COMMITTEE ON CONTINUING CARE RETIREMENT COMMUNITIES

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

Alwyn V. Powell, *Chairperson*

Harold L. Barney
Christian J. DesRochers
Jarvis Farley
Charles E. Farr
Robert A. Hall
David L. Hewitt
Stanley A. Roberts
Barbara L. Snyder

TASK FORCE ON CASUALTY LOSS RESERVE OPINIONS

Warren P. Cooper, *Chairperson*

Martin Adler
Bertram A. Horowitz
Carl R. Ohman
Jerome A. Scheibl
Richard H. Snader

COMMITTEES ON PUBLIC ISSUES—EMPLOYEE BENEFITS AND SOCIAL INSURANCE

Under the supervision of Joseph J. Stahl, II, Vice President

PENSION COMMITTEE

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

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

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

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

Larry D. Zimpleman, *Chairperson*

Darrel J. Croot	Neela Ranade
Kathleen S. Elder	Richard G. Roeder
Jeff Furnish	Eugene Schloss
Harper L. Garrett, Jr.	John B. Thompson
Eric P. Lofgren	Michael J. Tierney
Donald M. Overholser	Larry H. Weitzner

Subcommittee on Funding Issues

John B. Thompson, *Chairperson*

H. Robert Epley, III	Robert A. Moreen
Albert L. Hess	Wallace W. Wilson
Samual M. Kikla	

Subcommittee on Policy and Design Issues

Eric P. Lofgren, *Chairperson*

Douglas K. German	Brian W. Kruse
Dennis J. Graf	James E. Turpin
William B. Gulliver	

Subcommittee on Multiemployer Plans

Larry H. Weitzner, *Chairperson*
Robert D. Krinsky, *Vice Chairperson*

Barbara J. Hunt	Martin Stempel
Nicholas J. Laccetti	Nancy R. Wagner

Subcommittee on Plan Termination Issues

Darrel J. Croot, *Chairperson*

Vincent Amoroso	Roger L. Vaughn
Keith J. Goodell	Charles D. Williams, III
Erwin S. Janush	

Subcommittee on Public Employee Retirement Systems

Donald M. Overholser, *Chairperson*
James S. Rubie, Jr., *Vice Chairperson*

Thomas J. Cavanaugh	Norman L. Jones
Edward H. Friend	Jon L. King
Sandor Goldstein	

Subcommittee on Pension Terminology

Michael J. Tierney, *Chairperson*

Thomas P. Bleakney	William C. Spencer

Subcommittee on Small Plans

Eugene Schloss, *Chairperson*

Ross C. Gordon	Donald J. Segal
Raymond B. Krieger	Lawrence F. Wilson
Kurt F. Piper	

COMMITTEE ON HEALTH AND WELFARE PLANS

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

Certain issues on specialty subjects, such as those relating to actuarial standards of practice, alternate health care delivery systems and risk classification, are generally referred to the appropriate committee for action.

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

Thomas G. Nelson, *Chairperson*
Jeffrey P. Petertil, *Vice Chairperson*

John M. Bertko	William J. Miner
Alan D. Ford	Byron D. Murgatroyd
James J. Grefig	Richard Ostuw
Anthony J. Houghton	Thomas G. Ruehle
Michael R. McLean	Eric L. Smithback

Task Force on Non-Discrimination Rules

Richard Ostuw, *Chairman*

John D. Bohon	Thomas J. Parciak
Ronald L. Homans	Jonathan L. Shreve
Martin J. Loughlin	Edward J. Wojcik
William J. Miner	

COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

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

Kathleen Elder, *Chairperson*

Jenean Cordon
Loyd Hopper
Erwin S. Janush
Larry M. O'Maley
Wood C. Sisarcick
Robert D. Steinhorn

COMMITTEE ON SOCIAL INSURANCE

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

Robert J. Myers, *Chairperson*

Dwight K. Bartlett, III
Francisco R. Bayo
James M. Berry
James L. Cowen
Sam Gutterman
Toni S. Hustead
Roland E. King
Charles M. Larson
Warren R. Luckner
John I. Mange
Joseph L. Petrelli
Bruce D. Schobel

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 *Yearbook*.

Jacques Cloutier, CIA
Gary Corbett, SOA
J. Dickson Crawford, CIA
John A. Fibiger, AAA
David G. Hartman, CAS
David L. Hewitt, CAPP
W. James MacGinnitie, AAA
John H. Muetterties, CAPP
Ian M. Rolland, SOA
Kevin M. Ryan, CAS

ACTUARIAL EDUCATION AND RESEARCH FUND

The Board of Directors is the governing body of the Actuarial Education and Research Fund. This fund carries out research and education projects in the field of actuarial science and studies specific projects which could be advanced under this mechanism.

Douglas C. Borton, CAPP, *Chairperson*
Randall J. Dutka, CIA, *Secretary*
Curtis E. Huntington, SOA, *Treasurer*

John C. Angle, AAA
Fenton R. Isaacson, CAPP
J. Gary LaRose, CAS
John A. Mereu, CIA
Carl R. Ohman, AAA
Courtland C. Smith, SOA
Jane C. Taylor, CAS
Charles B. H. Watson, CAPP

JOINT COMMITTEE ON THE VALUATION ACTUARY

This Committee serves as a steering committee to:

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

Walter S. Rugland, AAA, *Chairperson*

Donald D. Cody, SOA
John H. Flittie, SOA
David R. Johnston, CIA
Robert A. Miller, III, CAS
R. Stephen Radcliffe, AAA
Donald R. Sondergeld, SOA
Michael R. Tuohy, CAPP
Virgil D. Wagner, AAA

TASK FORCE ON STRENGTHENING THE ACTUARIAL PROFESSION

This task force is to explore how to strengthen the actuarial profession and to consider whether unification of the profession would be helpful in achieving this goal.

Allan D. Affleck, AAA, *Chairperson*

Edwin F. Boynton, SOA
Raymond E. Cole, CAPP
A. Norman Crowder, III, SOA
R. Alvin Field, CIA
David P. Flynn
Harry D. Garber
Curtis D. Hamilton, ASPA
Irwin I. Kent, CAPP
Brian W. Kruse, ASPA
George D. Morison, CAS
James J. Murphy, AAA
Mavis A. Walters, CAS
Hugh G. White, CIA

JOINT COMMITTEE FOR 1989 CENTENNIAL CELEBRATION

This Committee is responsible for the development of an anniversary meeting in 1989 to be cosponsored by the American Academy of Actuaries, Conference of Actuaries in Public Practice, Canadian Institute of Actuaries, Casualty Actuarial Society, and Society of Actuaries.

Steering Committee

Thomas P. Bowles, Jr., *Chairperson*

Edwin F. Boynton
Harry D. Garber
John R. Gardner
M. Stanley Hughey

Standing Committee Chairpersons

Program	Robin B. Leckie
Finance	Edward H. Friend
Special Events	Robert D. Shapiro
Accommodations	Richard S. Robertson
Promotion	George D. Morison
Tours	Mavis A. Walters

JOINT PROGRAM COMMITTEE FOR ENROLLED ACTUARIES MEETING

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

Eric P. Larson, CAPP, *Chairperson*
Howard Fluhr, AAA, *Vice Chairperson*

Twila Bastian, AAA
Elizabeth C. Berni, AAA
Donald R. Fleischer, AAA
Dennis J. Graf, CAPP
Douglas C. Holden, AAA
Irwin I. Kent, CAPP
Roger N. Marietti, CAPP
Neil A. Parmenter, AAA
John Reschke, AAA
James S. Rubie, Jr., CAPP
Charles G. Thacher, CAPP
Richard Watts, CAPP

JOINT PROGRAM COMMITTEE FOR CASUALTY LOSS RESERVE SEMINAR

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

Heidi E. Hutter, CAS, *Chairperson*
David N. Hafling, CAS, *Vice Chairperson*

Bruce C. Bassman, CAS
Howard L. Cohen, AAA
Richard J. Fallquist, AAA
Robert J. Finger, CAS
Patricia A. Furst, CAS
Patrick J. Grannan, AAA
Donna S. Munt, AAA

LIAISON APPOINTMENTS

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

Cecil D. Bykerk

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

David L. Miller

COMMITTEE APPOINTMENT GUIDELINES

PREAMBLE

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

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

GUIDELINES

(1) All members of the Academy are eligible to serve on committees.

(2) An officer of the Academy should not serve on any committee except in an ex officio capacity.

(3) A person should be chairperson of a standing committee for no more than three years and should retire from the committee after serving as chairperson.

(4) A person should remain on a standing committee for no more than three years unless such person becomes chairperson by the end of that period.

(5) In general, a person should not serve concurrently on more than one standing committee.

(6) In general, a person appointed to a task force or a special committee is expected to serve until the task force or special committee is discharged.

PAST OFFICERS

1965–66		1966–67
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
Ernst 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		1978–79
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

1981–82		1982–83
William A. Halvorson	*President*	P Adger Williams
P. Adger Williams	*President-Elect*	A Norman Crowder, III
A. Norman Crowder, III	*Vice Presidents*	David R Carpenter
Bartley L Munson		William A Ferguson
David R. Carpenter		John A Fibiger
William A Ferguson		Walter S Rugland
Carl R. Ohman	*Secretary*	Carl R Ohman
W. James MacGinnitie	*Treasurer*	W. James MacGinnitie

1983–84		1984–85
A. Norman Crowder, III	*President*	M. Stanley Hughey
M. Stanley Hughey	*President-Elect*	Bartley L Munson
John A Fibiger	*Vice Presidents*	David G. Hartman
Walter S Rugland		David M. Reade
David G. Hartman		Harold J. Brownlee
David M Reade		Carl R. Ohman
Carl R. Ohman	*Secretary*	Robert H Dobson
Burton D. Jay	*Treasurer*	Burton D. Jay

1985–86		1986–87
Bartley L. Munson	*President*	Preston C. Bassett
Preston C. Bassett	*President-Elect*	John A. Fibiger
Harold J. Brownlee	*Vice Presidents*	Edward H. Friend
Edward H. Friend		W. James MacGinnitie
W. James MacGinnitie		Burton D Jay
Carl R. Ohman		Mavis A. Walters
Robert H. Dobson	*Secretary*	Robert H Dobson
Burton D. Jay	*Treasurer*	Daniel J. McCarthy

MEETINGS CALENDAR

ANNUAL MEETING

1988 October 24–26	The Marriott Boston, Massachusetts
1989 September 25–27	Homestead Hot Springs, Virginia
1990 November 11–13	Meridien Hotel New Orleans, Louisiana

CASUALTY LOSS RESERVE SEMINAR

1988 September 19–20	Hyatt Regency Atlanta, Georgia
1989 September 18–19	Hyatt Regency O'Hare Chicago, Illinois

ENROLLED ACTUARIES MEETING

1988 February 24–26	Sheraton Washington Hotel Washington, D.C.
1989 February 22–24	Sheraton Washington Hotel Washington, D.C.
1990 March 7–9	Sheraton Washington Hotel Washington, D.C.

CENTENNIAL CELEBRATION

1989 June 12–14	Sheraton Washington Hotel Washington, D.C.

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership as of November 1, 1987	8,418
Increases:	
Admissions	458
Reinstatements	14
Decreases:	
Deaths	39
Withdrawals	54
Membership as of November 1, 1987	8,797

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

	Membership		
Type of Employment	As of November 1, 1985	As of November 1, 1986	As of November 1, 1987
Insurance organization	3,788	3,938	4,065
Consulting actuary	3,102	3,351	3,552
Government	131	63	63
Academic institution	34	33	35
Other	215	294	311
Retired or not known	755	739	771
Total	8,025	8,418	8,797

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, 1987

	CAS	CAPP	SOA	TOTAL
Members				
In all three	18	18	18	18
CAS and CAPP	39	39	—	39
CAS and SOA	66	—	66	66
CAPP and SOA	—	647	647	647
In one only	968	166	5,864	6,998
In none				1,029
Total	1,091	870	6,595	8,797

ACADEMY MEMBERS WHO ARE ENROLLED ACTUARIES

As of November 1, 1987

	CAS	CAPP	SOA	TOTAL
Members				
In all three	10	10	10	10
CAS and CAPP	2	2	—	2
CAS and SOA	10	—	10	10
CAPP and SOA	—	541	541	541
In one only	2	93	1,955	2,050
In none	—	—	—	782
Subtotal	—	—	—	3,395
Non-Academy Enrolled Actuaries	—	—	—	580
Total Enrolled Actuaries	24	646	2,516	3,975

MEMBERSHIP

LISTINGS AS OF NOVEMBER 1, 1987

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.—Assocate of Society of Actuaries
E.A.—Enrolled actuary

"i"—Denotes inactive status; this is, members on dues waiver as a result of retirement or disability, or members who are not obligated to pay dues as a result of their status as full-time students without actuarial income.
1965—Denotes Charter Member

Admitted

A

Aasland, Christopher, (F.S.A), *Assistant Vice President & Actuary-Business Ins*, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/342-3977 — 1979

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

Abbot, Quincy S, (F.S.A.), *Senior Vice President Tax Department*, CIGNA Corp, Hartford CT 06152 203/726-5091 — 1965

Abbott, John W, (A.S.A), *Programmer/Analyst*, First Capital Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/452-9060 — 1987

Abbott, Larry M, (A S.A , E.A.), *Assistant Pension Actuary*, Connecticut General Life Insurance, Group Pension Division-M50, PO Box 2975, Hartford CT 06104 203/725-2563 — 1981

Abbott, Michael E, (F.S.A., E.A.), *Senior Vice President & Chief Actuary-Life*, American Republic Insurance Co, Sixth and Keosauqua Way, Des Moines IA 50334 515/245-2152 — 1977

Abbott, Paul H, Jr., (E.A.), *President*, The Paul Abbott Company, PO Box 1191, McLean VA 22101 703/442-8182 — 1980

Abbott, Phyllis D, (A.S A.), *Senior Actuarial Assistant*, American Fidelity Assurance Co, PO Box 25523, Oklahoma City OK 73125 405/523-5240 — 1986

Abbott, Varnum J, Jr., (F.S.A., E.A.), 20 Pleasant View Drive, Hatfield MA 01038-9725 — i 1966

Abegglen, Thomas E, (F.C.A., F.S.A., E.A), Peat Marwick Main & Co, 1010 Market Street, St Louis MO 63101 314/444-1400 — 1976

Abelanet, Carolyn, (M.C.A., A.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000 — 1982

Abell, Ralph L, (A.C.A.S.), *Actuarial Assistant*, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-3659 — 1987

Abkemeier, Noel J, (F.S A., E.A.), *Resident Vice President*, Seibu Allstate Life Insurance Co, 3-1-1 Higashi Ikebukuro, Toshima-ku, Tokyo Japan 170 312/291-5099 — 1975

Ablin, Marlene J, (F.S.A , E A.), *Partner*, Hewitt Associates, 600 17th Street, Denver CO 80202 303/573-8863 — 1976

Abood, Steven J, (A.S.A.), *Actuarial Assistant*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4245 — 1987

Abraham, Jonathan P, (A.S.A., E.A.), *Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4386 — 1986

Abraham, Loida Rodis, (F S A), *Assistant Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/638-9663 — 1987

Abrahams, Amy J, (F.S.A., E.A.), *Associate Actuary*, The New England, 399 Boylston Street, Boston MA 02117 617/578-1813 — 1979

Abrahamson, Alice S, (E.A), William M Mercer-Meidinger-Hansen Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669 — 1976

Abrams, Sidney L, (A.S.A., E.A.), *Executive Vice President & Actuary*, Western Benefit Plan Consultant Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151 — 1969

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

Abril, James F, (A S A.), *Assistant Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1986

Abroe, Michael S, (F.S.A.), Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 — 1979

Absey, Donald M, (E A.), Howard Johnson & Co, 251 South Lake Avenue, Pasadena CA 91101 — 1976

Abzug, Robert G, (A.S.A.), *Senior Consultant*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6826 — 1983

Achenbach, Susan H, (E.A.), *Principal*, Touche Ross & Co, 111 East Wacker Drive, Chicago IL 60601 312/644-8900 — 1978

Ackerman, David B, (F.S.A., E.A.), Towers Perrin Forster & Crosby, 6900 College Blvd, Suite 700, PO Box 25468, Overland Park KS 66225-5468 913/451-3000 — 1980

Acuff, Lucian B, (A.S.A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 404 BNA Drive, Building 200, Nashville TN 37217 615/366-1992 — 1980

Admitted

Adams, David G, (F.S.A , E.A.), *Vice President,* Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 — 1974

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

Adams, J Ross, (F.S.A.), 1020 Grand Avenue, Astoria OR 97103 503/325-3296 — i 1965

Adams, Mary Hardiman, (F.C.A., A.S.A., E.A), *Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2710 — 1965

Adams, Patricia M, (F S A., E A.), 18 Sherwood Lane, Norwich CT 06360 203/889-7624 — 1976

Adams, Samuel P, (F.S.A.), 304 North Second Street, Leland MI 49654 — i 1965

Adams, Thomas P, (E.A), *Vice President & Actuary,* Miami Valley Pension Service, 3309 Office Park Drive, Dayton OH 45439 513/223-5410 — 1979

Adams, Timothy J, (A.S A , E.A.), *Associate Actuary,* The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204 503/241-8307 — 1982

Adams, Warren R, (F.S A., E.A.), *Director of Actuarial Education & Research,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/246-4901 — 1965

Addiego, James P, (A.S.A.), *Senior Vice President & Chief Actuary,* Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/484-9311 — 1971

Addink, Donald L, (F.S.A.), *Chief Actuary,* Lifeshares Services Company, 300 West Osborn Road, Phoenix AZ 85011 602/264-9851 — 1980

Adelstein, Victor A, (F.S.A., E.A.), *Associate Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1972

Adkins, Donald E, (E.A.), *President,* Business Actuaries Inc, 2200 Hillsboro Road, PO Box 121584, Suite 401, Nashville TN 37212-1584 615/292-6265 — 1980

Adler, Martin, (F C.A.S.), *Vice President & Actuary,* Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2083 — 1970

Adornato, Paul D, (F.S.A., E.A.), *Senior Vice President,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1972

Aerts, Theresa M, (A.S.A.), Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-7784 — 1984

Affleck, Allan D, (F.C.A., F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1966

Africa, Mark D, (A.S.A.), *Senior Manager, Actuarial,* Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386 — 1987

Agatston, John S, (F.S.A., E.A), *Consulting Actuary,* John S Agatston Actuarial Services, 5704 Elgin Street, Pittsburgh PA 15206 412/661-6292 — 1980

Agee, John E, (A.S.A., E.A.), *Consulting Actuary,* 1100 Centennial Boulevard, Suite 235, Richardson TX 75081 214/234-3770 — 1968

Aglira, Robert B, (F.C.A., F.S.A., E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900 — 1977

Agrimson, Gerald, (F.S.A.), *Associate Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3587 — 1978

Aguinaldo, Leonardo C, (A.S.A.), *Actuary,* California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3000 — 1981

Ahmad, Saiyed A, (A.S.A.), *Vice President & Actuary,* American Life Insurance Co, PO Box 5984, Sharja United Arab Emirates — 1979

Admitted

Ahrens, John K, (F.S.A.), *Vice President & Chief Actuary,* Community Mutual Insurance Co, 1351 William H Taft Road, Cincinnati OH 45206 513/872-3801 — 1980

Ahuja, Sushil K, (A.S.A., E A.), PO Box 57614, Los Angeles CA 90057 213/688-5156 — 1976

Aikman, Roy W, (A S.A., E.A), *Consulting Actuary,* 1900 West 75th Street, Suite 201, Prairie Village KS 66208 913/362-7144 — 1966

Ain, Samuel N, (F.C.A . A C A.S., A.S.A., E.A.), 315 West 70th Street, New York NY 10023 — i 1965

Akers, Michael J, (F S A.), *Vice President,* M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 — 1982

Akhtar, Saiyid S, (A.S.A.), *Consulting Actuary,* Akhtar & Hasan (Pvt) Ltd, State Life Building #1, Chundrigar Road, Karachi Pakistan 2 022-1084 — 1982

Aki, Alvin W, (A.S.A.), *Associate Actuary,* Kruse O'Connor & Ling Inc, 101 Southeast Second Place, Suite 201, Gainesville FL 32601 904/375-3800 — 1981

Akins, C Charles, (E.A), *Chief Executive Officer & Actuary,* Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111 — 1976

Alam, Asghar E, (F.S A , E A.), *Actuary,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1980

Albert, Faye, (F.S.A.), Consultant, 4949 SW 71st Place, Miami FL 33155 305/662-5840 — 1972

Albracht, Fred J, (F S A), *Vice President & Actuary,* ICH Companies, 7887 East Belleview Avenue, Englewood CO 80111 303/779-1111 — 1980

Albright, William R, (A.S.A.), *Senior Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8224 — 1984

Aldin, Neil C, (F C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5821 — 1987

Aldorisio, Robert P, (F.C.A.S.), *Vice President & Actuary,* Selective Insurance Group, 40 Wantage Avenue, Branchville NJ 07890 201/948-3000 — 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 Research Assistant,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3615 — 1967

Alexander, George, (F S.A.), Six Canterbury Crescent, Islington ON Canada M9A 5A5 416/233-5353 — i 1966

Alexander, Robert A, Jr., (F.S.A.), *Vice President & Actuary,* Provident Life & Accident Insurance, PO Box 60789, Los Angeles CA 90060-0789 — 1971

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

Alexander, William, (M.C.A., A.S.A., E.A.), *Assistant Vice President,* MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2969 — 1978

Alff, Gregory N, (F.C.A.S), *Senior Vice President Research & Development Div,* Corroon & Black Corp, One Commerce Place, Suite 1500, Nashville TN 37239 615/271-1640 — 1977

Alford, Timothy J, (F.S A , E.A.), *2nd Vice President & Director Group Tech Services,* Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3126 — 1979

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

Alhanti, Mark Stuart, (F.S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Lock Box 195, Dallas TX 75201 214/220-6241 — 1984

Admitted

Ali, M Nasim, (A.S A.), *Senior Vice President-Mass Marketing,* USLIFE Corporation, One Woodfield Lake, Schaumburg IL 60173 312/490-6046 1982

Ali, Syed A, (F.S.A.), *Vice Pres, Chief Actuary & Chief Financial Officer,* John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33102-0270 305/470-3850 1982

Alin, Steven I, (E.A.), *President,* Pension Design Services Inc, 200 Park Avenue, Suite 303E, New York NY 10166 212/986-2515 1976

Allaben, Mark S, (F.C.A.S.), *Actuary,* The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/954-1294 1986

Allan, Harry E, (F.C.A., F S.A., E A.), *Vice President,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3426 1965

Allan, William, (F.S A.), 532 Harrison Avenue, Harrison NY 10528 914/967-1070 i 1965

Allard, Maynard W, 24 Sherwood Road, East Harwich MA 02645 i 1966

Allen, Barbara J, (F S.A , E.A.), *Assistant Vice President & Actuary,* Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-4121 1979

Allen, Barry T, (F.S.A., E.A.), *Associate Actuary,* Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1957 203/741-3441 1977

Allen, Dale, (F.S.A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3632 1976

Allen, Daniel J, (A.S.A., E.A.), *Actuarial Consultant,* Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/955-1800 1986

Allen, David W, (F.S.A.), *Assistant Vice President,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 1983

Allen, Donna Deborah, (A.S.A., E.A.), *Actuarial Assistant,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/760-4084 1986

Allen, Edward S, (F.C.A.S.), 19 Sarah Lane, Simsbury CT 06070 i 1965

Allen, Harold G, (F.S.A.), 8945 Oakmont Drive, Santa Rosa CA 95405 i 1965

Allen, Henry G, (F.S.A., E.A.), *Vice President & Actuary,* Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5296 1965

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

Allen, James F, (F S.A.), *Associate Actuary,* HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 305/345-2020 1971

Allen, Jerry D, (E.A.), *Staff Actuary,* William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1981

Allen, Linda S, (F.S.A.), *Second Vice President & Associate Actuary,* Protective Life Corp, 2801 Highway 280 South, Birmingham AL 35223 205/879-9230 1980

Allen, Ruth E, (E.A.), 11037 Scott Mill Road, Jacksonville FL 32217 904/268-2998 1981

Allen, William E, (F.S.A., E.A.), Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2700, Detroit MI 48243-1357 313/567-6616 1979

Allison, Charlie R, (F.S.A.), *Vice President,* Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1983

Allison, William A, (A.S.A.), *Vice President - Group US,* Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3359 1984

Allstrom, H Willard, (A C.A., A S.A., E.A.), 35 Parkway Drive, Rye NY 10580 914/967-3296 i 1966

Admitted

Almagro, Manuel, Jr., (A.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 1986

Alpern, Lawrence, (A.S.A.), 1052 Thomas Road, Glen Burnie MD 21061 i 1966

Alpert, Frank J, (F.S.A.), *Vice President,* AMEV Asset Management, One World Trade Center, Suite 5001, New York NY 10048 212/775-9100 1965

Alpert, Stephen A, (F.S A., E A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 1987

Alps, Robert A, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 233 South Wacker Drive, Suite 5600, Sears Tower, Chicago IL 60606 312/876-2000 1983

Altman, Ian H, (F.S.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5300 1984

Altman, Jeffrey N, (F.S.A.), *Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, T-13, Boston MA 02117 617/421-3853 1981

Altman, Kenneth, (F.S.A., E.A.), *President,* Altman Brown & Everett Inc, One Norstar Plaza, Albany NY 12207-2796 518/447-2104 1965

Altschuler, Michael C, (F.S.A.), *Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5391 1965

Alvord, Morgan H, (F.S.A.), Five West View Drive, Apt 5L, Bloomfield CT 06002 i 1965

Ames, John Francis, (F.S.A.), *Assistant Health Actuary,* Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8039 1983

Amick, Carl G, (A.S.A.), *Senior Actuarial Assistant,* Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321 1986

Amlie, William P, (F.C.A.S.), *Associate Actuary,* State of Washington Department of Labor & Industry, Actuary Workers Compensation, Olympia WA 98504 206/753-0779 1966

Ammann, Eric K, (A.S.A., E.A.), *Associate Actuary,* Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 1983

Amodeo, Anthony, (F S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, Actuary-Pensions (2-H), New York NY 10010 212/578-6492 1975

Amoroso, Rebecca C, (A.C.A.S.), *Manager,* Deloitte Haskins & Sells, 1001 Pennsylvania Avenue, Washington DC 20004 202/879-5697 1986

Amoroso, Vincent, (F C.A., F.S.A., E.A.), *Principal,* Peat Marwick Main & Co, 1990 'K' Street NW, Washington DC 20006 202/223-9525 1978

Amrine, Frank M, (F.S.A.), *Assistant Actuary,* Blue Cross/Blue Shield of FL, PO Box 1798, 532 Riverside Avenue, Jacksonville FL 32231-0014 904/791-6073 1975

Amundson, Richard B, (F.C.A.S.), *Assistant Vice President & Treasurer,* NWNL General Insurance Co, 100 Washington Square, PO Box 1725, Minneapolis MN 55440 612/342-3428 1984

Ancona, Philip F, (M C.A., A.S.A., E.A), *Principal and Actuary,* Coast Consultants, 820 Manhattan Avenue, Suite 204, Manhattan Beach CA 90266 213/374-3431 1976

Anderegg, David S, (F.C.A , E.A.), 6030 Harbord Drive, Oakland CA 94611 415/339-2037 i 1966

Andersen, Anne E, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1987

Andersen, Daniel D, *Vice President-Actuarial Services,* Blue Cross/Blue Shield of IA, 636 Grand Avenue, Des Moines IA 50307 515/245-4584 1985

Admitted

Andersen, Robert W, (E.A.), *Associate Reviewing Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2514 1985

Andersen, Theodore F, (E.A.), *Actuary,* Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770 1976

Anderson, Alf H, (F.S.A.), *Assistant Vice President & Assistant Actuary,* Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2734 1969

Anderson, Arnold H, 6217 Ramsgate Court, Brentwood TN 37027 615/373-2378 i 1967

Anderson, Arthur V, (A.S.A.), Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1987

Anderson, Arthur W, (F.C.A., A S.A., E.A.), *Consulting Actuary,* World Trade Center, Suite 400, Boston MA 02210 617/439-5318 1970

Anderson, Bruce C, (A.C.A.S.), *Assistant Vice President,* NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5364 1984

Anderson, Dean R, (F.C.A.S.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1700, San Francisco CA 94104 415/362-7834 1976

Anderson, Gerald A, (F.S.A.), *Vice President & Actuary,* Equitable Life Assurance Society, 135 West 50th Street, AMA/3, New York NY 10020 212/315-7070 1980

Anderson, Henry J, (F.C.A., A.S.A., E.A.), *Group Executive - Consulting Actuary,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1300 1967

Anderson, Homer G, (A.S.A., E.A.), 12 Cornfield Road, Windsor CT 06095 i 1966

Anderson, James C H, (F C.A , A.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/469-0779 1966

Anderson, Judy Feldman, (F.S.A., E.A.), *Actuary,* The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000 1984

Anderson, Keith M, (E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6139 1985

Anderson, Kenneth D, (A.S.A., E.A.), *Consulting Actuary,* Kenneth D Anderson Co Inc, EB3N Damonmill Square, Concord MA 01742 617/259-0729 1976

Anderson, Lloyd G, 1113 Countrywood Lane, Vista CA 92083 619/727-1191 i 1967

Anderson, Louise H, (A.S A.), *Staff Actuary,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7234 1986

Anderson, Mary Virginia, (F.S.A., A.C.A.S.), *Vice President,* Brougher Insurance Group Inc, PO Box BAI, Greenwood IN 46142-0818 317/535-8212 1981

Anderson, Neil M, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1965

Anderson, Paul W, (F.S.A.), *Second Vice President & Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3721 1978

Anderson, Philip D, (A.S.A., E.A.), 25 Penny Meadow Road, Sudbury MA 01776 1 1966

Anderson, Robert C, (A.C.A.S.), *Casualty Actuary,* American Hardware Mutual Insurance, 3033 Excelsior Boulevard, PO Box 435, Minneapolis MN 55440 612/920-1400 1986

Anderson, Robert C, (A.S.A.), *Vice President,* Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3000 1980

Anderson, Roland G, (F.S.A.), *Senior Vice President & Chief Actuary,* ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060 1979

Anderson, Roy R, (F.S.A.), Anderson Associates, 35 Bartlett Drive, Madison CT 06443-1727 203/421-5060 1 1965

Anderson, Sigfrid M, (A.S.A.), *Associate Actuary,* League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210 1985

Anderson, Steven E, (A.S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1982

Anderson, T Loyal, (A.S.A.), Route Eight, PO Box 8434, Hayward WI 54843 715/634-3069 i 1966

Andler, James A, (A.C.A.S.), *Manager, Commercial Actuarial - Systems,* SAFECO Insurance Co, SAFECO Plaza, T-20, Seattle WA 98185 206/545-5904 1986

Andrews, Michael S, (F.S.A.), *Associate Actuary,* Modern Woodmen of America, Mississippi River at 17th St, Rock Island IL 61201 309/786-6481 1987

Andrzejewski, Chester D, (F.S.A.), *Associate Actuary,* Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-5917 1987

Andsager, Steven R, (A.S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, The Lake Cook Office Center, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1986

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

Angell, Donald C, (E.A.), *President,* Angell Disend & Quesnel Inc of Rhode Island, 225 Newman Avenue, Rumford RI 02916-0710 401/438-9250 1971

Angelo, Paul E, (F.S.A., M C.A., E.A.), *Consulting Actuary,* Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 1982

Angen, Carol L, (E.A.), *Senior Pension Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1976

Angle, John C, (F.S.A.), *Chairman of the Board,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8855 1965

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

Angstadt, Cheryl G, (A.S.A.), Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1986

Angstman, Clifford W, (A.S.A.), *Assistant Vice President & Associate Actuary,* First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24504 804/845-0911 1986

Anker, Robert A, (F.C.A.S.), *President,* American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6677 1971

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

Ansbacher, Joseph M, (A.S.A., E.A.), *Consulting Actuary,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1983

Anthony, John J, (F.C.A., F.S.A.), *President,* Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1975

Anthony, Susan, (F.S.A.), *Actuary,* American Heritage Life Insurance Co, 11 East Forsyth Street, Jacksonville FL 32202 904/359-2501 1984

Antliff, John C, (F.S.A., E.A.), *Vice President & LTD Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6088 1965

Antrobus, Barbara S, (F.S.A), *Disability Income Product Development Actuary,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-5057 1983

Admitted

Antrobus, G Michael, (F.S.A.), *Second Vice President,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3244 1980

Antsis, Susan J, (F.S.A.), *Actuarial Associate,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3871 1982

Anzalone, George D, (E.A.), *Manager Defined Benefits,* ACTI, 6410 Rockledge Drive, Suite 200, Bethesda MD 20817 301/530-4400 1976

Apfel, Kenneth, (A C.A.S.), *Actuarial Supervisor,* American International Group, 70 Pine Street, New York NY 10270 202/770-7000 1986

Aponte, Juan B, (M.C.A.), *Consulting Actuary,* PO Box 8659, Santurce PR 00910 809/732-8354 1967

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

Aprill, John R, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, 213 Washington Street, Newark NJ 07102 201/396-0797 1986

Aquino, John G, (A.C.A.S), *Associate Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1987

Arata, David A, (F C.A.S), *Consulting Actuary,* Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1978

Archacki, Raymond J, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, MC54 - Pen Actuarial Research, Hartford CT 06156 203/636-6338 1975

Archer, Allan K, (F.S.A.), 80-50 Fiddlers Green Road, London ON Canada N6H 4T4 i 1969

Archibald, A Edward, (F S.A., A.C.A S), 200 Richardson Street, Lookout Mountain TN 37350 615/821-6385 i 1965

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

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

Ariturk, Haluk, (F.S.A.), *Vice President & Chief Actuary,* Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506 1983

Arjani, Neville A, (F.S A., E A.), *Senior Consultant,* Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8406 1977

Arlinghaus, Clemens G, (F.S.A., E.A.), 22 Elm Street, Tenafly NJ 07670 201/569-0450 i 1965

Armstrong, Diana, (A.S.A.), *Actuarial Assistant,* Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5100 1987

Arnaud, Verdun J, (E.A.), *Vice President & Actuary,* Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131 1970

Arndt, Diane L, (F.S.A., E.A.), *Actuarial Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1984

Arnold, Daniel M, (F.C.A., F.S.A., E.A.), *Vice President,* Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1969

Arnold, E Allen, (F.C.A., F.S.A., E.A.), 1250 Jones Street, Apt 901, San Francisco CA 94111 i 1965

Arnold, Neal E, (F.S.A.), *Director, Financial Planning & Analysis,* Lincoln National Life Insurance Co, 1300 South Clinton, PO Box 1110, Fort Wayne IN 46801-3506 219/427-2267 1984

Arockiaswamy, Raj, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 100 East Broad Street, Columbus OH 43215 614/221-7471 1986

Arruda, Kenneth J, (A.S.A.), Blue Cross/Blue Shield of MD, 700 East Joppa Road, Baltimore MD 21204 301/494-5216 1984

Admitted

Arthur, Mary Jo, (M.C A., A.S.A., E.A.), *Pension Consultant,* Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416 1982

Artura, Raymond C, (E.A.), *Pension Actuary,* Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321 1976

Arvanitis, Ernest A, (F.S.A.), 25-11 147th Street, Flushing NY 11354 i 1965

Arvanitis, Robert, (A.S.A.), *Vice President,* L F Rothschild, 55 Water Street, New York NY 10041 212/412-1470 1981

Arvin, Leo, *Director - Administrative Services,* Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1260 1971

Asch, Nolan E, (F.C.A.S.), *Vice President & Actuary,* Scor Reinsurance Co, 110 William Street, 14th Floor, New York NY 10038 212/513-1777 1979

Aschenbrenner, John E, (F.S.A), *Second Vice President & Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5927 1978

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

Ash, Richard D, (F S.A., E.A.), *Assistant Vice President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3710 1986

Ashenberg, Wayne R, (F.C.A.S.), *Vice President, Commercial Lines,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6125 1977

Ashton, Richard D, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1975

Assantes, Arthur J, (A.S.A., E.A.), *Manager Support Services,* CIGNA Corp, PO Box 2975, Hartford CT 06115 203/725-2500 1983

Astrachan, Edward L, (F.S A.), *Assistant Vice President & Actuary,* MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6285 1984

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

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

Atkins, James D, (F.S.A.), *Vice President & Actuary,* First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/948-0491 1984

Atkins, Stephen R, (F.S.A.), *Second Vice President, Group Pensions,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2934 1985

Atkinson, David B, (F.S.A.), *Vice President,* General American Life Insurance Co, PO Box 14701, St Louis MO 63178 314/525-3835 1981

Atkinson, Howard, Jr., (A.S.A.), *Consulting Actuary,* The Wyatt Company, 1990 'K' Street NW, Suite 900, Washington DC 20006 202/857-9271 1981

Atkinson, Richard V, (A.C.A.S.), *Assistant Actuary,* NWNL General Insurance Co, 100 Washington Square, Suite 1725, Minneapolis MN 55440 612/342-3434 1986

Attard, Anthony J, (A.S.A.), *Assistant Actuary,* Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6000 1986

Attarian, Edward S, (A.S.A.), *Actuarial Associate,* Harleysville Life Insurance Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5255 1986

Attaway, Thomas H, (F.S.A.), *Second Vice President & Associate Group Actuary,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3302 1983

Admitted

Atteridg, John Wolcott, (F.S.A., M C.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, PO Box 7440, San Francisco CA 94120 415/393-5753 — 1981

Attianese, Robert M, (E.A.), *Consultant,* 1515 84th Street, Brooklyn NY 11228 212/837-8892 — i 1976

Attwood, James A, (F.S.A., E.A.), *Chairman, President & Chief Executive Officer,* MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2995 — 1965

Atwood, Clarence R, (F.C.A.S., F.C.A.), *Consulting Actuary,* Atwood & Company, 13113 Polvera Avenue, Rancho Bernardo CA 92128 619/451-6049 — 1970

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

Auster, Lawrence S, (F.S.A., E.A.), *Senior Vice President - Actuarial & Investment,* Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 — 1975

Austin, Charles R, (E.A.), *Consultant,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1976

Austin, Frank S, (F.S.A.), *Vice President & Actuary,* Nationale-Nederlanden, International Division, 15 Prinses Beatrixlaan, Den Haag Netherlands 31-7041-6230 — 1978

Austin, John Paul, (A.C.A.S.), *Underwriting Director,* Automobile Club of Michigan, Insurance Group, Auto Club Drive, Dearborn MI 48126 313/336-1039 — 1980

Austin, Joseph D, (F.S.A.), *President & Chief Executive Officer,* Federal Life Insurance Co (Mutual), 3750 West Deerfield Road, Riverwoods IL 60015 312/520-1900 — 1965

Austin, Peter D, (F.S.A., E.A.), *Consulting Actuary,* Peter D Austin & Associates, 4063 Sunswept Drive, Studio City CA 91604 213/769-1145 — 1977

Autin, A Anthony, Jr., (F.S.A.), *President,* Charlotte Liberty Mutual Insurance, 531 South Tryon Street, Charlotte NC 28202 704/333-2155 — 1968

Auvinen, Peter G, (A.S.A.), *Assistant Group Actuary,* Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-5500 — 1984

Auvinen, Thomas R, (F.S.A.), *Senior Vice President & Chief Actuary,* Colonial Penn Life Insurance Co, Eleven Colonial Penn Plaza, Philadelphia PA 19181 215/988-5732 — 1972

Avalon, Geraldine D, (A C.A., E.A.), David J Cavelli & Associates, 531-Euclid Office Plaza, 26250 Euclid Avenue, Euclid OH 44132 216/289-7010 — 1976

Avellone, Francis P, (E A.), *President,* LBO Inc, 650 Green Bay Road #200, Lake Bluff IL 60044 312/295-6300 — 1978

Avery, James J, Jr., (F.S.A.), *Senior Corporate Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5072 — 1979

Avner, Kenneth S, (F.S.A.), *Actuary/Alternate Delivery System,* Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6739 — 1984

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

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

Ayache, Robert E, (E.A.), Towers Perrin Forster & Crosby, 31 Pond Place, Cos Cob CT 06807 203/309-0904 — 1976

Ayala, Ainar Dalton, (E.A.), *Partner,* Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600 — 1982

Aycock, William Thomas, (F.S.A.), *Assistant Actuary,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1627 — 1984

Aylward, Thomas F, (E.A.), *Senior Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-4826 — 1979

Admitted

Ayson, Benjamin E, (E.A.), *Actuary,* Benefit Plan Consultants Inc, 1221 Kapiolani Boulevard, Suite 600, Honolulu HI 96814 808/533-3831 — 1976

Aziz, Salman, (A.S.A., E.A.), *Consulting Actuary,* Johnson & Higgins, 745 Fort Street, Suite 1106, Honolulu HI 96813 808/538-1115 — 1986

B

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

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

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

Bachan, Lall, (M.C.A., A.S.A., E.A.), *Senior Vice President & Actuary,* Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416 — 1976

Bachman, Burl Vaughn, (A.S.A., E.A.), *Second Vice President & Actuary,* Miller Mason & Dickenson Inc, 6604 West Broad Street, PO Box 27601, Richmond VA 23261 804/289-6719 — 1980

Bachman, Ronald E, (F.S A.), *Assistant Vice President - Associate Actuary,* Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5548 — 1979

Backhaus, Karen K, (A.S A.), *Actuarial Student,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 — 1986

Bacon, Robert A, (F.S A., E A), *President,* Bacon & Wollman Associates Inc, 125 Strafford Avenue, Suite 300, Wayne PA 19087 215/341-1785 — 1965

Bader, Lawrence N, (F.C A , F S.A., E.A.), *Vice President,* Salomon Brothers Inc, One New York Plaza, New York NY 10004 212/747-2185 — 1975

Bader, Steve, (F.S.A.), *Assistant Vice President & Associate Actuary,* Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 — 1979

Badertscher, Carol L, (E.A.), *Senior Actuarial Analyst,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 — 1976

Baeckstrom, Marianne, (A S.A , E.A.), 1321 Carol Road, Meadowbrook PA 19046 — i 1966

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

Bagshaw, James J, (F.C.A , A.S.A., E.A.), *President,* James J Bagshaw & Co, 23 Hillside Avenue, Metuchen NJ 08840 201/549-1314 — 1966

Bagwell, Will R, (A.S.A., E.A.), *Associate Professor,* N C A & T State University, School of Business & Economics, Greensboro NC 27411 919/379-7744 — 1967

Bahn, David J, (F.S.A.), *Associate Actuary,* Blue Cross/Blue Shield of Florida, 532 Riverside Avenue, PO Box 1798, Jacksonville FL 32231-0014 904/791-8131 — 1973

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

Bailey, Jerrold F, (A.S A.), *Assistant Actuary,* Commonwealth Life & Accident Insurance Company, PO Box 9000, League City TX 77573-9000 713/334-1900 — 1979

Bailey, John E, (F.S.A., E.A), *Senior Actuary,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7094 — 1970

Bailey, John M, III, (F S A.), *Vice President - Financial,* Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6484 — 1976

Admitted

Bailey, L Allen, (F.S.A.), *Executive Vice President*, MacKeen & Bailey Inc, 12710 Research Boulevard, Suite 265, Austin TX 78759 512/250-0720 — 1980

Bailey, Marilyn V, (E.A.), *Pension Actuary*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7243 — 1976

Bailey, Paul M, (F.S.A.), 43 Hearthstone Drive, Medfield MA 02052 617/359-8363 — i 1965

Bailey, Richard L, (F.S A.), *Actuary*, Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6863 — 1982

Bailey, Robert A, (F.C.A.S.), *Senior Vice President*, E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310 — 1965

Bailey, Sidney M T, (F.S.A.), 64 Claude Street, Beaconsfield PQ Canada H9W 4G2 — i 1968

Bailey, Victoria L, (F.C.A.S , A S.A.), *Assistant Vice President*, Employers Reinsurance Corp, 5200 Metcalf, Overland Park KS 66201 913/676-5395 — 1986

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

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

Bailin, Ailey, (F.S.A , E.A.), *Principal*, William M Mercer Ltd, One Lombard Place, Suite 800, Winnipeg MB Canada R3B 0X3 204/943-5481 — 1976

Bails, Mark D, (A.S.A.), *Associate Actuary*, The Wyatt Company, 1401 17th Street, Suite 900, Denver CO 80202 303/298-7878 — 1982

Baily, Phillips B, (E.A.), 36150 Pauba Road, Temecula CA 92390 714/676-2273 — 1980

Bain, Michael Larry, (A.S.A., E.A.), *Actuary*, PENTABS, 520 East Montecito Street, Santa Barbara CA 93103 805/963-8881 — 1980

Bain, Peter C, (A.S.A.), *Actuary*, Blue Cross of California, 1950 Franklin Street, Oakland CA 94659 415/645-3673 — 1969

Bainbridge, Thomas G, (A.S A., E.A.), *Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6907 — 1972

Bair, Nicki, (F.S.A.), *Director, Group Pension Product Development*, Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/741-5995 — 1986

Baird, Stephen E, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243 313/567-6616 — 1974

Baitler, Simon C, (F.S.A., E.A.), *Executive Vice President*, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90054 213/742-3480 — 1975

Bak, Harris N, (F.S.A.), *President*, Idealife Insurance Co, 30 Oak Street, PO Box 300, Stamford CT 06904 203/356-4972 — 1976

Bakel, Leo R, (A.C A.S.), 803 Country Lane, Bloomington IL 61701 309/766-3584 — 1987

Baker, Edward H, (F.S.A.), *Consultant*, 5890 South Galena Street, Englewood CO 80111 303/771-9081 — 1967

Baker, John K, (F.S.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place C-2, PO Box 111, Boston MA 02117 617/572-5616 — 1969

Baker, Karl T, (F.S.A.), *Vice President & Actuary*, Western United Life Assurance Co, West 921 Sprague Avenue, Spokane WA 99204 509/838-3384 — 1978

Baker, Michael G, (A.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 — 1987

Baker, Trudy J, (A.S.A.), *Associate Actuary*, Richard F Camus & Associates, 1300 Tower Building, Little Rock AR 72201 501/376-8043 — 1985

Admitted

Bakos, Thomas L, (F.S.A.), *Senior Vice President & Corporate Actuary*, Integrated Resources Life Cos, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606 — 1972

Balbin, Ronald J, *Regional Director, Underwriting*, Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-6216 — 1984

Balcarek, Rafal J, (F.C A.S.), 102 Warfield Road, Cherry Hill NJ 08034 609/428-4109 — i 1965

Balchunas, Anthony J, (A.C A.S.), *Associate Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6352 — 1986

Bald, Barbara, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019 212/536-3088 — 1980

Balder, Ruth P, (A S.A , E.A.), *Consulting Actuary*, Williams Thacher & Rand Inc, 330 North Charles Street, Baltimore MD 21201 301/659-0074 — 1977

Baldwin, Arthur L, III, (F.S.A.), *Second Vice President & Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1982

Baldwin, Craig M, (F S A.), *Actuary*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6244 — 1979

Baldwin, Cynthia E, (A.S.A.), *Associate Actuary*, The Wyatt Company, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 — 1987

Baldwin, David B, (F.S.A.), *Vice President*, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 — 1981

Baldwin, William D, (F.C.A., F.S.A.), *Senior Vice President, Product Design Promotion*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6933 — 1973

Bale, Mark H, (A.S.A., E.A.), *Assistant Vice President & Associate Actuary*, Pioneer Mutual Life Insurance Co, 203 North Tenth Street, Fargo ND 58102 701/293-3300 — 1984

Baledes, Theodore E, (F.S.A., E.A.), *Vice President*, Travelers Insurance Company, Data Processing Dept 2M N, One Tower Square, Hartford CT 06183 203/277-1717 — 1967

Balinski, Kenneth A, (E.A.), Actuarial Advisory Group Inc, 3800 North Wilke Road, Suite 250, Arlington Heights IL 60004 312/506-1700 — 1982

Balko, Karen H, (F C.A S), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0701 — 1975

Ball, David N, (F.S A.), *Actuary*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 — 1977

Ball, Frank M, 272 Selby Ranch Road, Apt 3, Sacramento CA 95864 916/485-4287 — i 1969

Ball, Linda C, (A.S.A.), *Associate Vice President Actuary-Health Insurance*, American Republic Insurance Co, Sixth and Keosauqua Way, PO Box One, Des Moines IA 50334 515/245-2179 — 1987

Ballantyne, Harry C, (A.S A.), *Chief Actuary*, Social Security Administration, 6401 Security Boulevard, Baltimore MD 21235 301/965-3000 — 1971

Ballard, John D, (F.C.A., A.S.A.), *Consulting Actuary*, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 — 1965

Ballard, Larry C, (F.S.A.), *Chairman of the Board & Chief Executive Officer*, Sentry Insurance, A Mutual Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7222 — 1965

Ballard, Richard A, (F.S.A., E.A.), *Vice President*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2389 — 1977

Ballas, Frank William, (F.S.A.), *Senior Actuarial Assistant*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7150 — 1981

Admitted

Balling, Glenn R, (A.C.A.S.), *Assistant Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5226 1986

Baloga, Stephen M, (A.S.A.), *Senior Associate*, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/685-2900 1982

Banfield, Carole J, (A.C.A.S.), *Vice President - Government/ Industry Relations*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905 1980

Bank, Joshua David, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 1985

Bankson, Kim Richard, (A.S.A.), Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111 1982

Barabino, Richard J, Jr., (A S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, 200 Clarendon Street, Boston MA 02116 617/421-2376 1985

Barackman, Philip J, (F.S.A.), *Assistant Vice President*, Colonial Penn Group Inc, 11 Penn Center, 19th & Market Streets, Philadelphia PA 19181 215/988-3926 1980

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

Baratka, John H, (A.S.A., E.A.), The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1972

Barber, William L, (F.S.A., E.A), 34 Stratton Road, Scarborough ME 04074 i 1965

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

Barbosa, Carlos, (F.S.A.), *Vice President & Corporate Actuary*, North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515 1982

Barclay, D Lee, (F.C.A.S.), *Chief Property/Casualty Actuary*, Washington Insurance Commissioner's Office, Insurance Building AQ-21, Olympia WA 98504 206/586-3685 1985

Bardon, Thomas S, (F.S.A., E.A.), *Second Vice President & Group Pension Actuary*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0728 1979

Bardsley, Leonard J, (A.S A., E.A.), *Manager, Accounting & Financial Systems*, E I du Pont de Nemours & Co, Finance Department, Wilmington DE 19898 302/774-6697 1971

Barham, Blaine M, (A.S.A.), *Associate Actuary*, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-0900 1987

Barham, Thomas C, III, (F.C.A., F.S.A., E.A.), *Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0772 1965

Barker, Kenneth C, (E.A.), *Director, Pension Administrative*, Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5127 1976

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

Barker, Paul W, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 1976

Barks, Bradley E, (A.S.A., E.A.), *Senior Consultant*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1984

Barlas, Mitchell L, (M.C.A., A.S.A., E.A.), *Principal, Benefits Consulting Group*, Ropes & Gray, 225 Franklin Street, Boston MA 02110 617/423-6100 1979

Barlow, John R, (E.A.), *Actuary*, The McKay Barlow Company Inc, 10 Park Place, PO Box 211, Butler NJ 07405 201/492-1880 1981

Barlow, Lucinda B, (A.C.A.), 8415G Rothbury Drive, Indianpolis IN 46260-2136 317/876-0165 1 1969

Barnaby, Charles H, (F.S.A., E.A.), 9320 Chimney Corner, Dallas TX 75243 1965

Admitted

Barnard, Wayne A, (F S.A.), *Vice President & Associate Actuary*, American General Life Insurance Co, 2727 Allen Parkway, PO Box 1931, Houston TX 77001 713/522-1111 1983

Barnes, Bryce, *Senior Manager*, Peat Marwick Main & Co, 150 J F K Parkway, Short Hills NJ 07078 201/467-9650 1976

Barnes, Dennis A, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4389 1981

Barnes, Galen R, (F.C A.S), *Vice President, Commercial Insurance Services*, Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4545 1977

Barnes, Robert L, (F.C.A., F.S.A., E.A.), *Vice President & Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-2000 1967

Barney, Harold L, (F.S.A., E.A.), *Assistant Vice President*, Johnson & Higgins, 1600 Market Street, Philadelphia PA 19103-7216 215/636-3835 1977

Barney, Richard J, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166 1979

Barnhart, E Paul, (F.S.A.), *Consulting Actuary*, 11160 Olive Street Road, St Louis MO 63141-7651 314/569-2232 1965

Barnhart, Lyle H, (A.C.A., A S A., E.A.), 801 Tenth Avenue, Fulton IL 61252 i 1965

Barr, Harold Isaac, (A.S A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Lock Box 195, Dallas TX 75201 214/220-6200 1984

Barrett, Joan C, (F S.A.), The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/520-8992 1981

Barrett, William A, (F C.A., A.S A., E.A.), *Vice President*, Coast Consultants, 7969 Engineer Road, Suite 209, San Diego CA 92111 619/268-8868 1970

Barrette, Raymond, (F.C.A.S.), *Executive Vice President - Commercial Insurance*, Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/899-2813 1979

Barrow, Betty H, (F.C.A.S.), *Vice President*, The Reliance Companies Inc, Four Penn Center Plaza, 17th Floor, Philadelphia PA 19103 215/864-4875 1979

Barry, Dennis R, (F.S.A.), *Vice President*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2380 1975

Barry, Gery J, (F.S.A.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, MC52, Hartford CT 06156 203/636-6317 1979

Barry, Robert J, (A.S.A., E.A.), *Vice President/Regional Manager*, Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 1976

Barsoum, Nabil Badie, (A.S.A.), *Assistant Actuary*, Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4119 1987

Bart, Robert D, (F.C.A.S., E.A), PO Box 367, West Bend WI 53095 414/334-2867 i 1965

Bartel, John E, (A S.A., E.A.), *Vice President*, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8826 1981

Barth, Roger Lee, (F.S.A.), *Vice President Product Development*, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3242 1981

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., E.A.), 441 East 20th Street, New York NY 10010 i 1965

Bartlett, Daphne D, (F.S.A.), *Corporate Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Suite 720, Milwaukee WI 53202 414/226-1985 1972

Bartlett, Dwight K, III, (F.S.A., E A.), *President*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1700 1965

Admitted

Bartlett, John W, (A.C.A.S), *Director,* Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2792 1979

Bartlett, William N, (F.C.A.S.), *Senior Consulting Actuary,* Fred. S James & Co Inc, James Actuarial Services, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7436 1978

Bartolain, Clifford P, (E A), R H Moysey & Company, 180 North LaSalle Street, Chicago IL 60601 1976

Barton, Rosemary T, (A.S.A.), *Actuarial Associate,* Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7168 1985

Bartz, John Lee, (A.S.A., E.A.), *Senior Manager,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 1979

Bash, Floyd A, (A.S.A.), 5201 Atlantic Boulevard, Apt 292, Jacksonville FL 32207 i 1968

Bashline, Donald T, (F.C.A S), *Actuary,* Massachusetts Division of Insurance, 100 Cambridge Street, Boston MA 02202 617/727-3385 1980

Bass, Frederick B, (F.C.A., F.S A , E A.), *President,* Bass Consultants Inc, 530 Wells Fargo Drive, Suite 302, Houston TX 77090-4026 713/444-3577 1975

Bass, Irene K, (F.C.A S), *Principal,* William M Mercer-Future Cost Analysts, 1211 Avenue of the Americas, New York NY 10036 212/997-8738 1980

Bassett, Preston C, (F.C.A., F.S.A., E.A.), **[Past President],** *Consulting Actuary,* One Tanglewood Circle, Wallingford PA 19086 215/565-3425 1965

Bassignana, Daniel F, (A.S.A), *Actuarial Director,* Transamerica Occidental Life, 1150 South Olive Street, T-2817, Los Angeles CA 90015 213/741-7565 1984

Bassin, Robert, *Vice President,* Management Applied Programing, 6420 Wilshire Boulevard, Los Angeles CA 90048 213/658-7220 1967

Bassindale, David R, (A S.A), *Senior Consultant,* Deloitte Haskins & Sells, One World Trade Center, New York NY 10048 212/669-5000 1980

Bassman, Bruce C, (F.C.A.S.), Tillinghast/Towers Perrin, Center Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6327 1977

Basson, Steven D, (F C A S), *Assistant Actuary,* The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/954-0625 1984

Bastian, Twila, (E.A.), Bastian & Co, American Financial Center, 2400 Louisiana Boulevard NE, Albuquerque NM 87110 505/881-1947 1977

Batchelder, David, (A.S A.), *Associate Actuary,* Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 1979

Batchelder, William H, (F.S.A., E.A.), *Vice President & Actuary,* Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/861-8100 1971

Bateman, D H Samuel, (F S A), 317 Nautilus Court, Shell Point Village, Fort Meyers FL 33908 1 1965

Bates, Eugene W, (F.S.A., E.A.), *Executive Vice President,* Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1120 1965

Bates, James M, (A.S.A., E.A.), 31071 Prairie Creek Drive, Punta Gorda FL 33982 813/639-2529 1 1966

Bates, Marel K, (F.S.A., E.A.), *Vice President & Actuary,* Martin E Segal Co, 500 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1976

Bath, John S, (F.S.A , E.A.), *Associate Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2834 1979

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

Batory, Anthony T, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7823 1985

Admitted

Battaglin, Bernard H, (A.C.A.S.), *Property/Casualty Actuary,* Florida Insurance Department, 312F Larson Building, Tallahassee FL 32399-0300 904/488-4439 1970

Batte, Michael C, (F S A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1979

Battle, William R, (F.S.A.), *President & Chief Executive Officer,* Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4200 1965

Batza, Stephen M, (A.S.A.), *Vice President & Associate Actuary,* Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431 603/357-1450 1984

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

Bauer, John J, (F S.A.), *Assistant Actuary,* Metropolitan Life Insurance Co, 2929 Express Drive North, Hauppauge NY 11787 516/348-5710 1980

Bauer, Nicholas, (F.S A.), *Consulting Actuary,* Eckler Partners Ltd, 2020 University, Suite 1245, Montreal PQ Canada H3A 2A5 514/848-9077 1968

Bauerlein, John Weightman, (F.S.A.), Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400 1986

Baum, James H, *Vice President & Group Actuary,* American Heritage Life Insurance Co, 11 East Forsyth Street, Jacksonville FL 32202 904/359-2529 1984

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

Baumer, James D, (F.S A., E.A.), *Assistant Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3949 1985

Baus, Robert D, (M.C.A., A.S.A , E.A.), *Consulting Actuary,* Buck Consultants Inc, Two Penn Plaza, New York NY 10021 212/330-1000 1976

Baxter, Brian A, (A.S.A., E.A.), The Alexander Consulting Group, 145 St Vincent Street, Glasgow Scotland G2 5NX 041/248-5070 1981

Baxter, David L, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1979

Bayer, Clarence E, (A.S A , E A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1981

Bayer, Gary T, (F.S.A.. E.A.), W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1985

Bayles, Richard E, (F.S.A.), *State Actuary,* Savings Bank Life Insurance of Massachusetts, One Linscott Road, PO Box 4046, Woburn MA 01888 617/938-3500 1965

Bayley, Thomas R, (F.C.A.S.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8273 1979

Bayo, Francisco, (A.S.A., E.A.), *Deputy Chief Actuary,* Social Security Administration, 6401 Security Boulevard, Suite 700 Altmeyer Building, Baltimore MD 21235 301/625-3002 1968

Beach, Morrison H, (F.S.A.), 100 Uplands Drive, West Hartford CT 06107 i 1965

Beaird, B Lynn, (F.C.A., A.S.A., E.A.), *Actuary,* The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 1969

Beaird, V Clark, (F.C.A , A.S.A., E A.), *President,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/748-5867 1966

Beal, Robert W, (F.S.A), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 1979

Bealer, Donald, (F C.A.S.), *Assistant Vice President,* The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4366 1980

Admitted

Beales, John H, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 1969

Beam, Jack L, (A.S.A., E.A.), *Vice President*, Johnson & Higgins, 111 Veteran's Boulevard, Heritage Plaza - 16th Fl, Metairie LA 70005 504/838-8000 1979

Bean, Richard W, *Senior Life Actuary*, California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-3592 1967

Bear, Robert A, (F.C.A.S.), *Assistant Vice President*, North Star Reinsurance Corp, Morris Corporate Center I, 300 Interpace Parkway, Parsippany NJ 07054 201/299-6256 1986

Beard, Allen, (E.A), *Manager, Actuarial Services Division*, Pension Benefit Guaranty Corp, 2020 'K' Street NW, Suite 7500, Washington DC 20006-1806 202/778-8800 1966

Beard, David R, (A.S.A.), *Second Vice President, Product Development*, Inter-State Assurance Co, 1206 Mulberry, PO Box 1907, Des Moines IA 50306 515/283-2501 1979

Beardsley, Charles M, (F.C A., F S.A.), *Vice Chairman of the Board*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 1965

Beasley, Floyd T, (F.S.A.), 1541 - 68th Street, Des Moines IA 50311 i 1965

Beattie, Nora M, (F.S.A.), 85 Livingston Street, Brooklyn NY 11201 718/858-4476 1965

Beattie, Orville C, (F.C.A., E.A.), *President*, Benjamin-Beattie Ltd, 1000 Lake Shore Drive, Chicago IL 60611 312/649-0777 1 1965

Beatty, Chester D, (F S.A.), 102 Highland Crescent, Willowdale ON Canada M2L 1H1 416/444-8060 i 1967

Beauchamp, James R, (F.S.A), *Senior Actuarial Associate*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5619 1984

Beaudry, David R, (E.A), *Consulting Actuary*, 839 East Jackson, Suite B, Medford OR 97504 503/773-6705 1987

Beaudry, Debra A, (A.S.A.), *Actuarial Associate*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8859 1986

Beca, Peter, (F.S.A , E.A.), *Assistant Vice President*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6903 1978

Bechtold, Timothy V, (F.S.A.), *Director-Valuation & Reporting*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2120 1980

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

Beck, Kenneth M, (F.S.A), *Executive Vice President*, Insurance Marketing Corp, 65 Valley Stream Parkway, Malvern PA 19355 215/640-0207 1978

Beck, Richard K, (A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1270 1976

Becker, David N, (F.S.A.), *Second Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2638 1980

Becker, Franklin B, (A S A , E A), *Assistant Vice President & Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6905 1984

Becker, Johanna B, (F.S A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2425 1978

Becker, Murray L, (F.S.A., E.A), *Vice President*, Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-8725 1965

Becker, R Jay, (F.S.A.), 395 South End Avenue, Apt 12M, New York NY 10280 212/321-2151 1977

Becker, Ronald I, (F.S.A.), *Second Vice President*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2956 1978

Admitted

Becker, Ronald J, *Manager*, Price Waterhouse, 200 East Randolph, Chicago IL 60601 312/565-1500 1984

Becker, Ted, (A.S.A.), *Chief Life Actuary*, Texas State Board of Insurance, 1110 San Jacinto, Austin TX 78786 512/463-6335 1966

Beckert, Thomas A, (F S.A., E.A), 2565 Twigwood Lane, Cincinnati OH 45237 1966

Beckley, Jeffrey A, (F.S.A.), *President*, Consulting Services Inc, 11711 North Meridian Street, Suite 604, Carmel IN 46032 317/843-5883 1982

Beckman, Woody, (F.C A S.), *President*, W Beckman Consulting Actuary, 17641 Birch Tree Lane, Irvine CA 92715-2210 714/786-1353 1973

Becraft, Ina M, (A.C A.S), *Senior Associate Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2075 1984

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

Beebe, Roger O, (F.S A., E.A.), *Associate Actuary*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5622 1975

Beeghly, Paul, (F S.A), *Vice President & Actuary, Individual Operations*, Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111 1979

Beekman, John A, (A S.A.), *Professor - Math Science*, Ball State University, Mathematics Department, Muncie IN 47306 317/285-8659 1970

Beeler, Joseph Kent, (F.S.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1979

Beer, Albert J, (F.C.A.S.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/351-4109 1979

Beernink, Darrell W, (F.S.A.), *Vice President & Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2865 1969

Beers, Clyde D, (F S A , E.A.), *Vice President*, Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6062 1971

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

Beeson, Michael Ladd, (A.S.A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1987

Behan, Donald F, (F.S.A., E.A.), *Director*, Deloitte Haskins & Sells, 1114 Avenue of the Americas, New York NY 10036-7778 212/790-0627 1977

Behar, Robert A, (F.S A., E A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Chicago IL 60602 312/621-9800 1979

Behl, John P, (A S.A.), *Executive Director Large Group Marketing*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/525-3600 1979

Behling, Scott R, (A.S.A), *Staff Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1984

Behrens, Nancy A, (F.S.A), *Director-Tax Planning & Research*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5241 1984

Beiles, Herb N, (F.S.A., E.A), *Senior Vice President, Canadian & Int'l Operations*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5862 1971

Beiles, Roger, (F S.A , E.A), *Actuarial Consultant*, William M Mercer-Meidinger-Hansen Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5751 1984

Beilke, Mark G, (A S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 450 North Sunny Slope Road, Suite 1, Brookfield WI 53005 1985

Admitted

Bein, Robert L, (F.S.A., E.A.), *Senior Vice President,* Edward H Friend & Co, 1800 'K' Street NW, Washington DC 20006 202/785-9080 1971

Beirne, James A, (A.S.A., E A.), *Assistant Chief Actuary,* New York City Retirement Systems, 202 Church Street, New York NY 10013 212/566-7679 1971

Beisenherz, Robert L, (F.S.A.), *Vice President,* Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1974

Belden, Stephen, (F.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761 1982

Belfer, Arthur J, (F S.A.), *Regional Actuarial Director (Asia),* John Hancock International Services, Two Exchange Square, Suite 1404, Central, Hong Kong Hong Kong 5/0266536 1985

Bell, Allan A, (A.C A S), *Associate Actuary,* State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-3195 1969

Bell, Charles T, (F.S.A.), *Vice President, Employee Benefits Division,* Aetna Life & Casualty, 151 Farmington Avenue, MB66, Hartford CT 06156 203/636-6617 1976

Bell, David G, (A.S.A , E.A.), *Associate Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1981

Bell, George E, III, (F.S.A., M.C.A., E.A.), *Partner,* Kwasha Lipton, PO Box 1400, Fort Lee NJ 07024 201/592-1300 1976

Bell, Linda L, (F.C.A.S.), *Senior Vice President,* Transamerica Insurance Group, 1150 South Olive Street, Los Angeles CA 90015 213/742-4295 1979

Bell, Michael G, (F S.A.), *Vice President & Associate Actuary,* Lamar Life Insurance Co, 317 East Capitol Street, PO Box 880, Jackson MS 39205 601/949-3142 1980

Bell, Paul S, (F.S.A.), *Actuary,* American Life Insurance Co, One Alico Plaza, 600 King Street, Wilmington DE 19801 302/594-2690 1979

Bell, Stephen M, (F.S.A., E.A), *Actuary,* A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995 1985

Bell, Thomas S, (F.S.A.), *Assistant Vice President, Group,* Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1982

Bellafiore, Leonard A, (A.C.A.S.), *Associate Actuary,* American International Group, 70 Pine Street, New York NY 10270 212/770-6108 1985

Bellusci, David M, (F.C A.S.), *Senior Consultant,* Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017-0919 213/482-6227 1985

Belvin, William H, (F.C.A.S.), *Vice President,* Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-8909 1982

Bems, Vitold A, (E.A.), *Pension Actuary,* Air Line Pilots Association International, 535 Herndon Parkway, PO Box 1169, Herndon VA 22070-1169 703/689-4123 1976

Benbrook, Paul, (F.C.A.S.), 4048 Heathersage Drive, Houston TX 77084 713/463-2248 i 1965

Bencivenga, David F, (A.S.A.), *Actuary,* N M I Retirement Fund, Box 1247, Saipan Cameroon 96950 670/234-6224 1979

Bender, Karen, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1984

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

Benedict, Robert C, (F.S.A.), *President & Chief Actuary,* National American Life Ins Co of Pennsylvania, 5130 East Clinton Way, Fresno CA 93747 209/251-5052 1974

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

Beneski, Frank A, (E.A.), *Vice President,* Connecticut General Life Insurance, PO Box 2975, Group Pension Division, Hartford CT 06104 203/725-2173 1976

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

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

Benjamin, Deborah K, (E.A.), *Senior Consultant,* Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5146 1976

Benjamin, Susan M, (F.S.A., E.A.), *Associate Actuary,* Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4000 1986

Benner, Debbie L, (F S.A., E A.), *Assistant Vice President,* Johnson & Higgins, 212 Carnegie Center, CN 5323, Princeton NJ 08543-5323 609/520-2481 1985

Benner, Thomas H, (A.S.A), *Assistant Vice President,* Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1979

Bennett, Cynthia L, (A.S.A.), *Senior Actuarial Associate,* Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6726 1985

Bennett, Doris J, (F.C.A., F.S.A., E.A.), *Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2657 1980

Bennett, Frank W, (A.S.A.), *Assistant Vice President,* Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 1982

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

Bennett, Michael A, (F.S.A , E.A.), *Associate Professor,* University of Waterloo, Statistics Department, Waterloo ON Canada N2L 3G1 519/888-4487 1973

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

Bennett, Norman J, (F C.A.S , F.C.A.), *Vice President,* Armco Financial Services Group, 11370 Reed Hartman Highway, Cincinnati OH 45241 513/530-8054 1965

Bennett, Robert J, (E A), Griffith & Bennett Inc, Investment Building, 235 Fourth Avenue, Pittsburgh PA 15222 412/471-9414 1976

Bennett, Robert S, (A.C.A.S.), *Assistant Actuary,* US Fidelity & Guaranty Co, PO Box 1138, Baltimore MD 21203 301/547-3826 1985

Bennion, Patricia A, (E.A.), *Owner,* Pension Actuarial Consultants, PO Drawer V, Fayetteville AR 72702 501/521-5248 1981

Benoit, Leonard L, Jr., (E.A.), *Administrator Employee Benefits Division,* Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-4856 1976

Benovitz, David M, (M.C.A., A.S.A., E.A.), *Principal,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1981

Benseler, Wayne M, (F.S.A.), *Vice President & Chief Actuary,* Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4082 1982

Bensimon, Abbe Sohne, (F.C.A.S.), *Assistant Vice President,* General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5921 1983

Benson, Lawrence E, 1915 Cleveland Street NE, Minneapolis MN 55418 612/781-8372 i 1969

Benson, Michael Joseph, (F S.A.), *Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6743 1980

Bentzin, Charles G, (F S.A., E.A.), *President,* Charles G Bentzin Associates, 234 North Central Avenue, Suite 646, Phoenix AZ 85004 602/257-8855 1965

Ben-Zvi, Phillip N, (F.C.A.S.), **[Vice-President],** *Senior Vice President,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4224 1969

Admitted

Beram, George, (F.C.A., F.S.A., E.A.), *President*, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610 1972

Bera-Morris, Marsha M, (F S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 1990 'K' Street NW, Suite 500, Washington DC 20006 202/857-9200 1979

Berends, Jeffrey J, (F.S.A., E.A.), *Consultant*, Berends Dissinger & Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613 1979

Berendt, George J, (E.A.), *Pension Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1976

Berens, Regina M, (F.C.A S.), *Actuarial Director*, Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/877-9224 1981

Beres, Joseph, (E.A.), *Senior Consultant*, The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000 1976

Beresford, Thomas E, (F.S.A), *Vice President & Chief Actuary*, Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935 1979

Berg, Roy A, (A.C.A S., A.C.A.), *Chief Actuary*, American Family Life Insurance Co, PO Box 7430, Madison WI 53783 608/249-2111 1966

Berg, William D, (F.S.A.), 1956 Hebron Avenue, Glastonbury CT 06033 203/633-6315 i 1965

Bergan, Thomas D, (A.S.A.), *Actuary*, Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1248 1982

Bergen, Joseph S, (F.C.A., E A.), *Vice President - Administrative Services*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3715 1966

Bergen, Robert D, (F.C.A.S), *Executive Director*, Investment Research Institute, Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552 1972

Bergene, Kent M, (F.S.A.), *Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2218 1984

Berger, Alan S, (A.S.A., E.A.), *Manager Actuary*, NRECA, 1800 Massachusetts Avenue, Washington DC 20036 202/857-9707 1978

Berger, Arthur A, (E.A.), *Senior Manager*, Peat Marwick Main & Co, One Boston Place, Boston MA 02108 617/723-7700 1976

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

Berger, Neil S, (A.S.A.), *Actuarial Associate*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-4242 1984

Berger, Richard Edmund, (F.S A . E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036-8855 212/997-8429 1986

Bergerson, Warren R, (F S.A.), *Assistant Vice President & Actuary*, Reliance Life Companies, One Penn Center, Philadelphia PA 19103 215/864-5944 1984

Bergin, James L, (F.S.A.), *Vice President*, Occidental Life Insurance Co of NC, PO Box 10234, Raleigh NC 27605 919/834-0751 1973

Bergman, Barney, (E.A.), *Pension Specialist - Actuary*, American Home Products Corp, 685 Third Avenue, New York NY 10017 212/878-6610 1976

Bergman, Bradley C, (A.S.A.), *Associate Actuary*, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 1987

Bergquist, W E, (F.S.A.), *Senior Vice President & Actuary*, Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-1190 1975

Bergstresser, R L, (F.S A.), 49 Park Avenue, Bloomfield NJ 07003 201/748-5510 1 1969

Bergstrom, David A, (F.S.A.), *Assistant Vice President & Associate Actuary*, Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5700 1982

Bergstrom, Richard L, (F.S.A.), *Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1979

Berin, Barnet N, (F.C.A , F.S.A., E.A.), *Managing Director - Chief Actuary*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8137 1965

Berish, George L, (F.S A., E.A.), *Branch Office Manager*, Buck Consultants Inc, Bishop Square, Pauahi Tower, 1001 Bishop Street, Suite 1313, Honolulu HI 96813 808/533-6002 1978

Berk, Robert A, (A.S.A.), *Assistant Vice President/Actuarial Systems*, Frank B Hall & Company Inc, 549 Pleasantville Road, North Building, Briarcliff Manor NY 10510 914/747-2002 1985

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

Berkey, Stephen H, (F.S.A., E.A.), *Senior Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/427-4202 1971

Berkowitz, Michael H, (F.S A.), *Senior Vice President & Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8673 1970

Berman, Melvyn E, (A.S.A., E.A.), *Chief Actuarial Valuation & Reports*, Veterans Administration, PO Box 8079, Philadelphia PA 19101 215/951-5313 1970

Bernabe, Osmundo A, (E.A.), *Actuary*, CPI Pension Services Inc, 15253 Bake Parkway, Irvine CA 92718-2502 714/678-9300 1986

Bernard, Garth A, Sr., (F.S.A.), *Associate Actuary*, National Life Insurance Co, One National Life Drive, Montpelier VT 05604 802/229-3972 1987

Bernardi, Richard P, (F.S.A.), *Senior Manager*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-5634 1981

Bernardo, Evelyn M, (A S.A., E.A.), *Vice President & Actuary*, National Associates Inc, 27271 Las Ramblas, Mission Viejo CA 92691 714/582-3405 1982

Berne, David H, (F.S.A.), 860 East 15th Street, Brooklyn NY 11230 1 1966

Berni, Betty, (F.C A , F.S A., E.A.), *Actuary & Manager*, The Wyatt Company, 737 Bishop Street, Suite 2075, Grosvenor Center, Honolulu HI 96813 808/528-3434 1976

Bernsee, Robert W, (E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1979

Bernstein, Agnes, (E.A.), *Vice President & Actuary*, Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500 1976

Bernstein, Gerald R, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1984

Bernstein, Joel, (F.S.A.), *Assistant Actuary*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1983

Bernstein, Larry, (F.S.A., E.A.), *Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7951 1969

Bernstein, Z Samuel, (A.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1982

Berntson, Randy L, (A.S.A.), *Staff Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8510 1986

Berquist, James R, (F.C.A.S., F.C.A.), *Principal*, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144 1965

Admitted

Berry, Charles H, III, (F.C.A.S.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, A204, Hartford CT 06156 203/273-2903 — 1977

Berry, George L, (F.S.A), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1970

Berry, James J, (F.S.A., E.A.), *Actuarial Consultant*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 — 1987

Berry, James M, (F.S.A., M C.A., E.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1979

Berry, Raymond D, (A.S.A., E.A), *Consulting Actuary*, Price McDermott & Associates Inc, 211 West Wacker Drive, Chicago IL 60606 312/263-1466 — 1980

Berson, Donna L, (A.S.A), *Associate Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166 — 1987

Bertelsen, Allen L, (F.S.A.), *Associate Actuary Group Insurance*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6332 — 1981

Bertelsen, Gary Hubert, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 — 1984

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

Bertles, George G, (F.C.A S.), *General Manager*, Aetna Life & Casualty, 150 Fourth Avenue North, Nashville TN 37219 — 1977

Bertoldo, Roy J, (A.S.A., E.A), *Vice President*, Johnson & Higgins, 345 California Street, San Francisco CA 94104 415/981-6700 — 1967

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

Bertronski, Anthony, (A.S A.), *Manager Financial Reporting Reinsurance*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7724 — 1982

Bethel, Neil A, (F.C.A.S.), Tillinghast/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067-2790 714/553-1277 — 1978

Betteto, Edward, (F.S.A.), *Vice President Product Development*, North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/362-6011 — 1985

Bettis, Michael N, (E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 — 1986

Betz, Edwin H, (F.S.A.), *Actuary*, Equitable Life Assurance Society, 3-26 Kanda Nishiki-cho, Chiyoda-ku, Tokyo Japan 101 03/233-3911 — 1981

Betz, Ronald G, *Actuarial Associate*, Blue Cross/Blue Shield of Colorado, 700 Broadway, Denver CO 80273 303/831-2107 — 1984

Beuerlein, Robert M, (F.S.A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 — 1982

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

Bevan, John R, (F.C.A.S.), 21 Dane Road, Lexington MA 02173 617/862-1552 — i 1965

Beverage, Richard M, (F.C.A.S.), *Assistant Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7302 — 1979

Bevilacqua, William L, (E.A), *Vice President*, Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2559 — 1980

Bezgin, Nancy M, (A.S.A.), *Assistant Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5343 — 1983

Admitted

Bhagavatula, Raja R, (F.C.A.S.), *Actuary*, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4900 — 1987

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

Biamonte, Ronald M, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441 — 1977

Bianco, Caren Levitt, (F.S.A., E.A.), *Senior Consultant*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5938 — 1986

Bianco, Steven S, (E.A.), *Consulting Actuary*, Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200 — 1987

Bickel, Stephen D, (F.S.A), *Executive Vice President*, American General Corp, 2929 Allen Parkway, Houston TX 77019 713/831-1270 — 1972

Bickerstaff, David R, (F.C.A S.), *Consulting Actuary & Principal*, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144 — 1969

Bickerstaff, Thomas A, (F.S A), *Consulting Actuary*, Forecast Consultants Inc, 4345 Sigma Road, Dallas TX 75234 214/233-1192 — 1979

Bicknell, Arthur, (F.S.A), Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6895 — 1980

Biddleman, Albert F, (F C.A., E.A.), 185 Holcomb Street, East Granby CT 06026 203/658-5567 — i 1968

Bidelman, Wayne D, (F.S A.), *Senior Vice President-Reinsurance*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2150 — 1974

Biegaj, William P, (F.C A S), *Assistant Vice President & Actuary*, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6928 — 1984

Biehl, Jay D, (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2707 — 1986

Bieluch, Philip J, (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 — 1979

Bierley, Thomas, (F.S.A., E.A.), *Assistant Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5848 — 1977

Bierschbach, Raymond A, (F.S.A.), *President*, Transamerica International Insurance Services Inc, Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3582 — 1965

Bieter, Charles N, (F.S.A.), *Assistant Vice President & Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1777 — 1979

Biggs, James F A, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5642 — 1965

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

Bilisoly, Richard, (F.C.A., F.S.A., E A.), *Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 — 1966

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

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

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

Admitted

Billingsley, Mark E, (F.S.A.), *Vice President & Actuary,* 1984
World Insurance Company, 1000 World Plaza, North Park, Omaha NE 68164 402/496-8100

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

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

Bingham, Alfred A, Jr., (F S.A), *Senior Associate Actuary,* 1982
Blue Cross/Blue Shield of AL, 450 Riverchase Parkway East, Birmingham AL 35298 205/988-2262

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

Biondi, Raymond B, (F.S.A.), *Director Group Actuarial* 1979
Services, Blue Cross/Blue Shield of MD, 700 East Joppa Road, Towson MD 21204 301/494-5441

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

Birdsall, Mark William, (F S.A.), *Product Development* 1984
Manager, Surety Life Insurance Co, 200 East South Temple, Salt Lake City UT 84111 801/355-3000

Birkenshaw, John T, (F S A.), *Chairman & Chief Executive* 1966
Officer, MONY Life of Canada, 797 Don Mills Road, Suite 1500, Don Mills ON Canada M3C 1V2 416/429-2200

Birkey, Calvin R, (A.S A.), *Associate Actuary,* Lifeshares 1983
Services Company, 300 West Osborn Road, Phoenix AZ 85013 602/264-9851

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

Biscoglia, Terry J, (F.C A.S.), *Consulting Actuary,* Wakley & 1982
Associates Inc, 2046-E West Park Place, Stone Mountain GA 30087 404/469-6702

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

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

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

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

Biskner, Laverne J, III, (A S A.), *Consulting Actuary,* L J 1987
Biskner & Associates Inc, 12344 Champaign, Warren MI 48089 313/757-6483

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

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

Bjorgan, Roger J, (F S.A.), *Vice President/Corporate Actuary,* 1980
Western States Life Insurance Co, PO Box 2907, Fargo ND 58108 701/237-5700

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

Black, Douglas E, (A S.A., E.A.), *Senior Consultant,* Coopers 1981
& Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 213/482-6277

Black, Harold W, (F.C.A., A.S A., E.A.), *Consulting Actuary,* 1966
William M Mercer-Meidinger-Hansen Inc, 1300 Third National, Financial Center, Nashville TN 37238 615/259-1300

Black, Kenneth, (E.A.), *Senior Actuary,* Internal Revenue 1976
Service, Actuarial Division East A P, 1111 Constitution Avenue NW, Washington DC 20224 202/566-5000

Admitted

Black, Lori A, (A.S.A.), *Actuarial Assistant,* Martin E Segal 1987
Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003

Black, William Meriwether, (E.A), Noble Lowndes Inc, 1987
100 Tri-State International, Suite 125, Lincolnshire IL 60015 312/940-9500

Blackburn, Sandra L, (A.S.A.), *Associate Actuary,* 1981
Compensation Resources Inc, 33 West Main Street, Elmsford NY 10523 216/729-2470

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

Blackwell, Alan P, (F.S.A.), *Vice President & Chief Actuary,* 1979
PALLM Inc, 2601 Fortune Circle, East Drive, Indianapolis IN 46241 317/241-2510

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

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

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

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

Blake, William H, Jr., (F.C.A., F S.A., E.A.), *Actuary,* The 1965
Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200

Blakeslee, Howard W, (F.S.A), *Assistant Actuary,* 1969
Metropolitan Life Insurance Co, One Madison Avenue, Area 22Z, New York NY 10010 212/578-5888

Blanchard, Ralph S, III, (F.C.A.S.), *Associate Actuary,* Aetna 1982
Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6851

Blanchard, Richard, (A.S.A.), *Actuarial Associate,* CUNA 1984
Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7549

Bland, Steven, (A S.A.), *Deputy Actuary,* Office of the State 1987
Actuary-Washington, 919 Lakeridge Way SW, Suite C, Olympia WA 98504-0722 206/753-9144

Bland, William H, (F.C A.S), *Associate Actuary,* Aetna Life 1970
& Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-4754

Blankenship, John B, (A.S.A , E A.), *Assistant Actuary,* 1985
Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois Suite, Ste 2000, Indianapolis IN 46204 317/237-2888

Blankley, Donovan T, (A.S.A.), 9187 Denmarsh Drive, i 1966
Brooksville FL 34613

Blanton, William W, Jr., *Director/Actuarial Services,* Blue 1984
Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431

Blaske, Stephen P, (F.S.A.), *Staff Actuary,* Lutheran 1986
Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-5819

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

Blatt, Barbara K, (A.S.A., E.A.), *Consulting Actuary,* Howard 1983
Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040

Blattenberg, Robert C, *President,* Blattenberg Associates 1967
Inc, 19762 MacArthur Boulevard, Suite 311, Irvine CA 92715 714/833-3740

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

Blattner, Joseph L, Jr., (F.S.A.), *Executive Vice President,* 1978
Integrated Resources Life Cos, One Bridge Plaza, Suite 390, PO Box 1347, Fort Lee NJ 07024 201/461-0606

Admitted

Blazek, Charles J, III, *Vice President,* Bolton Offutt Company, 16 East Eager Street, Baltimore MD 21202 301/547-0500 1976

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

Bleakney, Janet Flickinger, (F S.A , E.A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 1982

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

Blecher, Barry S, (F.S.A., E.A.), *Principal,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1984

Bleecker, D Lorne, (F.S.A.), *Vice President Actuarial,* Abbey Life Insurance Co of Canada, 3027 Harvester Road, Burlington ON Canada L7N 3G9 416/639-6200 1968

Bleitner, Gary D, (F.S.A.), *Associate Actuary-Reinsurance,* ITT Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060 1981

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

Blignaut, Leslie, (A.S.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, Hartford CT 06103 203/727-0018 1986

Bliss, William M, (E.A.), William M Bliss Consultant Inc, 4215 Southpoint Boulevard, Jacksonville FL 32216 904/739-2647 1986

Blivess, Michael P, (F.C.A.S), *Vice President & Senior Actuary,* CIGNA Property & Casualty Group, 1600 Arch Street, Actuarial Department, 3 HO, Philadelphia PA 19103 215/523-3933 1977

Blobaum, Gene A, (F.S.A.), *Senior Vice President & Actuary,* Reserve National Insurance Co, 6100 North Grand Boulevard, Oklahoma City OK 73118 405/848-7931 1977

Block, Candace M, (F.S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 1982

Block, Helen G, (E.A), *Actuary,* Block Consulting Actuaries Inc, 1721 Artesia Boulevard, Suite D, Manhattan Beach CA 90266 213/374-2232 1987

Block, Richard A, (A.S.A., E.A.), Block Consulting Actuaries Inc, 1721 Artesia Boulevard, Manhattan Beach CA 90266 213/374-2232 1982

Block, Robin S, (F.S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3618 1980

Block, Ronald A, (F S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014 1974

Block, Stephen D, (A S.A.), *Technical Consultant,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8211 1970

Blodget, Hugh R, (F.C.A.S.), *Vice President-Finance,* Phoenix General Insurance Co, One American Row, Hartford CT 06115 203/275-5861 1965

Blondeau, Gilles, (F.S.A.), *Chairman,* Blondeau & Compagnie, 425 de Maisonneuve Blvd West, Suite 1600, Montreal PQ Canada H3A 3G5 514/288-2010 1979

Bloodworth, Lucian F, (F S.A., E.A), *Executive Vice President,* National Bank of Commerce, PO Box 10686, Birmingham AL 35202 205/583-3600 1968

Bloom, Roberta F, (F.S.A.), 13 West McClellan Avenue, Livingston NJ 07039 1980

Bloom, Shirley G, (E.A.), *Second Vice President - Pensions,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2427 1976

Bloomfield, Coleman, (F S A.), *Chairman of the Board & President,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3500 1965

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

Blount, Esther M, (A S A), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1987

Blount, William H, (F C.A., F S A., E A.), *Actuary,* The Morehead Group Inc, 1321 East Morehead Street, Charlotte NC 28204 704/376-4420 1972

Bloyer, James R, (F.S A), *Senior Vice President,* Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-8899 1972

Bluhm, William F, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 5775 Wayzata Boulevard, Suite 790, Minneapolis MN 55416 612/546-1176 1980

Blum, Monica, (A S A , E A), *Manager,* William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 1976

Blum, Richard Paul, (A.S.A.), *Actuary & Pension Consultant,* Richard Blum & Associates, 770 West Granada Boulevard, Suite 215, Ormond Beach FL 32074 904/672-4853 1983

Blumenfeld, M Eugene, 794 South Grade Road, Alpine CA 92001 619/445-3473 i 1966

Boardway, Sandra Z, (A S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385 1985

Boatright, David J, (A.S.A , E.A.), *President,* Boatright & Associates Inc, 3102 Ambrose Avenue, Nashville TN 37207 615/228-8000 1970

Boden, Donald E, (E.A.), *Deputy Chairman,* William M Mercer Fraser Ltd, Four Southampton Place, London England WC1A 2DA 1969

Bodger, Charles H, (A.S.A.), *Staff Actuary,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2219 1986

Bodine, Andrew F, (F.S A), *Second Vice President & Actuary,* Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2461 1966

Bodtker, Michael B, (F.S.A., E.A.), PO Box 591, Lynchburg VA 24505 1977

Boeck, Robert Edward, (A.S.A.), *Associate Actuary,* Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9700 1984

Boeckmann, Frank A, Jr., (A.S A.), *Assistant Actuary,* Health Care Service Corp, 233 North Michigan Avenue, Tenth Floor, Chicago IL 60601 312/938-7069 1980

Boeckner, Robert G, (F.S.A.), *President & Chief Executive Officer,* The Laurentian/Imperial Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2964 1973

Boehm, C Roland, (F S A), *Health Product Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0662 1969

Boekhoff, Jay, (F.S.A), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 314/862-7611 1979

Boermeester, John M, (F S.A), 355A Pine Ridge Drive, Whispering Pines NC 28327 919/949-3307 1 1965

Boero, Louis E, (F C A , F.S.A., E.A.), *Actuary,* The Wyatt Company, 1990 'K' Street NW, Suite 500, Washington DC 20006 202/857-9223 1978

Boesen, Michael B, (F.S.A.), *Vice President & Associate Actuary,* American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3284 1984

Boetger, Don J, (E.A.), Hubbard Bert Karle Weber Inc, 1250 Tower Lane, Erie PA 16505 814/453-3633 1986

Admitted

Bogardus, William L, (F.S.A.), *Vice President & EBD Chief Financial Officer*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/427-4288 — 1972

Boggio, Walter E, *Assistant State Actuary*, Savings Bank Life Insurance of Massachusetts, One Linscott Road, PO Box 4046, Woburn MA 01888-9602 617/938-3500 — 1971

Bogosian, Carol A, (A.S.A., E.A.), One St Francis Place, #2510, San Francisco CA 94107 415/495-7422 — 1985

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

Bohon, John D, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-6736 — 1986

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

Boison, LeRoy A, Jr., (F.C.A.S.), *Vice President & Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4830 — 1981

Bolcar, Joseph J, (E.A.), *President*, PCL Administrators Inc, 9913 Georgetown Pike, Great Falls VA 22066 — 1978

Boldt, Thomas R, (A.S.A), *Associate*, William M Mercer-Meidinger-Hansen Inc, One Bank Center, Suite 3303, Denver CO 80203 303/831-7100 — 1986

Bolen, John T, (E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400 — 1976

Boley, Russell A, (F.C.A., F S.A , A.C.A S , E.A.), 30222 Wingfoot Drive, Evergreen CO 80439 303/674-2858 — 1971

Bolin, Bob J, (F.S.A., E.A.), *Senior Vice President*, Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 — 1967

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

Bollin, Michael L, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Fifth Floor, Kansas City MO 64108 816/474-0666 — 1980

Bolnick, Howard J, (F.S.A., E.A.), *President*, Celtic Life Insurance Co, 208 South LaSalle Street, Suite 1950, Chicago IL 60604 312/332-5401 — 1972

Bolton, Robert G, (F.C.A., F.S.A., E.A.), *President*, Bolton Offutt Company, 16 East Eager Street, Baltimore MD 21202 301/547-0500 — 1977

Bolton, Robert Kevin, (F.S.A.), *Assistant Actuary Product Development*, Farm Bureau Life of Michigan, 7373 West Saginaw Highway, PO Box 30400, Lansing MI 48909 517/323-6770 — 1982

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

Boltz, Daryl L, (A S.A.), *Senior Actuarial Assistant*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7212 — 1987

Boma, Marina U, (F.S.A), *Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7701 — 1980

Bonach, Edward John, (F.S.A.), *Second Vice President*, North American Life & Casualty, 1750 Hennepin Avenue South, Minneapolis MN 55403 612/347-6508 — 1981

Bonanno, Joseph R, (E.A.), *Vice President Client Service*, Prudential Asset Management Co, 5800 Canoga Avenue, Woodland Hills CA 91367 818/992-3700 — 1976

Bond, Duane A, (A.S.A., E.A.), *Consulting Actuary*, Johnson & Higgins, California Center, 345 California Street, San Francisco CA 94104 415/981-6700 — 1976

Bond, Eugene D, Jr., (A.S.A.), *Senior Associate Actuary*, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/685-2900 — 1985

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

Bonder, Henry, (E.A.), William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 212/490-3400 — 1986

Bondow, Richard L, (A.S.A., E.A.), *Actuary*, Charing Company, 811 Monitor Street, Suite 200, La Crosse WI 54603 608/784-1885 — 1979

Bondy, Martin, (F.C.A.S.), *Senior Vice President*, Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6163 — 1965

Bondy, Peter J, (F.C.A., F.S.A.), *Vice President*, First Colony Life Insurance Co, 700 Main Street, PO Box 1280, Lynchburg VA 24505 804/845-0911 — 1978

Bone, Christopher M, (A.S.A.), *Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6924 — 1987

Bonnard, Fernand, (F.S.A.), 1104 Crown Point Road West, Signal Mountain TN 37377 — 1965

Bonnel, Ralph O, 3405 Galley Road, Apt 1502, Colorado Springs CO 80909 303/596-3487 — 1965

Bonner, Emmet M, (E A.), *Vice President*, Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111 — 1976

Bonneville, William D, (F.S.A.), *Senior Vice President - Operations*, North Atlantic Life Insurance Co, Two Robbins Lane, Jericho NY 11753 516/934-8780 — 1976

Bonvallet, Kenneth, (F S.A., E.A.), *Group Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5166 — 1979

Booher, J Earnest, (F S.A.), 2515 Polk Street, Apt 22, Hollywood FL 33020 305/922-4476 — 1965

Booke, Samuel Lewis, (F.C.A , F.S.A., E.A), *Vice Chairman of the Board*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1965

Booker, Bruce E, (F.S.A.), *Vice President & Actuary*, Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6219 — 1979

Boone, James Parker, (F.C.A.S), *Associate Actuary*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3594 — 1984

Boor, Joseph A, (A.C.A.S.), *Actuary*, Accident Fund of Michigan, 232 South Capitol Avenue, Lansing MI 48901 517/342-4200 — 1985

Booth, Allen D, (F S.A., E.A.), 2140 Chipmunk Court, Brookfield WI 53005 414/785-1553 — 1974

Booth, John K, (F.S.A), *Vice President & Chief Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2170 — 1969

Boothroyd, H J, (F.S.A., E.A), 51 Indian Hill Road, Weston MA 02193 617/894-0442 — 1965

Borah, Delmer F, IV, (F.S.A), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1981

Borchert, Rick A, (F.S.A.), *Director, Life Actuarial/Technical Services*, Farm Bureau Life of Michigan, 7373 West Saginaw Highway, PO Box 30400, Lansing MI 48909 517/323-6766 — 1979

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

Bordewick, James R, (F.S.A., E.A.), *Consulting Actuary*, Bordewick & Company, 5100 Edina Industrial Blvd, Suite 219, Edina MN 55435 612/835-9772 — 1966

Borema, James C, (A.S.A.), North American Benefit Association, 1338 Military Street, PO Box 5020, Port Huron MI 48061-5020 313/985-5191 — 1983

Admitted

Borger, Sol J, (F.S.A , E A.), *Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5311 — 1980

Borkhuis, Elizabeth M, (F.S.A., E.A), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 — 1980

Bornhuetter, Ronald L, (F C A S.), **[Past President]**, *President & Chief Operating Officer*, NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5255 — 1965

Boronow, Gordon C, (F S.A.), *Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1980

Borton, Douglas C, (F.C.A., F S A., E.A.), Ten Lorraine Avenue, Spring Lake NJ 07762 201/449-6713 — i 1965

Boslaugh, Marguerite A, (F.S A), *Assistant Vice President & Actuary*, CIGNA Corp, Hartford CT 06152 203/726-6763 — 1983

Bossi, William J, (F.S A), *Associate Actuary*, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-5090 — 1986

Bostian, Robert, (F.S.A., E.A.), *Vice President*, Benefit Management, 1200 Providence Highway, Sharon MA 02067 617/784-6100 — 1977

Boswell, Charles Theodore, (A S.A.), *Assistant Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5952 — 1985

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

Boswell, Susan Lynn, (A.S.A.), *Vice President - Marketing*, Guarantee Group Inc, 7948 Baymeadows Way, Jacksonville FL 32216 904/739-1180 — 1981

Bothmann, Horst P, (E A.), 954 Spanish Oaks Boulevard, Palm Harbor FL 33563 813/784-8172 — 1971

Bothwell, Peter T, (F C A S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7797 — 1983

Botkin, Leroy V, (F.S A), 2049 Plymouth Lane, Northbrook IL 60062 312/272-4039 — 1965

Botkin, Marilyn Susan, (A S.A., E A), *Associate Actuary*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1982

Bou, Jorge V, (A.S.A., E A.), The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 — 1976

Boucher, Paul E, (A S.A., E A.), *Vice President, Individual Pension Services*, Prudential Insurance Company, PO Box 561, Fort Washington PA 19034 215/784-2240 — 1970

Boucher, Yvon R, (A S.A.), Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1981

Boughton, Joan, (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1986

Boulay, Edward F, (E.A), *Vice President*, James J Moynihan & Associates, 55 Linden Street, Worcester MA 01609 617/756-5108 — 1982

Bould, John J, (A S A., E A.), *Vice President*, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — 1979

Boulet, Gerald F, (F.C A , A S.A , E.A.), *Consulting Actuary*, 61 Jackson Street, Canton MA 02021 617/828-0190 — 1966

Bourdeau, Joseph A, (A.S A.), *Actuarial Associate*, Provident National Assurance Co, One Fountain Square, Chattanooga TN 37402 615/755-3946 — 1987

Bourdeau, Paul T, (F S.A., E A), *President & Chief Executive Officer*, Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/990-7700 — 1965

Bourdon, Theresa W, (A.C.A.S.), *Superintendent*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3172 — 1987

Admitted

Boushek, Randall Lee, (F S.A), *Assistant Vice President & Assistant Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7348 — 1984

Bouska, Amy S, (F.C A S.), *Consulting Actuary*, Tillinghast/ Towers Perrin, PO Box HM 1359, Hamilton HMFX Bermuda 809/295-8863 — 1984

Bowen, David L, (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4619 — 1986

Bowen, Frank L, (A.S.A.), *Actuary*, Nelson & Co, Fourth & Race Tower, 105 West Fourth St, Suite 1120, Cincinnati OH 45202-2717 513/421-7644 — 1986

Bowen, Jennifer K, (A.S A), *Actuarial Associate*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-5851 — 1986

Bowers, Newton L, Jr., (F.S A), *Professor of Actuarial Science*, Drake University, College of Business Admin, 25th and University, Des Moines IA 50311 515/271-3156 — 1965

Bowles, Thomas P, Jr., (F.C A , F S.A., E A.), **[Past President]**, Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1965

Bowling, Thomas B, (F S A., E.A.), *Vice President - Actuary*, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6639 — 1966

Bowman, Alan A, (A.S A), *Vice President*, Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8000 — 1983

Bowman, Elinor V, (M.C A., A S.A , E.A.), *Vice President*, Kruse O'Connor & Ling Inc, 101 Southeast Second Place, Suite 201, Gainesville FL 32601 904/375-3800 — 1982

Bowman, Glenn L, (A.C.A.), 3908 Muskogee, Des Moines IA 50312 — i 1966

Bowman, William H, (F.S.A), *Assistant Vice President & Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2317 — 1973

Boxley, Diane B Y, (A S.A), *Actuarial Associate*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6037 — 1987

Boyajian, John H, (F.C.A.S.), 26 Farm Road, Trenton NJ 08638 609/883-0316 — i 1965

Boyd, J Ramsay, (F.S.A), *Vice President & Actuary*, American Security Insurance Group, 3290 Northside Parkway NW, Atlanta GA 30327 404/261-9000 — 1979

Boyd, Wallis A, Jr., (F.C A.S), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3555 — 1986

Boyea, Bruce W, (E.A.), *Senior Vice President, Marketing*, American General Life Insurance Co of NY, 300 South State Street, PO Box 1456, Syracuse NY 13201 315/471-1121 — 1984

Boyer, Andrew C, (A S.A), *Manager, Corporate Actuarial*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7261 — 1987

Boyer, Donald E, (F S.A.), *Vice President & Actuary*, Lawyers Title Insurance Corp, 6630 West Broad Street, Richmond VA 23230 804/281-6771 — 1966

Boyer, John F, (F.S.A.), Route Three, PO Box 191, Chapel Hill NC 27514 — i 1965

Boyle, Joan F, *Executive Vice President*, Blue Cross/Blue Shield of NJ, 33 Washington Street, Newark NJ 07101 201/456-3174 — 1984

Boynton, Edwin F, (F.C A., F S.A , E.A), **[Past President]**, The Wyatt Company, 1850 M Street NW, Suite 400, Washington DC 20036 202/887-4662 — 1965

Braccialarghe, Theora, (F.C.A., F.S A , E A.), *Vice President*, Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888 — 1978

Admitted

Brace, Gary L, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 300 West Clarendon Avenue, Suite 225, Phoenix AZ 85013 602/248-8541 1987

Brackey, Marianne G, (F.S.A.), *Partner*, Hewitt Associates, 100 Hall Day Road, Lincolnshire IL 60015 312/295-5000 1980

Braden, Lucian J, 29-08 147th Street, Flushing NY 11354 i 1966

Bradley, Bruce A, (F S.A.), *Vice President & Actuary*, American Chambers Life Insurance Co, 1805 High Point Drive, Naperville IL 60540 312/416-3100 1980

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

Bradley, John M, (F.S.A.), *Assistant Vice President & Associate Actuary*, Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60601 312/701-3555 1978

Bradshaw, Gary L, (A.S.A., E.A.), *Vice President*, The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571 1979

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

Brady, Michael B, (E.A.), *Assistant Vice President*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5203 1976

Brady, Robert Paul, (F.S.A., A.C.A.), *President*, Dallas National Life Insurance Co, 5001 LBJ Freeway, Suite 280, Dallas TX 75244 214/788-2445 1965

Bragg, John M, (F.S.A., A.C.A.S., E.A.), *Actuarial Consultant*, John M Bragg & Associates Inc, 28 Lenox Pointe NE, Atlanta GA 30324 404/231-3006 1965

Brahmer, John O, (A.C.A.S.), *Actuarial Assistant*, CNA Insurance Companies, Commercial Lines Product Mgt, CNA Plaza - 38S, Chicago IL 60685 312/822-7971 1979

Braithwaite, Paul, (F C.A.S.), *Vice President & Actuary*, Home Insurance Cos, 59 Maiden Lane, Fifth Floor, New York NY 10038 212/530-6710 1986

Brajcich, Colleen M, (F.S.A.), *Assistant Actuary*, Great Northern Insured Annuity Corp, One Union Square, Suite 3300, Seattle WA 98101 206/625-1755 1987

Brakey, Lucinda P, (A.S.A., E.A.), 3309 Glencairn Road, Shaker Heights OH 44122 216/751-4079 1981

Bramnick, Judy S, (E.A.), *Senior Actuarial Analyst*, Towers Perrin Forster & Crosby, 12377 Merit Drive, Dallas TX 75251 214/701-2633 1987

Bramwell, Earl L, (F.S.A.), *Vice President & Associate Actuary*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8354 1979

Branaum, Elizabeth S, (A.S.A.), *Actuarial Analyst*, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6778 1981

Brand, Thomas, (F.C.A., E.A), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1970

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

Brandes, Mark, (A.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/309-0981 1982

Brandes, Mark I, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8375 1980

Brandner, Gregory A, (F.S.A.), *Second Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Brandorff, Perry O, (F.S.A., E.A), *Account Manager*, Hewitt Associates, 2001 Ross Avenue, Suite 1150, Dallas TX 75201 214/220-9020 1985

Admitted

Brandt, Richard E, (E A), *Vice-President & Actuary*, The Pension Service Inc, PO Box 1915, New Haven CT 06509 203/787-7121 1976

Brannigan, James F, (F.C.A.S.), *Vice-President*, Independent Actuarial Service Inc, 2550 Via Tejon, Suite 2F, Palos Verdes CA 90274 213/373-7385 1965

Brannock, Ronald D, (F C A , F S.A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1824 1974

Brannon, Steven A, (F.S.A , E.A.), Western Benefit Plan Consultant Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151 1987

Brannon, Wei-Lih L, (A.S.A., E.A.), *Actuarial Consultant*, William M Mercer-Meidinger-Hansen Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5300 1987

Branscomb, John D, (A S A), *Associate Actuary*, Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 1987

Brantz, Gary Scott, (A S.A.), *Consultant*, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 200, Detroit MI 48243-1357 313/567-6616 1980

Braskett, Ralph J, (F.S.A , E A), *Chief Actuary*, Hirschfeld Stern Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524 1973

Brathwaite, Malcolm E, (A.C.A.S.), *Senior Actuarial Analyst*, United Services Automobile Association, USAA Building, San Antonio TX 78288 512/498-1913 1987

Braue, James R, (A.S.A.), *Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-1209 1987

Braun, George H, (F.S.A.), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-3980 1982

Braun, Sharlene Tracy, (E A), *Assistant Vice President - Plan Services*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3601 1976

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

Braunstein, Michael M, (A.S.A.), *Manager, Data Control*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9437 1979

Braverman, Robert G, (A.S.A.), *Assistant Actuary*, Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1986

Breeze, William H, (F S A.), *Vice President & General Secretary*, Centre College, Alumni House, Danville KY 40422 606/236-0980 1965

Brehm, Paul J, (A C A.S), St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8428 1987

Breindel, Cheryl, (F S A., E.A.), *Associate Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8016 1981

Breithaupt, Truman A, (E.A.), *Actuary*, TAB Actuarial Services Inc, 2475 Canal Street, Suite 110, New Orleans LA 70119 504/822-1449 1981

Breitman, Alan S, (F S.A., E A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0511 1978

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

Bremer, William A J, *Director, Actuarial Services & Research*, Blue Cross/Blue Shield of Maine, 110 Free Street, Portland ME 04101 207/775-3536 1984

Brennan, Jeremiah T, (E.A.), *Vice President*, S & W Agency Inc, 130 William Street, New York NY 10038 212/227-4532 1977

Admitted

Brennan, Joseph E, (A.S.A.), *Associate Actuary*, The Credit Life Insurance Co, One South Limestone Street, Springfield OH 45501 513/328-2274 — 1986

Brennan, Joseph P, Jr., (F.S.A), *Assistant Actuary*, Colonial Penn Life Insurance Co, 11 Penn Center Plaza, 13th Floor, Philadelphia PA 19181 215/988-7140 — 1979

Brennan, Lawrence T, (F.C.A., F.S.A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1968

Brennan, Paul J, (F.C.A., F.S.A., E.A.), *President*, Boston Benefits Consulting Inc, 184 High Street, Fourth Floor, Boston MA 02110 617/426-4580 — 1975

Brennfoerder, Roxann, (F.S.A.), *Second Vice President-Group Administration*, Bankers Life Insurance of Nebraska, PO Box 81889, Lincoln NE 68501 402/467-7302 — 1979

Brereton, Alan R, (F.S.A.), *Consulting Actuary*, Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 — 1975

Breslin, Peter B, (F.S.A.), *Assistant Actuary*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8756 — 1986

Brewer, Fred L, (A.C.A.S), *President*, Amalgamated Casualty Insurance Co, 401 New York Avenue NE, Washington DC 20002 202/547-8700 — 1981

Brewster, John E, (F.S.A , E.A), 1220 North Main Street, Wheaton IL 60187 312/668-5563 — i 1965

Breyer, Kevin D, (A.S.A.), United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 — 1984

Brian, Robert A, (F.C.A.S.), *Senior Vice President*, Conning & Co, 101 Pearl Street, Hartford CT 06103-2420 203/527-1131 — 1972

Bricker, Janice P, (A.S.A., E.A.), *Assistant Vice President*, Johnson & Higgins, 212 Carnegie Center, CN 5323, Princeton NJ 08543-5323 609/520-2557 — 1984

Brickhouse, Robert Blaine, (F.S.A., E.A.), *Vice President & Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1981

Bridgeman, James G, (F.S.A.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-4584 — 1980

Bridwell, Herbert T, (A.S.A), *Assistant Vice President & Associate Actuary*, Optimum Re Insurance Co, PO Box 660010, Dallas TX 75266-0010 214/869-6300 — 1981

Briegel, Dorothy B, (F.S.A., E.A), 4602 Butte Road, Richmond VA 23235 804/272-1335 — i 1965

Briegel, Heinz A, (F.S.A.), *Senior Vice President/Actuary*, Fidelity Bankers Life Insurance Co, PO Box 2368, Richmond VA 23218 804/323-1011 — 1968

Brigade, Harold R, (F.C.A., F.S.A., E A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, One West Main Street, Suite 820, Rochester NY 14614 716/325-2870 — 1975

Briggs, Philip, (F.S.A.), *Vice Chairman of the Board*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3281 — 1966

Bright, Henry, (F.C.A., F.S.A., E.A.), *Vice President*, The Wyatt Company, 99 Park Avenue, New York NY 10016 212/309-1331 — 1967

Brimley, Dale B, (A.S.A.), *Associate Actuary-Taxes*, Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136-0001 801/531-7979 — 1970

Brink, Stephen D, (F.S.A., M.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1976

Brinkman, Alan D, (F.S.A.), *Senior Actuarial Associate*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1986

Briscoe, Donald J, (A.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 — 1983

Admitted

Briscoe, J Huell, (F.C.A), *Principal*, Briscoe Professional Services, Eight Spy Glass, Keowee Key, Salem SC 29676 — 1965

Brister, Michael E, (F.S.A., E.A.), *Consulting Actuary*, Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 — 1979

Britton, Charles R, (F.S.A.), *Actuary*, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/480-2227 — 1979

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

Britton, William R, Jr., (F.S.A.), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 — 1971

Brochu, Robert A, (F.S.A.), *Executive Vice President*, William M Mercer Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8737 — 1976

Brock, James D, (F.S.A.), *Senior Vice President & Actuary*, Prudential Select Marketing Company, 213 Washington Street, 12th Floor, Newark NJ 07101 201/877-6201 — 1970

Brock, James E, (F.S.A., E.A.), *Vice President, Annuity & Pension Operations*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8221 — 1975

Brockett, Jerry L, (F.C.A., F.S.A., E.A), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 — 1965

Brockmeier, Donald R, (A.C.A.S.), *Assistant Actuary*, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5915 — 1983

Brodie, Norman, (F.S.A.), 81 Robert Drive, New Rochelle NY 10804 914/636-5536 — 1965

Brodrick, Robert M, (A.S.A.), *2nd Vice President - Director Health Reinsurance*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3573 — 1979

Brodtrick, David A, (F.S.A), *Associate Group Actuary*, General American Life Insurance Co, 13045 Tesson Ferry Road, St Louis MO 63128 314/525-5330 — 1979

Brodtrick, Michael A, (F.S.A.), *Associate Actuary*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0664 — 1979

Broer, Gregory S, (A.S.A.), *Assistant Actuary*, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3230 — 1984

Broers, Fred L, (F.S.A.), *Senior Vice President & Actuary*, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 — 1975

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

Brogla, Vernon G, (F.S.A.), *Associate Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-7957 — 1979

Broll, Frank V, Jr., (F.S.A.), *Vice President & Actuary*, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494 — 1978

Brooke, Beth F, (A.S.A., E.A.), *Assistant Actuary*, The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202 513/241-1280 — 1980

Brooks, Alexander T, (A.S.A., E.A.), *Regional Actuary*, American International Group, American Intl Building, 2-8 Altyre Road, Croydon England CR9 2LG 01/680-6000 — 1970

Brooks, Charles E, (F.S.A.), *Vice President*, Swiss Reinsurance Company, 50/60 Mythenquai, Zurich Switzerland 01/208-2368 — 1967

Brooks, Dale L, (F.C.A.S.), *Actuary*, Farm Bureau Mutual Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5455 — 1980

Brooks, Frank A, Jr., (F.S.A), 34466 Cedarfield Drive, Ridge Manor FL 33525 904/583-5335 — 1965

Admitted

Brooks, James C, Jr., (F.S A.), *Vice President & Individual Actuary,* Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5408 1976

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

Brooks, Sheldon, (F.S.A., E.A.), *Vice President & Assistant Actuary,* Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3888 1986

Brooks, William E, (A.S.A.). *Vice President,Chief Actuary,* Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080 214/669-6169 1979

Broome, Douglas A, (F.C A.), 2113 Dalloz Road, Columbia SC 29204 i 1966

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

Brosseau, Alden W, (F S A.), *Senior Vice President,* American General Corp, 2727 Allen Parkway, Houston TX 77019 713/831-1340 1965

Broussard, Lois M, (A.S A.), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171 1981

Broussard, Virginia M, (A.S.A.), *Assistant Actuary,* United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300 1987

Broutt, Karen A, (E.A.), *Enrolled Actuary,* Century Pension Consultants, 15910 Ventura Boulevard, Suite 1801, Encino CA 91436 818/783-4850 1985

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

Brown, Brian Z, (A.C.A.S.), *Manager Specialty Operations Analysis,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6889 1987

Brown, Carroll H, (F.S.A., E.A.). *Second Vice President and Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1965

Brown, Charles E, Jr., (A.S.A.), *Actuarial Programmer,* Computone Systems Inc, 5555 Oakbrook Parkway, Suite 280, Norcross GA 30093 404/242-9143 1983

Brown, Charles F, (F.S.A.), *Senior Vice President & Actuary,* Bankers Security Life, Insurance Society, 4601 Fairfax, PO Box 3700, Arlington VA 22203 703/875-3585 1980

Brown, Charles H, (F.S A.), *Vice President, Individual Marketing,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7995 1977

Brown, Charlton V, (E.A.), Data Plans Inc, 6620 Southpoint Drive South, Jacksonville FL 32216 904/739-0800 1976

Brown, Edward W, (F.S A , E.A.), *Actuary,* Altman Brown & Everett Inc, One Norstar Plaza, Albany NY 12207-2796 518/447-2104 1975

Brown, Everett G, Jr., *Vice President,* United Fidelity Life Insurance Co, 2000 Continental Plaza, Fort Worth TX 76101 817/390-1210 1967

Brown, Fred, (F.S.A.), *Vice President - Group LTD Products,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2586 1978

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

Brown, Jeremy J, (F.S.A., E.A), *Vice President,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1980

Brown, Jill A, (A.S.A.), *Senior Actuarial Associate,* Provident Life & Accident Insurance, 2-W Fountain Square, Accident Department, Chattanooga TN 37402 615/755-8442 1985

Admitted

Brown, Joseph W, Jr., (F C A S.), *Vice Chairman & Chief Financial Officer,* Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2645 1980

Brown, L Wendell, (A.S A., E.A.), 4007 Maple Heights Drive, Kingwood TX 77339 713/360-0658 1976

Brown, Lawrence R, (A S.A., E.A.), *Assistant Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543 609/520-2543 1987

Brown, Leonard G, (F S.A., E.A.), *Actuary,* Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-7438 1982

Brown, Mary Ann, (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/490-3460 1984

Brown, Maurice S, 3608 Saul Road, Kensington MD 20895 301/942-0450 i 1967

Brown, Michael Joe, (F S A), *Associate Actuary,* Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6653 1982

Brown, Milton L, (F.S.A.), *Consulting Actuary,* 935 Chester Avenue, San Marino CA 91108 1979

Brown, Nancy E, (E.A.), NEB & Associates, PO Box 1171, Barrington IL 60011 312/381-3360 1977

Brown, Nicholas M, Jr., (F C.A.S.), *Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4320 1981

Brown, Peter, (A.S.A.), American International Reinsurance, PO Box HM 152, Hamilton Bermuda HM AX 809/295-2121 1969

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

Brown, Robert A, (F.S.A.), *Assistant Vice President & Actuary,* Connecticut General Life Insurance, Hartford CT 06152 203/725-2323 1969

Brown, Robert B, (A.S.A.), *Professor Mathematics,* Ohio State University, 231 West 18th Avenue, Columbus OH 43210 614/292-5584 1985

Brown, Rodney Royce, (F.S.A.), *Second Vice President & Product Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/231-1700 1980

Brown, Stephen L, (F.S A , E A.), *President & Chief Operations Officer,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2070 1965

Brown, William A, (F.S.A., E.A.), *President,* EBP Services Inc, PO Box North, Marietta GA 30061 404/426-0088 1965

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

Brown, William W, (F.C.A.S.), *Vice President & Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5634 1967

Browne, Richard H, (F.S.A.), *Vice President & Life Actuary,* The Beaven/InterAmerican Cos, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9670 1984

Browne, Walter F, (E A.), John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6312 1985

Brownlee, Harold J, (F.C.A , F.S.A., E.A.), *Consulting Actuary,* 24 Roosevelt Avenue, Chatham NJ 07928 201/635-1171 1965

Brownmiller, Annemarie T, (F.S.A.), *Associate Actuary,* Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7728 1981

Brownstein, Henry, (A.S.A., E.A.), *Assistant Actuary,* Martin E Segal Co, 730 5th Avenue, New York NY 10019 212/586-5600 1983

Brubaker, Randall E, (F.C.A.S.), *Commercial Pricing Director,* Allstate Insurance Co, One Allstate Plaza, T1A, 51 West Higgins Road, South Barrington IL 60010 312/551-2467 1978

Admitted

Bruce, James G, (F S.A), 1250 Fir Drive, Tucson AZ 85704 i 1965

Bruce, Paul V, (F.S.A.), *Actuary*, IDS Life Insurance Company, IDS Tower Ten, Minneapolis MN 55440 612/372-1947 1983

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

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

Bruchansky, Sherman A, (E.A.), *President*, The BFN Corporation, 505 South Lenola Road, Moorestown NJ 08057 609/234-9595 1982

Bruckman, Paul S, (E.A.), *Actuary*, Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95842 916/484-6811 1970

Bruechert, Robert W P, (A S.A.), *Associate Actuary*, The Wyatt Company, 1111 Suburban Station, Philadelphia PA 19103 215/569-4393 1982

Brumbach, John W, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1978

Brummer, George, (F.C.A., F.S.A., E.A.), George Brummer & Associates Ltd, 545 Oaks Lane, Suite 203, Pompano Beach FL 33069 305/975-9596 1966

Brummond, William, (F.S.A.), William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 1979

Brunell, Mark A, (A.S.A.), *Actuarial Assistant*, National Fidelity Life Insurance Co, 7171 West 95th Street, Overland Park KS 66212 913/967-1335 1985

Bruner, Jack E, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 600 Grant Street, Pittsburgh PA 15219 412/261-1060 1982

Bruning, John Frederick, (A.S.A.), *Staff Actuary*, William M Mercer-Meidinger-Hansen Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4502 1981

Bruning, Larry J, (F.S.A.), *Assistant Vice President & Actuary*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7501 1984

Brunini, Alexander D, (F S.A.), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, Area 13U, New York NY 10010 212/578-2810 1978

Bruno, Philip G, (E.A.), *Vice President*, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610 1980

Bruns, Sandra Lee, (F.S.A., E A.), *Assistant Actuary*, Washington Square Capital Inc, 512 Nicollet Mall, PO Box 9402, Minneapolis MN 55440 612/372-1035 1982

Brutto, Richard S, (A.C.A.S.), *Manager Commercial Property-Actuarial*, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200 1987

Brutzman, F Bard, (F.C.A., F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 1910 Charlotte Plaza, Charlotte NC 28244 704/374-1330 1969

Bryan, Charles A, (F.C.A.S.), *Senior Vice President, Actuary and Controller*, United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2598 1977

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

Bryan, William J, (F.S.A.), *Consulting Actuary*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1966

Bryan, William T, (F.S.A.), *Assistant Actuary*, SAFECO Life Insurance Co, Safeco Plaza, Seattle WA 98185 206/545-5429 1978

Bryant, Allison P, (F.S.A.), 28 Orchard Street, Wellesley MA 02181 1981

Admitted

Bryant, Arthur L, (F.S.A), *Chairman and President*, The State Life Insurance Co, 141 East Washington Street, Indianapolis IN 46204 317/632-3551 1966

Bryant, David C, (A S.A), *Assistant Actuary*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 1987

Bryant, Edwin T, (F.C.A., F.S.A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 1971

Bryson, Steven D, (F.S.A., E.A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1979

Buben, Paul, *Consultant*, MONETRICS, 4519 Cascade Road SE, Grand Rapids MI 49506 616/942-0002 1970

Buchanan, J Douglas, (F S.A., E.A.), *Manager*, Towers Perrin Forster & Crosby, 68 Rua Buenos Aires, 30 Andar, Rio de Janeiro Brazil 20070 521/224-7982 1980

Buchanan, John H, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, Great American Reserve Insurance Co, 2020 Live Oak Street, Dallas TX 75201 214/953-7368 1974

Buchanan, John W, (A.C A.S.), Tillinghast/Towers Perrin, 1500 Market Street, Phildelphia PA 19102 215/569-6000 1987

Buchanan, William M, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 1965

Buchele, Lee J, (F.S.A., E.A), *Vice President*, Johnson & Higgins, 212 Carnegie Center CN 5323, Princeton NJ 08543-5323 609/520-2533 1979

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

Buchter, Gene W, (F S A.), 911 Green Cove, Suite 1011, Dallas TX 75232 214/371-0420 1966

Buchwald, Michele G, (A S A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6000 1984

Buck, Frank J, (A.S.A.), *Senior Vice President & Chief Actuary*, National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/213-7311 1984

Buck, Fred A, (F.S.A.), *President & Chief Executive Officer*, First Capital Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/458-8485 1978

Buck, James E, Jr., (F.C.A.S.), *Senior Vice President & Treasurer*, Jefferson Insurance Group, Harborside Financial Center, Plaza 3, Jersey City NJ 07302 201/433-7677 1979

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

Buck, Robert E, (E.A.), *Manager*, William M Mercer-Meidinger-Hansen Inc, 510 Fourth Financial Center, Wichita KS 67202 316/262-5129 1976

Buckheit, William E, (E.A.), *Consulting Actuary*, Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455 1984

Buckingham, Robert M, (F.S A.), *Assistant Vice President - Valuation Actuary*, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 1985

Buckley, Brian K, (A.S.A., E.A.), *Actuary*, The Wyatt Company, 80 William, 4th Floor, Wellesley Hills MA 02181 617/237-3900 1986

Buckman, Alfred L, (F.S.A.), 4023-N Calle Sonora Este, Laguna Hills CA 92653 714/768-1634 i 1965

Buckman, Roger A, (F.S.A., E.A.), *Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5056 1974

Bucknell, Earl F, (F.S.A), 8400 Vamo Road, Apt 909, Sarasota FL 34242 i 1965

Bucknell, Robert I, (F.S.A., E.A.), Bucknell Enterprises, 7019 North Niumalu Loop, Honolulu HI 96825 808/395-5962 1970

Admitted

Buckner, Karen W, (A.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1770 Kirby Parkway, Suite 215, Memphis TN 38138 901/757-8000 1982

Buckner, Leonard, (F.S.A.), *Vice President & Chief Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2305 1976

Buckwalter, Ellen L, (E.A.), 88-11 63rd Drive, Rego Park NY 11374 718/426-0109 1987

Budd, Edward H, (F.C.A.S.), *Chairman & Chief Executive Officer*, The Travelers Corporation, One Tower Square, Hartford CT 06183-1100 203/277-0111 1965

Budd, George L, Jr., (F C.A., A S.A , E.A.), *Vice President*, Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900 1972

Buddington, David W, (F.S.A.), *Assistant Vice President & Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1971

Budinger, Joseph A, (F S A), 4750 North Central Avenue, Phoenix AZ 85012 i 1965

Buell, Charles H, (F.S.A.), *Consulting Actuary*, 660 Poppy Way, Broomfield CO 80020 303/466-2488 i 1966

Buell, Paul Elliott, (F.S.A), *Vice President & Chief Actuary*, Pacific Guardian Life Insurance Co, 1600 Kapiolani Boulevard, Honolulu HI 96814 808/942-1279 1981

Buff, Joseph J, (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-0977 1982

Buffin, Kenneth G, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, 40 Pine Cove Road, Fair Haven NJ 07704 201/842-4463 1967

Buffinton, Philip G, (A.C.A.S.), *Vice President & Secretary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2854 1966

Bugg, William J, Jr., (F.S.A , E.A.), *Vice President & Chief Actuary*, American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 1975

Buhring, John A, (F.S.A , E.A), *Actuary*, Penn Mutual Life Insurance Co, Independence Square 10V, Philadelphia PA 19172 215/625-5991 1979

Bujaucius, Gary, (A.C.A S.), *Manager, Financial Actuarial*, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200 1983

Bulette, Wayne, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1968

Bullock, Venita L, (A.S A), *Vice President*, J P Morgan Investment Management Inc, 444 South Flower Street, Los Angeles CA 90017 213/489-9321 1984

Bulthaup, Robert M, (A.S.A), *Second Vice President*, ICH Companies, 7887 East Belleview Avenue, Englewood CO 80111 303/779-1111 1986

Bunin, David T, (F C.A., F.S.A., E.A.), *Actuarial-Economic Consultant*, Bunin Associates, 1326 Land Title Building, Philadelphia PA 19110 215/568-6900 1965

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

Burbank, Wesley J, *Director Actuarial & Group Underwriting*, Humana Inc, 500 West Main, 22th Floor, PO Box 1438, Louisville KY 40201-1438 502/580-2233 1984

Burch, David Lee, (F.S A.), *Assistant Vice President*, Pacific Mutual Life Insurance Co, 17360 Brookhurst, Fountain Valley CA 92708 714/760-4361 1983

Burch, Phillip W, (F.S.A.), *Assistant Vice President & Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2419 1980

Burcum, George K, (F.S.A.), United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2771 1979

Burd, Richard H, (F.S.A.), *Group Actuary*, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, PO Box 3149, Lancaster PA 17604 717/397-2751 1979

Admitted

Burdulis, Paul B, (A.S.A., E.A.), *Assistant Vice President*, Johnson & Higgins, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2535 1982

Burell, Rebecca Grier, (A.S.A.), *Assistant Actuary*, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230 1982

Burger, George, (F C A S), *Actuary & Manager*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4827 1982

Burger, Harry, (A S A), *Actuarial Manager*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2829 1987

Burger, Martin A, (F.S.A., E.A.), *Chief Actuary*, Creative Financial Services, 5211 Mahoning Avenue, Suite 230, Youngstown OH 44515 216/793-4457 1976

Burger, Thomas L, (F.S.A., E.A.), Thomas L Burger & Associates Inc, 6940 South Holly Circle, Suite 130, Englewood CO 80112 303/850-7159 1974

Burger, Willard N, 9725 Second Avenue, Stone Harbor NJ 08247 i 1970

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

Burgess, C Norman, (F.S.A.), *Assistant Vice President-Corporate Actuarial*, MONY Life of Canada, 797 Don Mills Road, Don Mills ON Canada M3C 1V2 416/429-2200 1976

Burgess, Robert W, (F.S.A.), *Senior Vice President*, CIGNA Corp, Hartford CT 06152 203/726-6371 1969

Burgess, Thomas D, (A.S.A., E A.), *Senior Assistant Actuary/Pension Services*, Nationwide Life Insurance Co, One Nationwide Plaza, PO Box 16738, Columbus OH 43216 614/249-5222 1987

Burgess, Willis W, (A.S A.), *Consulting Actuary*, W W Burgess Consulting Actuary, 1010 South Lincoln Avenue, Park Ridge IL 60068 312/825-5445 1966

Burgett, John W, (F.S.A., E A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 515 Olive Street, St Louis MO 63101 314/982-0213 1977

Burgin, David, (A.S.A.), 35 West Ninth Street, New York NY 10011 212/477-5138 1966

Burian, Otto J, (F S.A.), Meramec Terrace, PO Box 200-A, Route 2, Robertsville MO 63072 i 1965

Burke, Anne D, (F.C A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1970

Burke, Frank F, (A C A.), *Examining Actuary*, Texas State Board of Insurance, 7831 Willow Lake Court, Suite 117, Dallas TX 75230 i 1966

Burke, John P, (F S A), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MA31, Hartford CT 06156 203/636-7756 1987

Burke, Richard E, (F S.A., E.A.), *Assistant Actuary*, Travelers Insurance Company, LHFS Actuarial, 12 North Building, Hartford CT 06115 203/277-2883 1981

Burke, William J, (F.S.A.), *Second Vice President/Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1975

Burke, William P, (F.C A , A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 1971

Burks, Michael L, *Assistant Vice President, Actuarial Services*, Blue Cross/Blue Shield of GA, 3348 Peachtree Road NE, PO Box 4445, Atlanta GA 30302-4445 404/262-8557 1984

Burleigh, John M, (F S.A.), Guardian Reinsurance Service Corp, 43 Oak Ridge Lane, West Hartford CT 06107 203/521-7555 1965

Burley, Winfield C, (A.S.A.), 12831 Valleywood Drive, Woodbridge VA 22192 i 1966

Admitted

Burling, Irving R, (F.S.A.), *President and Chief Executive Officer*, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 1965

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

Burmeister, Ned A, (F.S.A.), *Assistant Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6939 1985

Burnosky, John E, (F.S.A.), *Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6764 1967

Burns, Alan L, (F.S.A.), *Actuary*, American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331 1981

Burns, John M, (F.C.A , F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1975

Burns, William O, (F.S.A.), *Vice President & Treasurer*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2813 1965

Burns, William R, (F.S.A.), *Supervising Actuary - Life*, New York State Insurance Department, Empire State Plaza, Agency Building One, Albany NY 12257 518/474-6605 1965

Burrall, Charles L, Jr., (F.C A , E A.), Springfield G-217, i 1965
551 East Evergreen Avenue, Wyndmoor PA 19118
215/233-1711

Burridge, David Michael, (F.S.A.), *Assistant Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1577 1982

Burrows, Edward E, (E.A.), *President*, The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 1979

Burrows, Richard A, (F.S.A.), *Consulting Actuary*, 420 South Van Pelt Street, Philadelphia PA 19146 215/985-4190 1965

Burrows, Richard P, (M.C.A., A S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167-0128 212/309-0965 1983

Bursley, Kevin H, (F.C.A.S.), *Consulting Actuary*, Towers Perrin Forster & Crosby, Centre Square West, Philadelphia PA 19102 215/569-6323 1986

Burstein, Richard B, (F S.A.), *Vice President*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1965

Burton, Burton E, (F.S.A.), *President Employee Benefit Division*, Aetna Life & Casualty, 151 Farmington Avenue, MB66, Hartford CT 06156 203/636-6622 1965

Burton, Thomas E, (F.S.A.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6829 1982

Burville, John C, (A.S.A), Tillinghast/Towers Perrin, PO Box 1359, Hamilton 5 Bermuda 809/295-8863 1981

Busby, Robert W, (F.S A.), *Assistant Vice President & Associate Actuary*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7341 1980

Busch, Lawrence J, *Vice President, Actuarial & Underwriting*, Blue Cross of Washington & Alaska, PO Box 327, Seattle WA 98111 206/778-8888 1984

Busche, George R, (A.C.A.S.), *Manager & Actuarial Assistant*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6071 1985

Bush, Frank J, (F.S.A.), 107 Riddell Street, Greenfield MA i 1965
01301

Bush, Karol, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568 1979

Bush, William D, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1979

Admitted

Bush, William W, III, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, One Oxford Center, 301 Grant Street-Suite 3200, Pittsburgh PA 15219-6401 412/392-4600 1979

Buss, James F, (F S.A), *Director/Individual Product Development*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1979

Busse, Judith Ann, *Director, Actuarial Research & Statistics*, Blue Cross/Blue Shield of Minnesota, PO Box 43560, St Paul MN 55164 612/456-8571 1984

Bussewitz, Stephen L, (M.C.A., A.S.A., E.A.), *Vice President & Chief Actuary*, Bransford Retirement Plans Services Inc, 510 Central Trust Tower, Fourth & Vine Streets, Cincinnati OH 45202 513/621-5959 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., E.A.), Nine Greystone Road, West Hartford CT 06107 1965

Butler, Bruce W, (F S A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7161 1974

Butler, Paul C, (F.S.A.), *Vice President, Director Marketing Canadian Opers*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4528 1976

Butler, Robert J, (A.S.A.), *Vice President & Actuary*, Pyramid Life Insurance Co, 6201 Johnson Drive, Shawnee Mission KS 66202 913/722-1110 1979

Butler, William E, *President*, Insurance Marketers Inc, 5501 Avron Boulevard, Metairie LA 70003 504/888-4652 1970

Butsic, Robert P, (A.S A.), *Assistant Actuary*, Fireman's Fund Insurance Cos, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/899-3815 1979

Butz, Charlene N, (E.A.), *Assistant Pension Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6041 1983

Butz, Wayne D, (F.S.A), *Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5471 1985

Bykerk, Cecil D, (F.S.A.), *Vice President & Deputy Chief Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, 5 - Actuarial, Omaha NE 68175 402/978-2534 1975

Byrne, Daniel F, (A.S.A.), *Product Development Officer*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1982

Byrne, Harry T, (F.C A.S.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1965

Byrne, John J, (A S.A.), *Chairman*, Fireman's Fund Corp, PO Box 2604, Greenwich CT 06836-2604 203/625-5300 1966

Byrne, Robert Stephen, Jr., (F.S.A., M.C.A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1982

Byrne, Ronald J, (F.S.A.), *Actuary - Financial Reporting*, American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73125 405/523-5256 1985

Byrnes, G Patrick, (E.A.), *President*, Actuarial Consultants Inc, 3848 Carson Street, Suite 300, Torrance CA 90503 213/316-1334 1980

C

Caballero, Crispina O, (F.S.A.), *Senior Actuarial Officer-Group*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-5097 1984

Cabatit, Thomas E, (F.S.A.), *Second Vice President & I D Product Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2138 1985

Cadorine, Arthur R, (A.C.A.S.), *Associate Actuary & Manager*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5048 1979

Admitted

Cahill, James M, (F.C.A.S.), Six Balfour Lane, Ramsey NJ 07446 201/327-0196 i 1965

Cain, La Verne W, (F.S.A.), *Senior Vice President,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1965

Caine, Gary J, (F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5341 1979

Calat, George, (F.S.A.), *Corporate Actuary,* Blue Cross/Blue Shield of Rhode Island, 444 Westminster Mall, Providence RI 02901 401/272-8500 1981

Calby, John W, (A.S.A., E.A), *Actuarial Manager,* Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 1976

Calderwood, Philip D, (F.S.A), *Actuarial Assistant,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1985

Caldwell, Alan W, (E.A.), *Managing Principal,* William M Mercer-Meidinger-Hansen Inc, 500 West Seventh Street, Suite 1706, Fort Worth TX 76102 817/336-4661 1976

Caldwell, Bruce L, (F.S.A.), *Executive Vice President, Business Development,* John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3201 1976

Caldwell, Robert K, (E.A.), The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1976

Calihan, Glen R, (A.S A.), *Assistant Vice President & Actuary,* Westfield Companies, One Park Circle, Westfield Center OH 44251 216/887-0415 1981

Callahan, James P, (E.A.), Carson Hampson Ehrlich & Callahan, Valley Forge Square, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666 1976

Callahan, Kathryn M, (F.S.A), *Vice President & Actuary,* Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 1981

Callahan, Michael E, (E.A.), *President,* PenTec Inc, PO Box 934, Southington CT 06489 203/621-8985 1987

Callahan, Robert J, (F.S.A.), *Chief, Actuarial Valuation Bureau,* New York State Insurance Department, Empire State Plaza, Agency Building One, Albany NY 12257 518/474-7929 1966

Callnan, William J, (F.S.A , E A.), *Assistant Vice President, Product Line Manager,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3775 1977

Calvert, Geoffrey N, (F.C A , A.S.A.), PO Box 2610, Sidney BC Canada V8L 4C1 604/656-2543 i 1965

Cameron, Brian M, (E.A.), *Director,* Touche Ross & Co, 1000 Wilshire Boulevard, Los Angeles CA 90017-3472 213/688-5346 1980

Cameron, John L, (F.S.A.), 4540 Bee Ridge Road, Apt 163, Sarasota FL 34233 813/377-0102 i 1965

Cameron, Logan C, (E.A.), *Consultant,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1976

Cameron, Patricia, (A.S.A.), *Vice President,* American International Group, 70 Pine Street, New York NY 10270 212/770-5238 1979

Camferdam, Steven R, (F.S.A., E.A.), *Consultant,* Hewitt Associates, 445 South Figueroa Street, Suite 2750, Los Angeles CA 90071 1983

Camp, Jeanne H, (F.C.A.S.), 18290 Upper Bay Road, Apt 74, Houston TX 77058 1982

Campbell, Charles E, (E.A.), Scott Tellier & Company Inc, 10200 East Girard, Suite 114, Denver CO 80231 303/696-0982 1969

Campbell, Charles E, Jr., (A.S.A., E.A.), Towers Perrin Forster & Crosby, 8000 Interstate 10 West, Suite 920, San Antonio TX 78230 512/344-0220 1986

Admitted

Campbell, Daniel A, (F.S.A.), *Vice President,* Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844 1978

Campbell, Donald F, (F.C A , E.A.), *Consulting Actuary,* Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 1965

Campbell, Donald P, (F.S.A., M.C.A., E.A.), *Consulting Actuary,* Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 1981

Campbell, Donna P, (A.S A.), *Actuarial Associate,* Life Insurance Co of Virginia, PO Box 27601, Richmond VA 23261 804/281-6535 1983

Campbell, George C, (F.S.A.), 360 Troy Road, Parsippany NJ 07054 i 1965

Campbell, Gerald J, (F.S.A., E.A.), *Vice President - Pension Actuary,* Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4430 1977

Campbell, Kenneth R, (F.S.A., E.A), 247 South Lakeshore Drive, Whispering Pines NC 28327 919/949-2348 1 1965

Campbell, Louie G, (A S.A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1976

Campbell, Paul A, (F.S.A., E.A.), *Management Consultant,* Seven Fenwood Drive, Old Saybrook CT 06475 203/388-6281 1967

Campbell, Peter N, (F.S.A , E.A.), *Consulting Actuary,* 550 South Lakeshore Drive, Lake Geneva WI 53147 414/248-7876 1979

Campbell, Robert C, (F.S A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Four Allen Center #830, 1400 Smith Street, Houston TX 77002 713/658-8451 1981

Camus, Richard F, (F S A., M.C.A., E.A.), *President,* Richard F Camus & Associates, 1529 Newton Street, New Orleans LA 70114 504/367-6875 1973

Canal, Patrice A, (F S A., E A.), *Actuary,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1982

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.), *Associate Life Actuary,* New York State Department of Civil Service, State Campus Building One, #116, Albany NY 12239 518/457-3223 1971

Canfield, Roberta L, (F.S.A), *Vice President & Actuary,* Direct Marketing Corp of America, 5700 Wilshire Boulevard, Suite 480, Los Angeles CA 90036 213/930-7560 1979

Canillas, Mary Wallin, (A.S A), *Assistant Actuary,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5500 1985

Canine, Jonathan A, (F.S.A.), *Senior Associate Actuary,* Indianapolis Life Insurance Co, PO Box 1230, Indianapolis IN 46206 317/927-6513 1981

Canlas, Sonia B, (E.A.), *Consulting Actuary,* Lebenson Actuarial Services Inc, 81 Main Street, Suite 209, White Plains NY 10601 914/949-4690 1976

Cannataro, Angela-Jo D, (E A), Laventhol & Horwath/ REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930 1986

Cannon, Garnett E, (F.S.A.), Terwilliger Plaza-A 1121, 2545 SW Terwilliger Blvd, Portland OR 97201 i 1965

Cannon, Kent H, (F.S A , E.A.), *Vice President & Actuary,* Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979 1981

Cantner, Alison W, (E.A.), *Assistant Actuary,* Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270 1976

Cantor, David M, (F.C.A., F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0443 1978

Admitted

Cantu, Joseph J, (A.S.A), *Actuarial Associate*, American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6579 — 1987

Cappers, Linda F, (E.A.), *Assistant Actuary*, Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550 — 1976

Captain, John E, (F.C.A.S.), *Assistant Manager, Commercial Lines Actuarial*, Kemper Group, Long Grove IL 60049 312/540-2973 — 1984

Carbaugh, Albert B, (F.C.A.S.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1977

Carberry, John P, (F.S.A., A.C.A., E.A.), *President*, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 — 1966

Carbone, Robert F, (F.S.A., E.A.), *Executive Vice President*, Consolidated Group Inc, PO Box 9191, Framingham MA 01701 617/620-1000 — 1970

Cardace, Dominick A, (F.C.A., F S.A , E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1971

Cardamone, Dorothea D, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441 — 1981

Cardinal, Clayton A, (F S.A.), *Assistant Commissioner*, New Jersey Department of Insurance, 201 East State Street, PO Box CN325, Trenton NJ 08625 609/984-8279 — 1970

Cardoso, Ruy A, (A.C.A S.), *Assistant Actuary*, American Mutual Liability Insurance Co, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000 — 1987

Carey, Douglas J, (F.S.A., E.A.), *Partner*, Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699 — 1979

Carey, Gene Debbie Tong, (F.S.A., E.A.), *Manager, Retirement Programs & Actuarial Services*, Champion International Corp, One Champion Plaza, Stamford CT 06921 203/358-7372 — 1979

Carey, James J, (A S.A., E.A), *Senior Vice President - Strategic Marketing*, Associated Madison Companies, 200 Park Avenue, Suite 3100, New York NY 10166 212/949-1791 — 1976

Carey, Wayne M, (E.A.), *Manager-Pensions*, Ethyl Corporation, 330 Fourth Street, Richmond VA 23219 804/788-5447 — 1978

Cargill, Leonard R, Jr., (F.S A., A.C.A , E.A.), National Actuarial Pension Services, 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019 — 1970

Carlin, James G, (F.S.A.), *Actuary*, 13730 15th NE, Apt F103, Seattle WA 98125 206/365-8277 — 1973

Carlson, Bruce A, (F.S.A.), *Assistant Vice President/Mass Marketing Actuary*, North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6529 — 1980

Carlson, Christopher S, (A.C A S.), *Manager/Fire Pricing*, Nationwide Insurance Co, One Nationwide Plaza 27T, Columbus OH 43216 614/249-8736 — 1986

Carlson, Dennis, (F.S.A., E.A.), *Senior Vice President Actuarial & Planning*, Rural Security Life Insurance Co, PO Box 5555, Madison WI 53705 608/833-8080 — 1968

Carlson, Edwin A, (F.C.A.S.), *Associate Systems Director*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5627 — 1969

Carlson, Jeffrey R, (F.C.A.S), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, E214, Hartford CT 06156 203/273-8271 — 1986

Carlson, Lorean June, (F.S.A.), *Associate Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1986

Carlson, Stephen C, (F.S.A.), *Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5450 — 1970

Carlson, Stephen P, (A.S.A.), Blue Cross of Washington & Alaska, Actuarial Department, 15700 Dayton Avenue North, Seattle WA 98111 — 1987

Admitted

Carlton, Kenneth E, III, (A.C.A.S , A.C.A.), *Consultant*, Coopers & Lybrand, One Post Office Square, 14th Floor, Boston MA 02109 617/574-5000 — 1985

Carmody, Paul, (F S A.), *Senior Vice President*, ICH Companies, 7887 East Belleview Avenue, Englewood CO 80111 303/779-1111 — 1978

Carmody, Thomas N, (E.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 — 1976

Carnachan, Robert S, (F C A., E.A), *President*, Pension Actuarial Services Inc, PO Box 288, Sonoma CA 95476 707/938-4572 — 1966

Carnahan, Clarence E, (F S.A., E.A.), *Vice President & Actuary*, American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1484 — 1968

Carnegie, Jerry Y, (F S A., E.A.), *Partner*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — 1978

Carney, Gregory J, (F S.A.), *Vice President & Chief Actuary*, Variable Annuity Life Insurance Co, 2929 Allen Parkway, A7-21, Houston TX 77019 713/831-5025 — 1979

Carney, Scott V, (F.S.A.), *Associate Actuary*, INA Life Insurance Co, 1600 Arch Street, 18T, Philadelphia PA 19101 215/253-4000 — 1981

Carp, Marilyn, (F.S A), *Senior Associate Actuary*, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/685-2900 — 1979

Carpenter, Alan B, (A S A.), *Assistant Actuary*, North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6500 — 1986

Carpenter, Clayton C, Jr., (F.S.A., E.A.), *Actuary Employee Benefits Division*, Aetna Life & Casualty, 151 Farmington Avenue, MA44, Hartford CT 06156 203/636-6789 — 1966

Carpenter, David R, (F S.A., E.A.), *Chairman & Chief Executive Officer*, Transamerica Occidental Life, 1150 South Olive St, T-29, Los Angeles CA 90015 213/742-2131 — 1968

Carpenter, Jill K, (F S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5210 — 1982

Carpenter, Patricia A, (E A), *Pension Actuarial Consultant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1977

Carpenter, Robert D, (F S A), *President*, Private Alternative Inc, 8805 Hawthorne Lane, Philadelphia PA 19118 215/436-0844 — 1965

Carpenter, Thomas S, (F C A.S), *Assistant Vice President*, John Hancock Property & Casualty, PO Box 854, Boston MA 02117 617/375-3705 — 1982

Carpenter, William M, (A.C.A.S.), *Director/Personal Fire Insurance Pricing*, Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7964 — 1986

Carponter, John D, (F C.A.S.), *Actuary - C/L*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7989 — 1983

Carr, Dennis L, (F S A), Tillinghast/Towers Perrin, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661 — 1977

Carr, James M, (F.S.A.), *Associate Actuary*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2748 — 1983

Carr, Jonathan S, (F.S A), *Consultant*, 300 West Peachtree Street, Suite 7E, Atlanta GA 30308 404/584-7063 — 1983

Carr, Julian S, Jr., (A.S.A., E.A.), *Actuary & Director*, Equifax Inc, PO Box 4081, Atlanta GA 30302 404/885-8340 — 1976

Carr, Mabel B, (A.S.A.), *Actuarial Associate*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/289-6806 — 1983

Admitted

Carr, Richard N, (F.S.A.), *Partner*, Lord & Ware Inc, 11711 North Meridian, Suite 604, Carmel IN 46032-9577 317/843-5888 1979

Carroll, Benedict L, (E.A), *Vice President & Actuary*, Armstrong-Doyle Co, One Franklin Plaza, Suite 770, Philadelphia PA 19102 215/561-0510 1977

Carroll, Charles, (F.C.A., F.S.A.), *Partner*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/554-8366 1975

Carroll, Hobson D, (F.S.A), *Vice President*, Lockwood Dipple & Green Inc, 1730 Clifton Place, Suite 104, Minneapolis MN 55403 612/870-9284 1979

Carroll, William, (F.S.A , E A), *Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2169 1978

Carroll, William J, (F.S.A., E.A.), *Consulting Actuary*, 15 Court Square, Boston MA 02108 617/426-3300 1966

Carroll, Wm Joseph, (A.C A , E A), 531 Elmwood Avenue, 1 Wilmette IL 60091 1966

Carson, David E A. (A.C A.S.), *President*, People's Bank, 899 Main Street, Bridgeport CT 06602 203/579-7309 1971

Carson, Evelyn G, (M.C A , E.A), 1765 Belcastro Street, Las Vegas NV 89117 1966

Carson, Richard, (F.S.A , E A), *Vice President, Pensions*, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1970

Carstens, D Wayne, (F S A , E.A), D W Carstens & Associates Inc, 1697 Dunstable Green, Annapolis MD 21401 301/261-8234 1976

Carter, Edward J, Jr., (F C A.S), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2612 1974

Carter, James E, (A.S.A.), *Vice President*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7174 1979

Carter, Stephen T, (F S.A , E A), *Vice President & Actuary Group*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1658 1973

Carter, W Michael, (F.S A., E A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1974

Carter, Warren A, (A.S.A., E.A.), *Second Vice President*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5301 1966

Carter, William W, (F.S.A), *Assistant Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7050 1979

Cartolano, Curtis M, (F S A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1986

Carusi, Leonard G, (A.S.A.), The Wyatt Company, 1351 Washington Boulevard, Stamford CT 06902 203/356-1220 1984

Carver, Wesley S, (F.S.A), *Director & Actuary*, Blue Cross/ Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7561 1979

Casalena, Thomas M, (A.S.A.), *Actuarial Assistant*, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/569-7734 1987

Cascio, Michael J, (A.C.A S.), *Senior Manager*, Peat Marwick Main & Co, PO Box HM897, Hamilton HMDX Bermuda 809/295-4800 1986

Cascio, Paul J, (F.S.A., M.C.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, Citicorp Center, Suite 2750, Houston TX 77002 713/951-9500 1978

Case, Daniel F, (F.S.A.), *Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2168 1965

Cash, Lisa Brennan, (A.S.A.), *Actuarial Assistant*, Liberty Life Insurance Co, 2000 Wade Hampton Avenue, Greenville SC 29602 803/268-8351 1986

Casmer, David M, (A S.A., E.A.), *Partner*, Hewitt Associates, 45 South Seventh Street, Suite 2100, Minneapolis MN 55402 612/339-7501 1976

Casner, Thomas R, (F.S.A.), *Health Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Health Insurance Department, Bloomington IL 61710 309/766-2142 1978

Castells, Manuel, (F.C.A., A.S.A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1970

Castevens, Philip Green, (A S.A), *President*, Actuarial Micro Software, 8025 North Point Boulevard, Suite 215E, Winston-Salem NC 27106 919/773-1313 1987

Castillo, Andronico Luc, (F.S.A.), *Assistant Actuary*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3418 1987

Castle, Glen Allen, (A S A.), *Assistant Actuary*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1984

Castrovinci, Basil, (E.A.), *President*, Basil Castrovinci Associates Inc, 3235 Kennedy Boulevard, Jersey City NJ 07306 201/963-9600 1971

Cathcart, John S, (A.S.A), *Assistant Actuary*, Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000 1987

Cathcart, Sanders B, (A.C.A.S.), *Regional Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5227 1987

Cato, Paul J, (E.A.), J I Comer & Associates Inc, PO Box 669025, Charlotte NC 28266-9025 704/392-1610 1986

Caton, John C, (F.S A , E A.), *Vice President & Chief Actuary*, Hudson Life Reassurance Corp, 1290 Palm Avenue, PO Box 3169, Sarasota FL 33578 813/365-9480 1968

Cattolica, James F, (A.S.A.), *Systems Actuary*, Balboa Life & Casualty, 3349 Michelson Drive, Irvine CA 92715 714/553-7895 1987

Cautin, Murray, (F S A), *Senior Vice President*, Savings Banks Life Insurance Fund, 200 Park Avenue, Seventh Floor, New York NY 10166 212/598-7490 1971

Cavalier, Anthony J, (A.S.A.), *Assistant Actuary*, NRG America Life Reassurance, Three Mellon Bank Center, Philadelphia PA 19102 215/564-2603 1986

Cavaliere, Robert S, (A S A , E.A), *Associate Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 1980

Cavallo, Dominick, (F.S.A., E A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5168 1966

Cavanaugh, Thomas J, (F.S A., E A), *President*, Hamilton Cavanaugh & Associates Inc, 535 Broadhollow Road, Suite B-51, Melville NY 11747 516/756-0202 1979

Cavell, David J, (F C.A , E A.), *Actuary*, David J Cavell & Associates, 531-Euclid Office Plaza, 26250 Euclid Avenue, Euclid OH 44132 216/289-7010 1965

Cayford, Craig E, (A.S.A., E.A), *Consulting Actuary*, Johnson & Higgins, 111 SW Fifth Avenue, Suite 2600, Portland OR 97204-3629 503/241-4800 1982

Ceccarelli, Jane M, (E A), *Actuary*, Pension Benefit Guaranty Corp, 2020 K Street NW, Suite 7500, Washington DC 20006-1806 202/778-8841 1979

Cecil, John D, (F.S.A), *Second Vice President & Associate Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1585 1971

Ceesay, Thelma Paulette, (A.S A), Martin E Segal Co, 1920 'N' Street NW, Washington DC 20036 202/872-1870 1983

Admitted

Ceglia, Edward A, (A.S.A.), *Associate Actuary*, EQUICOR, Equitable HCA Corp, 195 Broadway, New York NY 10007 212/618-5680 1980

Celfo, Anne, (E.A.), *Senior Benefits Advisor*, ITT Corporation, 320 Park Avenue, New York NY 10022 212/940-2742 1977

Cellars, Ralph M, (A.C.A S), *Assistant Vice President*, Reliance Reinsurance Management Inc, Two Penn Center, Suite 1500, Philadelphia PA 19102 215/864-5991 1986

Celler, Richard C, (E.A), The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1976

Cellini, Michael J, (A.S.A.), *Director, Financial Services*, Empire Blue Cross/Blue Shield, 633 Third Avenue, New York NY 10017 212/973-7078 1984

Cellucci, Marla A, *Manager/Statistics/Forecasting*, Blue Cross/Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7823 1984

Ceppos, Gary Howard, (F.S.A., E A.), *Actuary*, The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5524 1985

Cerling, Eric R, (F.S.A., E.A.), *Executive Vice President - Actuary*, Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696 1979

Cernanec, Philip J T, (F.S A.), *Second Vice President & Product Manager*, Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2310 1980

Cerneka, Thomas P, (F.C.A., F S.A., E.A.), Towers Perrin Forster & Crosby, 34 North Meramec, St Louis MO 63105 314/862-7611 1968

Chacosky, Charles K, (A.S.A.), *Assistant Vice President*, Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2495 1983

Chadwick, George R, Jr., (F.S.A , E.A), *President*, San Diego Actuarial, Consultants Inc, 1202 Morena Blvd,Suite 300, San Diego CA 92110 619/275-5042 1965

Chadwick, Richard A, (A.S.A . E.A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 301 Grant Street, Suite 3200, Pittsburgh PA 15219-6401 412/392-4624 1969

Chakrabarti, Asutosh, (F.S.A), New Jersey Department of Insurance, Actuarial Servs/Life & Health, 201 East State Street, Trenton NJ 08625 609/984-1447 1979

Chakrabarti, Partha M, (F.S.A., E.A.), *Consulting Actuary*, 305 Valley Road, Montclair NJ 07042 201/746-5465 1975

Chalke, Shane A, (F.S.A.), *President*, Shane A Chalke Inc, 8260 Greensboro Drive, Suite 325, McLean VA 22102 703/821-1555 1984

Challenger, James O, (F.S.A.), 29 Wantanopa Crest, Scarborough ON Canada M1H 2B2 416/431-2260 i 1965

Challes, Basil Gordon, (F.S A.), *Manager, Individual Financial Management*, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7912 1986

Chamberlain, Carol, (A.S.A.), R R Three, Box 12A, Prophetstown IL 61277 i 1980

Chamberlain, John A, (F.S.A.), *Associate Actuary*, North American Life Assurance Co, 5650 Yonge Street, North York ON Canada M2M 4G4 416/229-4515 1987

Chambers, Michael W, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 34 North Meramec, Suite 600, Clayton MO 63105 314/862-7611 1986

Chambers, William T, (A.S.A.), *Manager, New Business Research*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1966

Champ, Michael E, (F.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1654 1974

Champe, John E, (F.S.A , E A.), RD 3 Box 62, West Town Street, Lebanon CT 06249 1965

Admitted

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

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

Chan, David, (F.S.A., E.A), *Consulting Actuary*, Price Waterhouse, 200 Galleria Parkway, Suite 1300, Atlanta GA 30339 404/980-2900 1980

Chan, David H, (A.S.A.), *President*, Western Plan Administration Company Inc, 1330 Broadway, Suite 500, Oakland CA 94612 415/834-1337 1979

Chan, Frank Yun Lam, (A.S A.), *Senior Vice President/Actuary*, American International Assurance Co Ltd, One Stubbs Road, AIA Building, Hong Kong Hong Kong 5/8321240 1982

Chan, Lau C, (M C A., A.S.A., E A), Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2718 1976

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

Chan, Walter, *Assistant Actuary*, Blue Shield of California, Two North Point Street, San Francisco CA 94133 415/445-5374 1984

Chand, Nanak, (F.S A), *Group Benefit Plans*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 1983

Chandler, Robert M, (F C.A., F S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1972

Chandler, Rodney J, (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3898 1984

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

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

Chang, Chiu-Cheng, (F.S.A.), *Vice President & Chief Actuary*, Kanawha Insurance Co, PO Box 610, Lancaster SC 29720-0610 803/286-3202 1979

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

Chang, Youling Grace, (A S.A.), *Associate Actuary*, Central Reinsurance Corp, 53 East Nanking Road, Section 2, Taipei Taiwan ROC 02/511-5211 1985

Chang, Yuan, (F S A.), *Vice President*, Metropolitan Life Insurance Co, Area 22U, One Madison Avenue, New York NY 10010 212/578-3228 1965

Chansky, Joel S, (F.C A S.), *Actuarial Consultant*, Milliman & Robertson Inc, 1891 Professional Building, Liberty Square, Danvers MA 01923 617/774-7940 1984

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

Chao, Kenneth, (A.S.A.), *Vice President*, American Express Travel Related Services Co Inc, PO Box 9152, Glendale CA 91206 818/542-1534 1980

Chao, Myrna, (A S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3000 1986

Chapin, Edward L, (A.S A., E.A.), 563 Laguna Road, Pasadena CA 91105 i 1966

Chapin, Walter L, (F.S.A.), 9039 Sligo Creek Parkway, Apt 1801, Silver Spring MD 20901 301/587-3294 1 1965

Admitted

Chaplik, John N, (F.S.A., E.A.), *President*, AAA Consultants, 603 Morristown Road, Linden NJ 07036 201/486-1470 1980

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

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

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

Chapman, Linda J, (E.A.), *Pension Consultant*, Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151 1976

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

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

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

Charling, James C, (F S A.), *Director, Group Underwriting*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5345 1978

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

Charsky, Donald M, (F.S.A.), *Vice President/Group Pensions*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2068 1984

Chase, David A, (F.S.A., E.A.), *Principal*, Hay Management Consultants, 700 South Flower, Suite 2300, Los Angeles CA 90017 213/629-3921 1980

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

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

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

Chellgren, Norton W, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, MC64, 151 Farmington Avenue, Hartford CT 06156 203/636-6634 1965

Chen, Bill Shun-Zer, (F.S.A), *Senior Vice President & Chief Actuary*, Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215-1989 713/789-5640 1979

Chen, Cecilia C H, (A.S.A), *Associate Actuary*, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2328 1984

Chen, Cindy, (A.S.A.), *Actuarial Assistant*, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 1986

Chen, Li-Chieh, (A.S.A., E.A), *Executive Vice President*, Nan Shan Life Insurance Co Ltd, 302 Ming Chuan East Road, Taipei Taiwan ROC 10461 02/501-3333 1979

Chen, Lillian I, (F.S.A., E.A.), *Assistant Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5545 1986

Chen, Ming-Yueh, (F.S.A.), 18 Wildrose Drive, South Windsor CT 06074 1980

Chen, Ning Y, (F S.A., E.A.), *Senior Consulting Actuary*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, St Louis MO 63105 314/725-0114 1984

Chen, Raymond T, (E.A.), *Vice President & Assistant Actuary*, American International Life Assur Co of New York, 70 Pine Street, New York NY 10270 212/770-6198 1976

Chen, Slim C, (A.S.A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-1948 1984

Chen, Tarwei, (A.S.A.), *Associate Actuary*, A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/564-6130 1987

Cheng, Laurence, (F.C.A.S.), *Investment Manager for Canada*, Zurich Insurance Co of Canada, 188 University Avenue, 9th Floor, Toronto ON Canada M5H 3C3 416/593-6121 1980

Cheng, Phillip C, (A.S.A.), Financial Analysis & Control Systems Corp, 100 First Stamford Place, Stamford CT 06902 203/967-8051 1984

Cheng, Yek Soan, (F.S.A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Cherlin, George Y, (F.C A , F.S.A , A.C.A.S , E.A.), *Staff Actuary*, United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4587 1965

Chern, Paul L, (A.S.A., E.A.), The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 1979

Chernick, Christopher, (E A), *Senior Actuarial Manager*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2905 1986

Chernick, David R, (F.C.A S.), *Senior Manager*, CNA Insurance Companies, CNA Plaza 38S, Chicago IL 60685 312/822-7539 1982

Chernoff, Victor B, (F C.A , F.S.A., E.A.), *Consulting Actuary*, PO Box 24425, Los Angeles CA 90024 213/477-6481 1967

Chernow, David M, (F.S A), *Senior Vice President & Chief Actuary*, Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386 1975

Cherry, Calvin D, (F.S.A.), *Assistant Vice President & Actuary*, Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75244 214/702-6400 1980

Cherry, Harold, (F S.A., E.A), *Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5166 1965

Ches, Thomas F, (E.A.), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1986

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 Drive, West Hartford CT 06117 i 1965

Chhabra, Jatindar P, (F.S A.), *Second Vice President/Actuary*, Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6156 1983

Chiang, Jeanne D, (F.C A.S.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-1466 1985

Chiang, Meichao, (A S.A.), *Actuarial Associate*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/740-2670 1986

Chiappetta, Robert N, (A.S.A.), *Director, Information Department*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004 202/624-2460 1966

Chiappetti, Thomas M, (F.S.A., M.C.A., E.A.), *Assistant Vice President*, Johnson & Higgins, 707 East Main Street, PO Box 1137, Richmond VA 23208-1137 804/344-8616 1977

Childress, Joseph A, Jr., (A.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1200 First National Bank Ctr, 425 Walnut Street, Cincinnati OH 45202 513/621-5757 1979

Childs, Diana M, (F.C.A.S.), *Senior Vice President & Actuary*, General Accident Insurance, 436 Walnut Street, Philadelphia PA 19105 215/625-1042 1977

Admitted

Childs, Gregory R, (F.S.A.), *Assistant Vice President & Valuation Actuary*, Lincoln National Pension Insurance, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-5321 1981

Chin, Pearl G, (E.A.), Howard Johnson & Co, 1111 Third Avenue Building, Seattle WA 98101 206/625-1040 1987

Chin, William P, (A.S.A.), *Actuary, Pricing & Product Development*, Balboa Life & Casualty, 3349 Michelson Drive, Irvine CA 92715-1606 714/553-7882 1980

Chipkin, Robert, (F.S.A., E.A.), *Vice President & Corporate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 1978

Chirolas, William P, (F.S.A., E.A.), *Associate Actuary*, National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/828-7073 1972

Chisholm, Donald W, (A.S.A.), *Assistant Actuary*, Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 1986

Chislett, Richard J, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 1986

Chittenden, Charles E, (F.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 1600 National City Center, Cleveland OH 44114 216/696-9100 1980

Chiu, Wu-Hsiung, (A.S.A.), *Assistant Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1830 1982

Chiumenti, Stephen, (A.S.A.), *Counsel*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2740 1983

Chmely, Robert M, (F.S.A., E.A.), *President*, Prudential Asset Management Co, 745 Broad Street, 19th Floor, Newark NJ 07101 201/877-4770 1966

Choi, April S, (F.S.A.), Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-2849 1982

Chorpita, Fred M, (A.C.A.S.), *Vice President & Actuary*, Penn Manufacturers Association Insurance Co, 925 Chestnut Street, Philadelphia PA 19107 215/629-5070 1970

Chorvat, Jan Alan, (E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 3030 N Rocky Point Drive West, Suite 410, Tampa FL 33607 813/885-6521 1981

Chou, Hung-Cheng, (F.S.A.), *Vice President & Actuary*, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2754 1980

Chou, Li-Chuan L, (A.C.A.S.), New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7549 1985

Chou, Philip S, (A.C.A.S.), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0220 1981

Chow, August C, (F.S.A.), *Assistant Vice President*, Mercantile & General Reinsurance Co plc, 123 Front Street West, University Place, Toronto ON Canada M5J 2M7 416/947-3800 1980

Choy, Kathleen Y, (E.A.), Kathleen Y Choy Consulting, Actuary Inc, 1188 Bishop Street, Suite 1810, Honolulu HI 96813 808/537-5327 1986

Christensen, John C, (A.S.A.), *Senior Accountant*, Ernst & Whinney, 317 Sixth Avenue, Suite 1100, Des Moines IA 50309 515/243-2727 1986

Christensen, Wesley R, (A.S.A., E.A.), *Secretary Group Division*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6788 1966

Christenson, Le Roy H, (F.S.A.), *Vice President & Reinsurance Actuary*, American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1539 1978

Christenson, Wayne E, (E.A.), *Actuarial Consultant*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000 1981

Admitted

Christhilf, David A, (A.C.A.S.), *Associate Actuary*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2499 1986

Christians, Albert K, (F.S.A.), *Consultant*, Trillium Resources Corp, 2626 Orchard Hill Place, Lake Oswego OR 97035 503/245-4070 1979

Christiansen, Christofer, (F.S.A., E.A.), *Associate*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1985

Christiansen, Stephan L, (F.C.A.S.), Conning & Co, 101 Pearl Street, Hartford CT 06103 203/527-1131 1986

Christianson, David J, (F.S.A.), *Vice President & Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8022 1979

Christie, James K, (F.C.A.S.), *Vice President & Chief Actuary*, The Dominion of Canada Group, 165 University Avenue, Toronto ON Canada M5H 3B9 416/362-7231 1985

Christman, Joseph A, (F.S.A.), 5801 East Calle Del Paisano, Phoenix AZ 85018 1965

Christmas, William R, (F.S.A.), 623/25 Central Park Village, 9309 South Highway 441, Orlando FL 32821 802/863-6593 1965

Christopher, David A, (A.S.A.), *Assitant Vice President & Associate Actuary*, United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300 1981

Christopher, Norma Y, (F.S.A.), *Vice President - Life Actuary*, Cotton States Life Insurance Co, PO Box 105303, Atlanta GA 30348 404/391-8612 1982

Christopherson, Jon C, (F.S.A.), *Vice President & Actuary*, Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890 1973

Chu, Limin, (A.S.A.), *Assistant Actuary*, Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/953-5108 1985

Chuck, Allan, (F.C.A.S.), *Associate Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2822 1982

Chun, Diane Heim, (F.S.A.), *Actuarial Director*, Prudential Insurance Company, Group & Financial Servs Office, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8831 1981

Chun, Keith J, (F.S.A., E.A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8653 1979

Chung, Vincent S, (A.S.A.), *Actuarial Assistant*, Confederation Life Insurance Co, 260 Interstate North Parkway, Atlanta GA 30339 404/951-5348 1987

Ciapas, Henry A, (F.S.A.), *Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3912 1978

Ciaraffo, Thomas, (A.S.A.), *Vice President & Actuary*, Borg-Warner Insurance Services Inc, 2727 Camino Del Rio, Suite 334, San Diego CA 92108 619/299-6000 1981

Ciarniello, Domenick A, (F.S.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7145 1979

Ciezadlo, Gregory J, (F.C.A.S.), *Actuary*, The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2351 1981

Cillie, Gabriel G, (F.S.A., E.A.), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/797-8822 1970

Cimini, Edward D, Jr., (A.C.A.S.), *Vice President & Actuary*, Financial Indemnity Company, 2550 Hollywood Way, Burbank CA 91505 818/843-2444 1983

Cioffi, Michael A, (F.S.A.), *Assistant Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-8171 1987

Admitted

Cirkiel, Robert E, (A.S.A., E.A.), *Assistant Vice President & Consultant*, Alexander & Alexander Consulting Group Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000 1982

Cis, Mark, (F.C.A.S.), *Vice President & Actuary*, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-7467 1979

Citron, Richard I, (E.A.), *President & Chief Executive Officer*, Corroon & Black, Benefit Consulting Division, One Wall Street Plaza, New York NY 10006 212/363-4100 1976

Claire, Donna R, (F.S.A.), Equitable Life Assurance Society, Two Penn Plaza, Area 5C, New York NY 10121 212/714-4989 1982

Claire, Martin R, (F.S.A.), *Actuary*, New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-7246 1982

Clairman, Stephen A, (F.S.A.), *Senior Vice President*, Mercantile & General Reinsurance Co plc, 123 Front Street West, University Place, Toronto ON Canada M5J 2M7 416/947-3800 1975

Clancy, Robert P, (F.S.A.), *Vice President*, First Boston Corporation, One Federal Street, Boston MA 02106 617/542-7200 1977

Clapper, Franklin C, Jr., (F.S.A., E.A.), *Assistant Vice President & Actuary*, Equitable Life Assurance Society, AMA Building, 135 West 50th St, Area 10-A, New York NY 10020 212/641-7895 1978

Clar, Marc S, (E.A.), *Consultant*, Ray Krieger Consultants Inc, 60 Cutter Mill Road, Great Neck NY 11021 516/482-5565 1983

Clare, James L, (F.S.A.), *Consulting Actuary & Director PAS*, Coopers & Lybrand, 145 King Street West, Toronto ON Canada M5H 1V8 416/869-1130 1966

Clark, Chester D, (F.C.A., F.S.A., E.A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0425 1968

Clark, David G, (A.C.A.S.), *Consulting Actuary*, Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1980

Clark, Debra Ann, (A.S.A., E.A.), *Associate Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019-4190 212/586-5600 1985

Clark, Frederick W, (F.S.A.), 281 Turtle Back Road, New Canaan CT 06840 203/966-0335 i 1965

Clark, John P, (F.S.A., E.A.), *Vice President*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1972

Clark, John T, (F.S.A.), *Second Vice President & Associate Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2167 1980

Clark, Kenneth J, (F.S.A.), *Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3290 1965

Clark, Kenneth T, (F.S.A.), *Consulting Actuary*, Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 1965

Clark, Michael R, (A.S.A., E.A.), *President*, Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311 1976

Clark, R Bruce, (F.S.A.), *Second Vice President & Associate Actuary*, Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/741-7931 1981

Clark, Ray A, 37 West 57th Street, Indianapolis IN 46208 317/251-6007 i 1967

Clark, Thomas, (F.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6457 1978

Clark, Voris C, (F.S.A.), *Vice President & Corporate Actuary*, Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1969

Admitted

Clarke, Gordon W, Jr., (A.C.A., A.S.A., E.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1971

Clarke, John W, (F.C.A.S., F.S.A., A.C.A.), 3106 Peach Tree Lane, Missouri City TX 77459 i 1965

Clarkson, Kevin P, (F.S.A.), *Associate Actuary*, Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5348 1982

Clausen, Norman W, (F.S.A., M.C.A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1974

Claussen, Diane M, (A.S.A.), *Actuarial Assistant*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1986

Clay, Charles H, (A.S.A., E.A.), C.H. Clay & Associates, 4676 Lakeview Avenue, Suite 208, Yorba Linda CA 92686 714/777-0113 1982

Clay, Richard Steven, (A.S.A.), *Actuarial Consultant*, Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3712 1987

Claypool, William R, (F.S.A.), *Associate Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-4857 1985

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

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

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

Clemens, Dennis D, (E.A.), The Wyatt Company, 1020 McKay Tower, Grand Rapids MI 49503 616/458-2131 1976

Clemens, Thomas P, (A.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1987

Clement, Benjamin A, (A.S.A.), *Actuarial Associate*, INA Life Insurance Co, 1600 Arch Street, 18 Tower, Philadelphia PA 19103 215/523-1149 1986

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

Clement, Donald F, (F.C.A., F.S.A., E.A.), Adonai Financial Services, 3223 Galahad Drive, Dallas TX 75229 214/351-2570 1967

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

Clemons, J King, (E.A.), *President*, Western Reserve Life Insurance Co, 230 North Third, PO Box 609, Grand Junction CO 81502 303/242-6291 1976

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

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

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

Clevenger, Kelly D, (F.S.A.), *Second Vice President*, Lincoln National Pension Insurance, 1300 South Clinton, PO Box 1110, Fort Wayne IN 46801 219/427-5119 1982

Clifton, Frances M, (F.S.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 1981

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

Clipson, Michael A, (A.S.A.), *Actuarial Associate*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7895 1985

Admitted

Cloninger, Kriss, III, (F.S.A., E.A.), *Principal*, Peat Marwick Main & Co, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30043 404/577-3240 1976

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

Clough, Thomas A, (E.A.), Angell Disend & Quesnel Inc of Massachusetts, 585 Boylston, PO Box 232, Boston MA 02117 617/236-4503 1983

Clowes, W Michael, *Senior Vice President*, CIGNA Worldwide Inc, 1600 Arch Street, Philadelphia PA 19103 215/569-6855 1980

Clymer, Jeff D, (A.S.A., E.A.), Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1987

Clyne, John M, (A.S.A.), *Vice President & Actuary*, American Life Insurance Co of NY, 810 Seventh Avenue, New York NY 10019 212/581-1200 1970

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

Coates, Barrett N, Jr., (F.C A , F S.A , E A.), 28 Plaza Drive, Berkeley CA 94705 1965

Coates, Clarence S, (F.C A S , A S A), 1730 Washington Avenue, Wilmette IL 60091 i 1965

Coates, John K, (A.S.A., E.A.), *Consulting Actuary*, Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Suite 700, Berkeley CA 94704 415/644-3383 1985

Coates, William D, (A.C A.S), *President*, Daniels-Head Insurance Agency, Five West Second Street, Hinsdale IL 60521 312/655-2225 1966

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

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

Cobin, Elliott I, (A.S.A.), *Assistant Vice President & Group Actuary*, Colonial Penn Group Inc, 11 Penn Center, 19th & Market Streets, Philadelphia PA 19181 215/988-8000 1980

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

Cocheu, Lincoln C, (A.S.A.), 1289 Norwich Road, Jacksonville FL 32207 i 1966

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

Cochran, James G, (F.S.A.), *Vice President & Corporate Actuary*, United Services Life Insurance Co, 950 North Glebe Road, Arlington VA 22203 703/875-3400 1979

Cochran, William R, (F.S.A , E A), *Partner*, Hewitt Associates, 777 East Wisconsin Avenue, Suite 3415, Milwaukee WI 53202 414/273-5990 1979

Coddington, Alan W, (F.S.A.), *Associate Actuary*, MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6339 1980

Cody, Donald D, (F.S.A , E.A), *Consulting Actuary*, 1776 Moorinshine Drive, Vero Beach FL 32963 305/231-5975 1965

Cody, Francis X, (F.S A), *Senior Vice President & Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1969

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

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

Coffey, William E, (F.C A., F S A., E.A.), *Director of Compensation & Benefits*, The Henley Group Inc, 11255 North Torrey Pines Road, La Jolla CA 92037 619/455-9494 1976

Coffin, John D, (F.C.A.S.), *Actuarial Director*, Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07101 201/877-6863 1986

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

Cohen, Arthur I, (A.C.A.S.), *Consulting Actuary*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2506 1982

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

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

Cohen, Harry H, (F S.A), *Asst Vice President, Indiv Product Development*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8046 1974

Cohen, Howard Lee, (F C.A S.), *Vice President & Actuary*, GEICO Indemnity, Office of the Actuary, 5260 Western Avenue, Washington DC 20047 301/986-2448 1981

Cohen, Howard S, (M C A., A.C.A.S.), *Actuary*, The Wyatt Company, Sears Towers, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1979

Cohen, Ira, (F.S.A., E.A.), *Senior Manager*, Price Waterhouse, 1801 'K' Street, Suite 700, Washington DC 20006 1972

Cohen, Jerry M, (F S.A., E.A.), Cohen & Associates, 3937 Holcomb Bridge Road, Suite 200, Atlanta GA 30092 404/394-0782 1975

Cohen, Laurence D, (A.S.A., E.A.), *Assistant Vice President*, Alexander & Alexander Consulting Group Inc, 3333 Wilshire Boulevard, Suite 900, Los Angeles CA 90010 213/383-5111 1979

Cohen, Murray E, (A.S.A., E.A.), *Associate Professor ision Science*, University of South Florida, 13907 Middle Park Drive, Tampa FL 33624 813/974-2001 1979

Cohen, Robert E, (A.S A.), *Director, Actuarial Services - Central*, Pennsylvania Blue Shield, Senate Plaza, Camp Hill PA 17011 717/763-3476 1980

Cohen, Stephen Emmet, (A.S.A.), *Senior Actuarial Analyst*, Coates Herfurth & England Inc, 550 California Street, San Francisco CA 94104 415/433-4440 1987

Cohen, Warren M, (F S A.), *Assistant Vice President & Actuary*, INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19103 215/523-2277 1981

Colburn, James T, (F S A., E A), *Principal*, Peat Marwick Main & Co, 650 Town Center Drive, Costa Mesa CA 92626 714/840-4300 1974

Colburn, Michael B, (F S A), *Assistant Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9258 1985

Colby, Ronald Brian, (F S A.), *Director Group Underwriting & Actuarial Services*, Lincoln National Life Insurance Co, PO Box 2266, Fort Wayne IN 46801 219/427-4160 1982

Coldwell, E Jay, (A S A), *Assistant Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8933 1985

Cole, Catherine L, (A S.A.), Towers Perrin Forster & Crosby, 1200 17th Street, Suite 2700, Denver CO 80202 303/592-1200 1981

Cole, Helen Louise, (A S A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000 1986

Admitted

Cole, Janis K, (F.S.A.), *Actuarial Director*, Prudential Insurance Company, 213 Washington Street, Newark NJ 07101 201/877-7630 — 1983

Cole, John M, (F.S.A.), Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8650 — 1968

Cole, Linden N, (F.S.A.), *Education Actuary*, Society of Actuaries, 500 Park Boulevard, Suite 440, Itasca IL 60143 312/773-6705 — 1965

Cole, Raymond E, (F.C.A., F.S.A., E.A.), *Partner*, Hewitt Associates, Suite 620, Two Embarcadero Center, San Francisco CA 94111-3882 415/433-6000 — 1965

Cole, Stanton L, (F.S.A.), *Senior Vice President*, Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/930-7915 — 1975

Coleman, Charlie K, (E.A.), *Actuary*, Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561 — 1970

Coleman, Cyril J, Jr., (E.A.), *President*, Coleman Consulting Corporation, One Penn Plaza, New York NY 10119 212/355-2653 — 1981

Coleman, James F, (F.S A., E.A.), PO Box 328, Copake NY 12516 518/329-4271 — i 1965

Coleman, John E, (F.S.A.), *Assistant Product Actuary*, General American Life Insurance Co, Life PMU, 700 Market Street, St Louis MO 63101 314/231-1700 — 1985

Coleman, Stephen M, (A.S.A., E.A.), *Assistant Pension Actuary*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/227-8558 — 1980

Coleman, Thomas L, (A S.A.), *Consulting Actuary*, Heinrich & Coleman, 3030 Harbor Lane, Minneapolis MN 55441 612/475-0616 — 1979

Colgren, Karl D, (A.C.A.S.), *Consulting Actuary*, Tillinghast/TPF&C, 18300 VonKarman Avenue, Suite 800, Irvine CA 92715 714/553-1277 — 1987

Collecchia, Frank E, (F.S A.), *Vice President & Portfolio Manager*, Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/845-1552 — 1979

Collen, John W, (E A.), Collen & Gamel Inc, 2308 Perimeter Park, Suite #200, Atlanta GA 30341 404/452-0559 — 1986

Collett, Robert L, (F.S A., E A), *Consulting Actuary*, Milliman & Robertson Inc, 1400 Smith, Suite 830, Houston TX 77002 713/658-8451 — 1969

Colletti, June R, (E.A), *Senior Vice President & Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1976

Collier, Clarence E, (A.S.A.), *Senior Vice President & Actuary*, Illinois Mutual Life/Casualty, 300 Southwest Adams Street, Peoria IL 61634 309/674-8255 — 1969

Collings, David W, (F.S.A.), *Associate Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1585 — 1980

Collins, Douglas J, (F.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 — 1978

Collins, James E, (A.S.A), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, S-4, PO Box 111, Boston MA 02117 617/236-6243 — 1987

Collins, James S, (F.S.A.), *Associate Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1983

Collins, John C, (A.S.A., E.A.), *Vice President & Actuary*, Fred. S James & Co Inc, Eastern-Pension Actuarial Div, 830 Morris Turnpike, Short Hills NJ 07078-2694 201/564-7366 — 1981

Collins, Richard L, (F.S.A., E.A.), *Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1978

Admitted

Collins, Russell M, Jr., (F S.A), *Senior Vice President*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7160 — 1965

Collins, Sue Ann, (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/351-4102 — 1980

Collis-Bird, Jeremy J, (F.S.A., E.A.), Eckler Partners Ltd, 1177 Hornby Street, Suite 901, Vancouver BC Canada V6Z 2E9 604/682-1381 — 1975

Colman, Robert Arthur, (A.S.A.), *Assistant Actuary*, Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416 — 1982

Colton, Edward H, (F S A), *Senior Vice President & Treasurer*, The Holden Group, 11365 West Olympic Boulevard, Suite 444W, Los Angeles CA 90064 213/312-6100 — 1970

Colton, Richard A, (E A.), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2169 — 1976

Colver, Charles F, (F S.A.), *Actuarial Recruiter*, Actuarial Search, 16609 Vicarage Court, Dallas TX 75248 214/931-7468 — 1972

Combs, Richard A, (F.S.A.), *Second Vice President & Associate Actuary*, Midwestern United Life Insurance Co, 7551 West Jefferson Boulevard, PO Box 929, Fort Wayne IN 46801 219/432-1551 — 1979

Comeau, Robert, (F.S.A., E.A), *Vice President-Group Insurance*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7306 — 1976

Comey, Dale R, (F.C A.S.), *Executive Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4844 — 1972

Comm, Jerome S, (E A.), *President*, J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Chicago IL 60601 312/332-0430 — 1978

Commander, Charles L, (F.S.A., E.A.), *Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1978

Compere, James L, (F.S.A.), John Myaard General Agency, 248 Louis Campau Prom NW, Grand Rapids MI 49503 616/774-2031 — 1965

Compton, Allan K, (F.S A), Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Compton, Richard K, (A.S.A.), 1955 Quince Street, Denver CO 80220 — 1979

Comstock, Susan, (F S.A., A.C.A.S), *Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1977

Conder, David A, (A.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 — 1982

Conefry, Michael A, (A.S.A., E A), *President*, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751 — 1972

Conger, Patricia J, (F.S A., E A.), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2810 — 1983

Conger, Robert F, (F.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1980

Conkel, Robert D, (E.A), *Consultant*, American Actuaries Inc, 146 Monroe Center Street NW, Suite 800, Grand Rapids MI 49503 214/231-7913 — 1982

Conklin, Harvey H, (F S.A.), 15 Cedar Crest Drive, Westerly RI 02891 401/348-8954 — i 1965

Conley, William, (F C.A), 3059 Humboldt Road, Green Bay WI 54302 414/468-9573 — i 1965

Conlon, James E, (A.S.A.), *Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4299 — 1987

Admitted

Conn, Russell R, (F.S.A.), *Second Vice President & Associate Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2417 1975

Connell, Eugene C, (F.C.A.S.), *Director, Corporate Systems*, National Grange Mutual Insurance Co, 55 West Street, Keene NH 03431 603/352-4000 1981

Connell, Floyd, Jr., (A.S.A , E.A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1976

Connelly, Brendan R, (F.S.A.), *Executive Vice President*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8459 1976

Conner, James B, (A.C.A.S.), *Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5285 1974

Conners, John B, (F.C.A.S.), *Senior Vice President & Manager Pers Market Dept*, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1976

Connor, Vincent P, (A.C A S.), *Second Vice President*, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5484 1979

Connor, William E, (F S.A.), *Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-6094 1980

Connors, James J, (F.S.A), *Vice President*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5276 1965

Connors, John A, (F.C A , E.A), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1966

Conover, Robert A, (F S A), *Senior Vice President/Corporate Actuary*, Appalachian National Life Insurance, PO Box 2647, Knoxville TN 37901 615/637-4211 1979

Conrad, Florence, (F.C.A., E.A), 1355 East 18th Street, Brooklyn NY 11230 i 1965

Conrad, Jean G, (F.C A , E.A), *President & Actuary*, Railroad Employees Mutual, 23900 Commerce Park Road, PO Box 22160, Cleveland OH 44122 216/831-7870 1965

Conrad, Paul G, (F.S A.), *Consulting Actuary*, William M Mercer Ltd, 1770 Market Street, Suite 200, Halifax NS Canada B3J 3M3 902/429-7050 1979

Conradi, J Christian, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1983

Conrod, Stuart F, (F.S A), 4400 Exeter Drive, Apt J208, Longboat Key FL 34228 i 1965

Conta, Richard V, (E A.), Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8061 1976

Convery, James R, Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-6861 1984

Conway, Albert, III, (A S.A.), Tillinghast/Towers Perrin, 34 North Meramec, Suite 600, St Louis MO 63105 314/862-7611 1980

Conway, Ann M, (A.C.A.S.), *Staff Consultant*, Tillinghast/ Towers Perrin, One Newton Executive Park, Newton MA 02162 617/965-8420 1987

Conway, Francis M, (A.S.A., E.A), G E Matthews & Associates Inc, 3637 Fourth Street North, Suite 490, St Petersburg FL 33704 813/821-9444 1981

Conway, James P, *Vice President Operations*, Trustmark Life Insurance Co, 1771 Howard Street, PO Box 60248, Chicago IL 60660-0248 312/274-3111 1984

Conwill, Stephen H, (F.S.A.), *Associate Actuary*, MONY Financial Services, Glenpointe Centre West, 75-11, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6340 1985

Cook, Charles F, (F.C.A.S.), *President & Chief Executive Officer*, American Universal Insurance Co, 144 Wayland Avenue, Providence RI 02940 401/351-4600 1968

Cook, David Nolin, (F S.A.), Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844 1982

Cook, David William, (F S A., E.A.), *Vice President and Group Pension Actuary*, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6270 1972

Cook, Edwin A, (F.C.A.S), Interboro Mutual Insurance Co, 155 Mineola Boulevard, Mineola NY 11501 516/248-1100 i 1965

Cook, Gerald R, (F.S.A., E.A.), *Supervising Actuary*, New York State Employees Retirement System, A E Smith Building, Albany NY 12244 518/474-4537 1965

Cook, John H, (F.S.A.), M6 Farmhouse Lane, Morristown NJ 07960 201/539-6194 i 1965

Cook, John R, (F.S.A.), *Assistant Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1977

Cook, W Gilbert, (F S A., E.A.), 6520 Blue Ridge Avenue, Cincinnati OH 45213 513/351-6172 i 1965

Cooke, Alan, (F.S.A.), *Director of Employee Benefits & General Insurance*, Bata Limited, 59 Wynford Drive, Toronto ON Canada M3C 1K3 416/446-2213 1980

Cook-Hebert, Deborah, (F.S.A., E.A.), *Associate Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1981

Cookson, John P, (F.S A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1976

Coon, Katherine C, (F.S.A , E.A.), *Senior Staff Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4446 1981

Cooney, Paul E, (F.S.A., E.A.), *Second Vice President/Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1976

Cooper, Donald R, (F.S A., E A), *President*, Resource Deployment Inc, 714 Main Street, Fort Worth TX 76102 817/390-8921 1969

Cooper, Duncan L, (A S A), *Associate Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3143 1982

Cooper, G Ashley, (A S.A , E.A.), *Actuary*, The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5505 1966

Cooper, Harold S, (F S A., M.C.A., E A), *Consultant*, Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 1983

Cooper, Jack, (F.S A , E A), 1471 Hollow Tree Drive, Pittsburgh PA 15241 412/831-0243 1965

Cooper, Keith H, (F.S A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 1967

Cooper, Lorne M, (A S.A , E.A.), *Assistant Vice President*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7623 1978

Cooper, Steven L, (F S.A , E.A.), Structured Benefit Consultants, 5251 SE 42nd Street Terrace, Tecumseh KS 66542 913/379-9560 1974

Cooper, Warren P, (M.C.A., A C.A.S.), *2nd Vice President/ Casualty Actuarial Practice Dir*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2668 1969

Cooperstein, Steve P, (F S.A.), *Market Developer*, Steve P Cooperstein & Affiliates, 360 First Avenue, New York NY 10010 212/475-5029 1971

Copeland, J David, (A.S.A., E.A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1979

Copestakes, Arthur D, (A C A S.), *Property and Casualty Actuary*, New Hampshire Insurance Department, 149 Mountain Road, Rural Route 11, Concord NH 03301 603/271-2261 1971

Admitted

Corajod, Cheryl Harrison, (F.S.A.), *Actuarial Consultant,* Lincoln National Life Insurance Co, Box 1110, Fort Wayne IN 46804 219/427-4783 1984

Corbett, Dennis M, (F.S.A.), *Assistant Vice President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/760-4183 1981

Corbett, Gary, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1622 1965

Corbett, Kathleen M, (A.S.A.), *Senior Actuarial Assistant,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3366 1982

Corbett, Richmond M, (A.C.A.), *Actuary, Attorney, Consultant,* 600 Carolina Village, PO Box 252, Hendersonvile NC 28739 i 1966

Corcoran, Regina, Seven D Lakewood Estates, Branson MO 65616 i 1966

Corcoran, Thomas R, (F.S.A), *Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8840 1978

Corder, Dave, (A.S.A), *Vice President, Administration,* Optimum Re Insurance Co, Box 660010, Dallas TX 75266-0010 214/869-6300 1979

Cordon, Jenean C, (F.S.A , E.A.), *Second Vice President & Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3683 1976

Corkran, Jo Ann, (F.S.A., E.A.), *Vice President,* First Boston Corporation, Park Avenue Plaza, New York NY 10055 212/909-4865 1982

Corliss, Gary L, (F.S.A.), *Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4231 1975

Cormack, Charles L, (E.A.), *President,* Cormack & Associates Inc, 117 South Crest Drive, Suite 100, Birmingham AL 35209 205/942-5224 1980

Cornell, Robert Allen, (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3322 1980

Cornwall, Lynn A, (A.S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1983

Cornwell, Richard B, (A.S A , E.A.), *Principal,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1983

Corr, Francis X, (F C.A.S.), *Secretary,* The Reliance Companies Inc, Four Penn Center, Philadelphia PA 19103 215/864-4195 1979

Corrao, M Olivia, (E.A.), *President,* Certified Actuarial Services Inc, 348 Change Bridge Road, Pine Brook NJ 07058 201/227-7766 1976

Correll, Frank, (E A), Correll Co, 9655 South 78th Avenue, Hickory Hills IL 60457 312/599-5200 1976

Corrigan, R Dennis, (F S.A), *Assistant Vice President,* Mercantile & General Reinsurance Co plc, 123 Front Street West, University Place, Toronto ON Canada M5J 2M7 416/947-3800 1979

Corwin, Frederic W, Jr., (F.S.A.), *Actuarial Director,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6018 1975

Cosburn, W Dale, (F.S.A.), *Vice President & Actuary,* B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto ON Canada M4P 2L2 416/481-5681 1967

Cossaart, Elaine Ruth, (A.S.A.), *Actuarial Assistant,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 1981

Costello, Edward T, (M C.A., A.S A., E.A), *Consulting Actuary,* 307 North Michigan Avenue, Suite 1501, Chicago IL 60601 312/236-2295 1970

Costner, J Edward, (A.C.A.S.), *Senior Vice President & Actuary,* Corroon & Black Corp, One Commerce Place, Suite 1500, Nashville TN 37239 615/271-1600 1982

Coston, Thomas L, (F.S.A.), *Senior Vice President,* Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8128 1972

Cosway, Robert Gordon, (F.S.A , E.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1984

Cotter, Michael C, (A.S.A., E A.), *Vice President,* Hay/Huggins Co Inc, Four Park Avenue, New York NY 10016 212/889-9306 1979

Cottrill, Delford Lee, (E.A.), 427-C Gaston Foster Road, Orlando FL 32807 305/658-0012 1982

Coufal, Norma J, (F S.A.), *Assistant Vice President & Associate Actuary,* Woodmen Accident & Life, 1526 'K' Street, Lincoln NE 68502 402/476-6500 1977

Coulter, Thomas G, (F.S.A.), Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2788 1984

Courage, William H, (A.S.A., E.A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1981

Coutts, Alan H, (F.C.A., A.S A., E.A.), *Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5515 1966

Covington, David B, (A S A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1983

Covitz, Burton, (A C A.S.), *Casualty Actuary,* Ulico Casualty Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-4919 1979

Covney, Michael D, (F.C A S.), *Vice President & Actuary,* Skandia America Reinsurance Corp, 280 Park Avenue, New York NY 10017 212/490-0500 1980

Cowan, Paul C, (F C A., A S.A., E.A.), *President & Chief Actuary,* The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202 513/241-1280 1966

Coward, Laurence E, (F.C.A., A.S.A., E.A.), *Director,* William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2881 1967

Cowell, Michael J, (F S A), *Vice President & Corporate Actuary,* UNUM Life Insurance Company, 2211 Congress Street, Portland ME 04122 207/780-9122 1965

Cowen, James L, (F.C A , A.S A , F.A.), *Manager,* Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5256 1966

Cowman, Edward F, (F.S.A), *President and Actuary,* Bankers Mutual Life Insurance Co, 500 West South Street, Freeport IL 61032 815/235-2222 1979

Cox, Charles D, III, (F S A.), *Vice President & Chief Actuary,* Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4293 1977

Cox, Daniel T, (F.S A , E A), *President,* Miller Mason & Dickenson Inc, 123 North Wacker Drive, Chicago IL 60606 312/701-3191 1979

Cox, David B, (A C A.S), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1986

Cox, David S, (F S.A.), *Vice President,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1569 1977

Cox, Kermitt L, (F.S.A), *Vice President & International Actuary,* American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 1979

Cox, Samuel H, Jr., (F.S A.), *Professor,* University of Nebraska-Lincoln, Actuarial Science Program, Room 312, Burnett Hall, Lincoln NE 68588-0307 402/472-2698 1980

Cprek, Clay R, (F.S A., E.A.), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1985

Crago, Richard D, (F.S.A), *Actuarial Director,* Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07101 201/877-6289 1984

Admitted

Cragoe, Arthur C, (F.S A., E.A.), *Senior Vice President,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 — 1965

Craig, Philip Jim, *Vice President & Actuary,* Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151 — 1967

Craig, Robert E, III, (A.S.A.), *Assistant Actuary,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3652 — 1966

Cramer, Errol, (F.S.A.), *Associate Actuary,* Allstate Life Insurance Co, Allstate Plaza South, G6B, Northbrook IL 60062 312/291-7651 — 1984

Cramton, Thomas J, (A.S.A., E A), EPACO, 135 South LaSalle Street, Suite 800, Chicago IL 60603 312/332-2650 — 1980

Crandall, Harold E, (F.S.A., E.A.), *Associate Actuary,* Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2189 — 1965

Crandall, Wm H, (F.C.A.S.), *President,* Security Insurance Group, Nine Farm Springs Drive, Farmington CT 06032 203/674-6700 — 1971

Crane, Pamela M, (F.S.A.), *Second Vice President,* Sun Life Group Inc, 260 Peachtree Street, Atlanta GA 30303 404/223-2585 — 1978

Crane, Thomas Ray, (A.S.A.), *Associate Actuary,* Eureka Life Insurance Company, PO Box 5047, Wichita Falls TX 76307 817/692-5600 — 1980

Cranley, Thomas A, (E.A.), *Director, Actuarial Benefits & Compensation Group,* Coopers & Lybrand, 2800 National City Center, Cleveland OH 44114 216/241-4380 — 1982

Crapo, Raymond L, (F.S.A., E.A.), *Consulting Actuary,* 3515 South Wakefield Street, Arlington VA 22206 703/379-2887 — 1965

Crawford, Angus L, (F C A., A.S A., E A.), *President,* Angus L Crawford Inc, 10299 Cabrillo Highway, Pescadero CA 94060 415/879-0500 — 1965

Crawford, J Dickson, (F.S.A.), *President & Chief Executive Officer,* Maritime Life Assurance Co, 2701 Dutch Village Road, PO Box 1030, Halifax NS Canada B3J 2X5 902/453-7048 — 1968

Crawford, John P, (F C A.), *Consulting Actuary,* 1105 NW 58th Street, Oklahoma City OK 73118 405/840-3113 — 1966

Crawshaw, Mark, (A.C.A.S.), *Assistant Actuary,* Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144 — 1987

Creedon, Seamus, (A.S.A.), *General Manager,* Bank of Ireland Life, Lower Baggot Street, Dublin 2 Ireland 1785744 — 1981

Crehan, Herbert F, (E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0508 — 1977

Creswell, David L, (F.S.A.), *Associate Actuary,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7856 — 1981

Creveling, Bradford A, (A.S.A., E.A.), *Actuary,* The Wyatt Company, 1211 SW Fifth Avenue, Portland OR 97204 503/241-8307 — 1984

Crider, John M, Jr., (A.S.A., E.A.), *Consulting Actuary,* Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 — 1981

Crifo, Daniel A, (A.C.A.S.), *Actuarial Director,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4952 — 1979

Crimmins, Joseph B, (F.S.A., E.A.), 949B Heritage Village, Southbury CT 06488 203/264-9392 — 1965

Crise, Jane A, (F.S.A.), General Life Insurance Corp of WI, 310 West Wisconsin, Suite 600, Milwaukee WI 53203 414/271-5433 — 1982

Critzer, Rex L, (F.S.A.), *Vice President,* Royal Life Insurance Cos, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2082 — 1978

Admitted

Crocker, Norman E, (F.S.A.), *Vice President/Group Actuary,* John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3376 — 1979

Crofts, Geoffrey, (F S.A , A.C.A.S.), *Professor of Actuarial Science,* University of Hartford, Barney School of Business, 200 Bloomfield Avenue, West Hartford CT 06117 203/243-4313 — 1965

Crompton, Robert B, (F.S.A.), *Manager,* Ernst & Whinney, 1800 Peachtree Center, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 — 1982

Cronin, Lynn, (F S.A., E A), *Consultant,* Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699 — 1982

Cronin, Paul A, (F.S.A., E.A), *Group Actuary,* Liberty Life Assurance Co, 175 Berkeley Street, Group Department, Boston MA 02117 617/542-4723 — 1979

Cronquist, Neil R, (F.C.A., F.S.A., E.A.), *Principal,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5682 — 1971

Croot, Darrel J, (F C A., F.S.A., E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 — 1965

Crosby, George C, (A S A.), *Assistant Actuary,* Alfa Life Insurance Corp, PO Box 11000, Montgomery AL 36198-0101 205/288-3900 — 1987

Cross, Bob R, (M.C A., A.S.A.), *Chief Executive Officer,* Lincoln-Cross Inc, One Nashville Place Suite 1750, 150 Fourth Avenue North, Nashville TN 37219-2417 615/252-6030 — 1979

Cross, Rowland E, (F C A., F.S.A., E.A.), *Principal Actuary,* Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-3199 — 1965

Cross, Susan L, (A.C.A.S., A.S.A.), Tillinghast/Towers Perrin, 8300 Boone Boulevard, Suite 250, Vienna VA 22180 703/356-5210 — 1986

Crosson, William H, III, (F.S.A., E.A.), *Chief Actuary,* Stephen B Wechsler & Associates, 220 East 42nd Street, Suite 400, New York NY 10017 212/692-5101 — 1965

Crotty, James Allen, (A.S.A.), *Director Corporate Finance Systems & Support,* Travelers Insurance Company, One Tower Square, 4PB, Hartford CT 06115 203/277-8092 — 1983

Crow, Walter C, (E A.), *Director of Staff Benefits,* Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland OH 44106 216/444-2316 — 1976

Crowder, A Norman, III, (F C.A., F.S.A., E.A.), **[Past President]**, Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3717 — 1965

Crowe, Joseph F, (F S A), *Executive Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8282 — 1965

Crowe, Larry R, (E.A.), Tax Sheltered Plan Services Inc, PO Box 535, Crystal Lake IL 60014 815/385-4412 — 1976

Crowe, Nancy R, (A.S.A.), General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0532 — 1970

Crowe, Patrick J, (F.C.A.S.), *Vice President Market Research & Actuary,* Kentucky Farm Bureau Mutual Insurance Co, 120 South Hubbard Lane, Louisville KY 40207 502/897-9481 — 1980

Crowley, James H, (F.C.A.S.), 30 Briarwood Road, West Hartwood CT 06107 203/521-4714 — 1965

Crowne, Joseph E, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1977

Crowns, Kevin J, (A.S.A., E.A.), *Actuarial Associate,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7034 — 1986

Crowther, Richard L, (A.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5000 — 1984

Admitted

Croy, Philip E, (A.S.A., E.A.), Frank B Hall Consulting Co, Spear Street Tower, One Market Plaza, Suite 2100, San Francisco CA 94105 914/769-9200 — 1979

Crozier, Bruce J, (F.S.A.), *Senior Vice President & Chief Actuary*, Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931 — 1979

Cruise, Richard D, (F.S.A.), *Assistant Actuary & Assistant Vice President*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5037 — 1982

Cruthis, Harold T, (A.S.A.), *Assistant Actuary*, Massachusetts Indemnity & Life, 9200 Watson Road, St Louis MO 63126 314/849-5555 — 1985

Cryan, James J, (F.S.A., E.A.), Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2530 — 1966

Cuba, Sheryl V, (F.S.A.), *Actuary*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7537 — 1975

Cubello, Frank D, (F.S.A.), 15 Coleridge Road, Short Hills NJ 07078 — i 1965

Cuddihy, Gerald E, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 — 1986

Cullinane, Donald G, (F.C.A., F.S.A., E.A.), *Vice President & Consulting Actuary*, Frank B Hall Consulting Co, 261 Madison Avenue, New York NY 10016 212/922-1300 — 1976

Cumming, John B, (F.S.A., E.A.), *Senior Vice President*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7293 — 1965

Cumming, Richard, (F.S.A.), *Vice President & Chief Actuary*, Inter-Ocean Insurance Co, PO Box 145497, Cincinnati OH 45214 513/782-1371 — 1979

Cummings, Richard T, (F.S.A., E.A.), *President*, Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/821-3957 — 1971

Cummins, Thomas E, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, 2087 East 71st Street, Suite 227, Tulsa OK 74136 918/492-9658 — 1977

Cundy, Richard M, (F.C.A.S.), *Director*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2000 — 1982

Cuni, Sally W, (F.S.A., E.A.), *Consulting Actuary*, 6237 Lakota Drive, Cincinnati OH 45243 513/561-2083 — 1978

Cunningham, William, (F.S.A., E.A.), *Executive Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3630 — 1965

Curlee, Ronald K, (F.S.A.), *Senior Vice President & Chief Actuary*, Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2000 — 1972

Curley, James O, (A.C.A.S.), *Senior Vice President*, 20th Century Insurance Company, 6301 Owensmouth Avenue, Woodland Hills CA 91367 818/704-3111 — 1977

Curley, Mary Ellen, (E.A.), *Senior Actuarial Manager*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2945 — 1982

Curran, Gary S, (A.C.A., A.S.A.), *Consulting Actuary*, G S Curran & Company Ltd, 172 Lee Drive, Suite 2, Baton Rouge LA 70808 504/769-4825 — 1980

Curran, Kathleen F, (F.C.A.S.), *Research Actuary*, Amica Mutual Insurance Co, PO Box 307, Glen Rock NJ 07452 201/652-7700 — 1986

Curran, Larry A, (A.S.A.), *Actuarial Administration Officer*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 730, Milwaukee WI 53202 414/226-1806 — 1979

Curran, Virginia, (E.A.), *Consultant*, The Wyatt Company, 99 Park Avenue, New York NY 10016 212/599-0777 — 1976

Currie, Ross A, (F.C.A.S.), *Vice President*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2389 — 1979

Curry, Alan C, (F.C.A.S.), *Vice President & Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2071 — 1966

Curry, Harold E, (F.C.A.S.), PO Box 2336, Carefree AZ 85377 — i 1965

Curtis, James A, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1965

Curtis, Julie Ann, (A.S.A.), *Manager, Actuarial*, The Boeing Company, Mail Stop 13-60, PO Box 3707, Seattle WA 98124 206/655-4016 — 1987

Curtis, Paul, (F.S.A., E.A.), The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 — 1980

Cushing, Arthur M, (F.S.A.), *Actuary*, Ofc of the Supt of Financial Institutions Canada, Jackson Building, 122 Bank Street, Ottawa ON Canada K1A 0H2 613/990-2173 — 1965

Custis, Thomas K, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 — 1978

Cutler, Alan, (A.S.A.), *Assistant Actuary*, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221-2699 214/954-7927 — 1980

Cutler, Janice Z, (A.C.A.S.), *Senior Actuarial Associate*, Zurich-American Insurance Group, 231 North Martingale Road, Schaumburg IL 60196 312/843-6277 — 1985

Cutler, Larry A, (E.A.), *Assistant Vice President - Benefits Planning*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2811 — 1976

Cutlip, William C, (F.S.A., E.A.), *Vice President & Actuary*, General Life Insurance Corp of WI, 310 West Wisconsin Avenue, Suite 600, Milwaukee WI 53203 414/271-5433 — 1970

Cuzzacre, Denise Q, (E.A.), 595-1415 Main Street, New York NY 10044 — i 1976

Cymerys, Edward C, (F.S.A., E.A.), *Actuary*, Aetna Life & Casualty, 201 North Civic Drive, Suite 300, Walnut Creek CA 94596-3887 415/932-7223 — 1979

Cyrulnik, Steven, (A.S.A.), 944 East 81st Street, New York NY 11236 718/763-9887 — 1981

Czupek, Thaddeus A, (A.S.A., E.A.), *Regional Sales Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1971

D

Dackow, Orest T, (F.S.A., E.A.), *Exec. Vice President & Chief Operating Officer, US*, Great-West Life Assurance Co, 8505 East Orchard Road, Sixth Floor, Englewood CO 80111 303/889-3000 — 1966

Daharsh, Jeanne Meeker, (A.S.A.), *Assistant Actuary*, Alliance Life Insurance Co, 7309 East 21st Street, Wichita KS 67208 316/686-2600 — 1985

Dahl, Hans H, (F.S.A.), *Senior Consultant*, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759-6399 512/345-5700 — 1979

Dahlberg, Peter B, (F.S.A.), *Executive Vice President*, Resource Deployment Inc, 714 Main Street, Fort Worth TX 76102 817/390-8921 — 1979

Dahlen, Alan E, (A.S.A.), *Actuarial Analyst*, Blue Cross/Blue Shield of Delaware, One Brandywine Gateway, Wilmington DE 19801 302/421-3084 — 1987

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 — 1970

Dahlquist, Ronald A, (F.C.A.S.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3230 — 1987

Dahme, Orval E, (F.C.A.S.), *Senior Analyst-Data Processing*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-5065 — 1966

Admitted

Daino, Robert A, (F C.A.S.), *Vice President - Actuary,* Holborn Agency Corporation, 90 John Street, Eighteenth Floor, New York NY 10038 212/267-0224 1977

Daley, Gina C, (F S.A., E A.), 71 Martin Avenue, North Andover MA 01845 1981

D'Alise, Domenic P, (E.A.), *Pension Actuary,* Pension Corporation of America, PO Box 411, Matawan NJ 07747 1976

Dallas, Keith J, (F.C A , F.S A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5300 1972

Dalrymple, J Ian, (F.S A), Prudential-Bache Securities Canada Ltd, Corporate Finance, 33 Yonge Street, Suite 400, Toronto ON Canada M5E 1V7 416/860-3074 1982

Dalton, Edward F, (F.S.A., E.A.), *Vice President & Actuary,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5683 1965

Daly, Brian L, (F S.A., E A.), *Consulting Actuary,* 600 East Gorgas Lane, Philadelphia PA 19119 215/247-8780 1965

Daly, Peter, (F.S.A.), *Executive Vice President,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 1966

Damia, Andrew P, (E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7190 1967

Dana, Franklin B, (F S A), 3113 North Oxford Street, Arlington VA 22207 703/525-6038 i 1965

Danberg, Bruce E, (E A.), *Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5715 1978

Dancy, Thomas H, (F.S A , E A.), *Principal,* William M Mercer Ltd, One First Canadian Place, PO Box 59B, Toronto ON Canada M5X 1G3 416/868-2860 1966

D'Andrea, Daniel A, (F S A), *Vice President & Assistant Actuary,* Prudential Insurance Company, National Account Operations, 56 North Livingston Avenue, Roseland NJ 07068 201/994-6930 1978

Dandy, William B, (F.C A., F S.A), *Consulting Actuary,* 2499 Cedar Hill Drive, Richmond KY 40475 606/623-3242 1965

Daniel, John W, (A.S A), *Actuarial Associate,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7066 1987

Daniels, David A, (F.C A., F S.A , E A), *Senior Vice President,* Frank B Hall Consulting Co, 261 Madison Avenue, New York NY 10016 212/808-7417 1966

Daniels, John P, (F.S A., E.A.), 253 Vincent Road, Paoli PA 19301 1965

Daniels, Paul, (F.S.A.), *Vice President & Chief Actuary,* Surety Life Insurance Co, 200 East South Temple, Salt Lake City UT 84111 801/355-3000 1984

Daniels, William, (F S.A , E.A), *Consulting Actuary,* Buck Consultants Inc, 600 Grant Street, 4918 US Steel Building, Pittsburgh PA 15219 412/281-2506 1983

Danielson, Herbert V, (F.A), *President & Actuary,* Complete Pension Administration Inc, 9002 SW 152 Street, Miami FL 33157 305/253-1013 1985

Dannecker, William, (E.A.), *President & Chief Operating Officer,* Retirement System for Savings Institutions, 41 East 42nd Street, New York NY 10017 212/867-8950 1979

Danzinger, Leo J, (F.S.A.), 9510 11th Street North, Tampa FL 33612 i 1965

Daoust, Joseph H, (F.C.A., E.A.), 660 Woodcrest Drive, Dearborn MI 48124 313/278-0746 i 1965

Daoust, Paul R, (F C A , F S.A., E A.), *Actuary,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1977

Daoust, Raymond E, (E A), *Consultant,* The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 1976

Admitted

Darak, Harold J, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1986

D'Arcy, Stephen P, (F.C.A.S.), *Assistant Professor of Finance,* University of Illinois, 328J David Kinley Hall, 1407 West Gregory, Urbana IL 61801 217/333-0772 1978

Darden, George R, Jr., (A.S.A., E.A.), *Consulting Actuary,* George R Darden & Associates, 4405 Sugar Mill Road, Dallas TX 75244 214/239-7933 1966

Darif, Michael T, (A S A), *Systems Analyst,* William M Mercer-Meidinger-Hansen Inc, 1500 Meidinger Tower, Louisville KY 40202 502/561-4534 1979

Dark, John L, (F S A.), *Vice President Marketing US Pensions,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5826 1984

Darling, Bruce R, (F.S.A.), *Credit Insurance Manager,* J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6001 1978

Darnell, Robert W, (A.S.A.), *Senior Consultant,* Peat Marwick Main & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000 1986

Darr, Julie A, (A.S.A), *Assistant Actuary-Reinsurance,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5367 1987

Darson, Glenn T, (E.A.), *Senior Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, MA 47, Hartford CT 06156 203/636-4841 1976

Dash, Stanley A, Jr., (F S.A., E.A.), The Wyatt Company, 99 Park Avenue, New York NY 10016-1580 212/692-5500 1980

Dastur, Furrokh N, (F.S.A.), *President,* Management Applied Programing, 6420 Wilshire Boulevard, Los Angeles CA 90048 213/658-7220 1965

Daubenmier, Michael D, (A.S.A.), *Senior Vice President & Chief Operating Officer,* Allied Life Insurance Company, 701 Fifth Avenue, Des Moines IA 50309 515/280-4512 1980

Daubenmier, Steve R, (A S A.), *Vice President & Actuary,* Consumers Life Insurance Co, PO Box 26, Camp Hill PA 17011 717/761-4230 1983

Daugherty, Dennis Eugene, (F.S.A.), *Associate Manager,* Great-West Life Assurance Co, Group Insurance Products 7T1, 8505 East Orchard Road, Englewood CO 80111 303/889-3134 1987

Daulton, David C, (F S.A., E.A), *Vice President & Chief Actuary,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2307 1970

Dausman, Robert O, (F S A , E.A), *President,* AJD Insurance Consultants Inc, PO Box 12830, Jackson MS 39236-2830 601/982-2559 1974

Davenport, Richard L, (F S.A , E A.), *Manager,* Touche Ross & Co, 2001 Bryan Tower, Suite 2400, Dallas TX 75201 214/220-8844 1984

Davenport, Timothy John, (F.S.A., E.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1983

Davi, Joseph N, (F S A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 1969

Davi, Ronald J, (E.A.), *President & Actuary,* Employee Benefit Services, PO Box 754, Oradell NJ 07649 201/262-7374 1977

David, Aida S, (F.S.A.), *Associate Actuary,* Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/480-2758 1979

David, Frank H, (F S A., E.A), 45 Billingsley Drive, Livingston NJ 07039 i 1965

Davidoff, Drew S, (F.S.A), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1979

Davids, Richard W, (E.A), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1987

Admitted

Davidson, George I, III, (F.S.A., E A), *Vice President & Actuary*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 — 1974

Davidson, Jeffrey Alan, (E.A.), National Associates Inc, 3415 Sepulveda Boulevard, Seventh Floor, Los Angeles CA 90034 213/390-8801 — 1985

Davidson, Neil, (F.S.A.), *Associate Actuary*, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3445 — 1979

Davidson, Waid J, (F.C.A., F.S.A., E.A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 — 1965

Davies, James J, (M.C.A., A.S.A., E A), Davies Investment Associates Inc, 215 Piedmont Avenue NE, Suite 1009, Atlanta GA 30308 404/525-7541 — 1969

Davies, Roger W, (A.S.A), *Managing Director*, UK Life Assurance Co Ltd, UK House, Worthing Road, Horsham West Sussex England 444/034-0033 — 1981

Davies, Ronald S, (F.S A., E.A.), *Vice President*, GBB Associates Ltd, 95 Wellington Street West, PO Box 15, Suite 1500, Toronto ON Canada M5J 2N7 416/865-0060 — 1966

Davis, Brian W, (A C.A.S.), *Assistant Actuary*, The Signature Group, 200 North Martingale Road, Schaumburg IL 60173-2096 312/490-3000 — 1987

Davis, Christopher H, (A.S.A.), *Assistant Actuary*, Anchor National Life Insurance Co, Anchor Centre One, 2201 East Camelback Road, Phoenix AZ 85016 602/954-4848 — 1986

Davis, Cydney S, (A.S A), *Assistant Actuary*, Provident Life & Accident Insurance, Fountain Square 5-N, Chattanooga TN 37402 615/755-8493 — 1984

Davis, Darlene H, (F.S.A.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715-1025 714/553-1277 — 1982

Davis, Edward E, (F.S.A), *Consulting Actuary*, Potts Davis & Co, PO Box 390, Salem OR 97308 503/585-7555 — 1972

Davis, Edward H, (F C.A., A.S A., E.A), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036-8855 212/997-7139 — 1966

Davis, Emily, (E.A.), *Managing Actuary II*, William M Mercer-Meidinger-Hansen Inc, 2020 Interfirst, Dallas TX 75270 214/748-0501 — 1984

Davis, George E, (F.C.A.S.), *Vice President/Claims*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-7874 — 1979

Davis, J Kenneth, (A S.A.), 321 Wilmington Road, Greenville SC 29615 — i 1966

Davis, J Stephen, (A.S.A., E.A.), *Associate Actuary*, Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 — 1984

Davis, Joe E, (F.S.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2406 — 1970

Davis, Jon F, (A.S.A.), *Assistant Vice President & Assistant Actuary*, Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3045 — 1986

Davis, Lawrence S, (F.C.A.S.), *Vice President & Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-6075 — 1982

Davis, Lynn G, (F.S.A.), *Assistant Actuary*, Aetna Life & Casualty, International Insurance D143, 151 Farmington Avenue, Hartford CT 06156 203/273-1165 — 1985

Davis, Mark A, (F.S.A.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300 — 1987

Davis, Rex C, (A.C.A S.), *Vice President*, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7003 — 1969

Davis, Robert, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 99 Park Avenue, New York NY 10016 212/309-1322 — 1971

Davis, Robert F, (F.S A), *Director, Staff Actuary*, Blue Cross/Blue Shield of TX, 901 South Central Expressway, Richardson TX 75080-3815 214/669-6173 — 1965

Davis, Robert P, (F.S.A), *Second Vice President & Corporate Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5905 — 1971

Davis, Rodney D, (A.C A.S), *President*, Casco Management Associates Inc, PO Box 12086, Raleigh NC 27605-2086 919/832-1422 — 1980

Davis, Rowland, (F.S.A , E.A), *Vice President*, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1977

Davis, Therman W, (A.S A.), *Assistant Vice President*, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 — 1979

Davlin, Michael F, (A.S.A.), *President*, Actuarial Resources Corp, 12736 Glynn Avenue, Downey CA 90242 213/862-4376 — 1983

Dawidowicz, Thomas P, (F.S.A , E.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MA47 EBD, Hartford CT 06156 203/636-6469 — 1979

Dawson, Ernest G, (M.C.A., E A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 — 1966

Dawson, John, (F.C A S), *Second Vice President*, John Hancock Property & Casualty Ins Companies, Three Copley Place, PO Box 854, Boston MA 02117 617/375-3700 — 1982

Dawson, John Duane, (A S A), *Actuarial Associate*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6280 — 1987

Day, Roy E, *Assistant Vice President*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5588 — 1966

Deakins, Peter B, (F.S.A), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1985

Deal, D Frank, (F S.A.), *Second Vice President & Actuary*, American General Life/Accident Insurance Co, American General Center, Nashville TN 37250 615/749-1308 — 1972

Dean, Charles E, Jr., (F C.A., F.S.A , E.A), Johnson & Higgins, One Dallas Center, Suite 2300, Dallas TX 75201 214/953-3200 — 1975

Dean, Curtis Gary, (F.C.A.S.), *Actuary*, American States Insurance Cos, American States Plaza, 500 North Meridian, Indianapolis IN 46204-1275 317/262-6674 — 1980

Dean, Daryl J, (F C.A., F.S.A., E.A.), *President*, The Nyhart Co Inc, 3505 North Washington Blvd, PO Box 88187, Indianapolis IN 46208 317/923-2391 — 1970

Dean, Joseph, (E.A.), *President*, Compensation Planning Inc, 50 Penn Place, Suite 500, Oklahoma City OK 73118 405/840-9011 — 1977

Dean, Joseph E, (F C A , E A), *Consultant*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9392 — 1970

Dean, Kathleen S, (A.S.A.), 77 Oakwood Drive, South Burlington VT 05403 — 1986

Dean, William R, (F.S.A), *Executive Vice President*, Liberty National Life Insurance Co, 2001 Third Avenue South, Birmingham AL 35233 205/325-2749 — 1975

Dearing, Ronald D, (F S.A., E.A), *Senior Vice President*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 — i 1979

DeBartolo, Fred, (A.C.A., A.S.A.), 1841 West Placita Del Zacaton, Green Valley AZ 85622 — i 1966

Debbink, Lynn D, (A.S.A.), *Actuary Benefits for the Aging*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1987

Admitted

Debs, Raymond Victor, (A.C.A.S.), *Consulting Actuary,* Insurance Technical & Actuarial Consultants Corp, Schoolhouse Plaza, 374 Millburn Avenue, Millburn NJ 07041 201/467-5903 — 1986

DeCaro, Robert P, (F.S.A), *Associate Actuary,* The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 — 1987

DeCiccio, John M, (F.S.A.), *Second Vice President,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-5077 — 1976

Deckinger, Matthew G, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5506 — 1979

DeConti, Michael A, (A.C.A S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, 13 C R, Hartford CT 06183 203/277-5840 — 1984

Dee, K Gloria, (F S A), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6169 — 1982

De Esposito, Caroline, (E.A.), *Enrolled Actuary,* Actuarial Data Services, 112 Washington Street, East Orange NJ 07017 201/672-0100 — 1976

Deeter, Dennis A, (F S.A), *Actuary,* Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois St, Ste 2000, Indianapolis IN 46204 317/237-2888 — 1986

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

Degann, A David, (E.A), Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 — 1976

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

DeGeeter, Robert E, (F.S.A.), *Vice President,* Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 — 1967

Degerness, Jerome A, (F.C.A.S), *Actuarial Officer, Corporate Staff,* St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7207 — 1982

Degnan, Dennis Peter, *Manager of Nongroup Products,* Blue Cross/Blue Shield of South Carolina, I-20 at Alpine Road, Columbia SC 29219 803/788-3860 — 1984

DeHoogh, David, (A S A), *Assistant Vice President & Assistant Actuary,* Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3070 — 1986

Deitsch, Aaron, (F.S A., E A.), *Consulting Actuary,* Aaron Deitsch, 551 Fifth Avenue, Suite 1114, New York NY 10017 212/949-1096 — 1974

Dekle, James M, (A.C.A.S), *Assistant Secretary,* General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5410 — 1986

dela Cruz, J Lamberto, (F.S A., E A.), *Senior Vice President & Senior Actuary,* National Associates Inc, 66 Bovet Road, San Mateo CA 94402 415/574-7772 — 1978

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

Delamarter, Gregory A, (F.S.A), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1979

Delaney, Andrew, (F.S.A., A.C A.), 2727 Allen Parkway, Suite 830, Houston TX 77019 — 1965

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

Delaney, Richard J, (A.S.A., E.A.), Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2719 — 1983

Admitted

DeLiberato, Robert V, (A.C.A.S.), *Director & Associate Actuary,* CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3894 — 1985

Dellinger, Jeffrey K, (A.S.A), *Actuarial Consultant,* Lincoln National Pension Insurance, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-4017 — 1984

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

DeLong, Scott H, III, (F.S.A.), *Second Vice President & Corporate Actuary,* Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5574 — 1978

DeLuca, Epiphany A, (A S A., E.A.), *Senior Consultant,* Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8408 — 1979

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

Dembiec, Linda A, (F.C.A.S.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 — 1982

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

De Meyere, Dolores, (A S A.), *Associate Consulting Actuary,* Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400 — 1984

De Monte, Arnold Mark, (A.S.A , E.A.), *Consulting Actuary,* Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400 — 1982

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

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

Dempster, Howard V, (F.C.A.S.), *Senior Vice President, Finance-P/C Group,* CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/523-4211 — 1977

Demsey, Brian R, (E.A.), First Annuity Corporation, 2100 Main Street, Irvine CA 92714 714/863-7081 — 1976

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

den Boer, Heinrich A, (F.S.A , E.A.), *Second Vice President,* Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-6454 — 1966

Denlinger, Kurt F, (F.S.A , E.A.), *Consultant,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 — 1983

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

Dennison, Scott L, (F S A., E A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/289-6415 — 1981

de Palo, Armand M, (F.S.A., A.C.A., E.A), *Vice President & Life Actuary,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8187 — 1979

DePrenger, Herbert L, (F.S.A.), *President,* GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7301 — 1965

Derbak, Frank S, (F S.A.), *Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6958 — 1983

Derby, Burton H, (E.A.), Derby & Company Inc, 57 Wells Avenue, Newton MA 02159 617/332-2449 — 1981

Derksen, David A, (F.S.A.), *Associate Actuary,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7023 — 1982

Admitted

Dershowitz, Harold N, (F.S.A.), *Vice President,* Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 1981

DeRubeis, Carmine Peter, (A.S.A., E.A.), *Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5500 1980

DeRyder, David R, (A.S.A., E A.), *Consulting Actuary,* The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1976

Desai, Kiran, (F.S.A., M.C.A., E.A.), *President,* Swiss American Financial Consultants, 403 Pavilions Greentree, Marlton NJ 08053 609/596-8477 1969

Desai, Krishna B, (F.S.A., E.A.), 1424 Audmar Drive, McLean VA 22101 703/893-6736 i 1966

Desai, Maya Vijay, (F S.A., E.A.), *Associate Actuary,* Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-8134 1982

Desai, Pratiksha A, (A.S.A.), *Senior Actuarial Assistant,* American General Life/Accident, American General Center, Nashville TN 37250 615/749-1618 1983

Desfosses, Daniel, (A.S A.), 20 Foster Street, Oxford MA 01540 617/987-8036 1982

DeSimone, Ralph, (E.A.), *President,* Retirement Designs Inc, 25523 Hacienda Place, Carmel CA 93933 408/625-2835 1978

Desmond, Gerald P, (A.S A.), The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2338 1987

Desmond, Sherrie B, (F.S.A., E.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1976

DesRochers, Christian J, (F.S.A.), Huggins Financial Services Inc, 10 Tower Lane, Avon CT 06001 203/677-8224 1977

DeStefano, Ronald, (E.A.), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2800 1976

Desveaux, Roger P, (A.S.A.), *Senior Financial Analyst,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6556 1985

Deutsch, Anthony C, (F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102-2183 215/569-6081 1980

Deutsch, Lawrence, (E.A), 24516 Eilat Street, Woodland Hills CA 91367 1982

Deutsch, Robert V, (F.C.A.S., A S A.), *Senior Vice President and Chief Actuary,* Executive Re Inc, 82 Hopmeadow Street, PO Box 129, Simsbury CT 06070 203/244-8985 1984

Deutscher, Harold J, (F.S.A., E.A.), *Vice President,* Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035 1965

De Vera, Edna G, (E.A.), *Assistant Actuary,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8380 1987

Devereaux, David G, (F.S.A.), *Senior Vice President,* Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-6349 1971

Devine, James L, (F.S.A.), *Supervising Actuary,* New York State Insurance Department, Agency Building # 1, Empire State Plaza, Albany NY 12257 518/474-6605 1966

Devos, Denis J, (F.S.A.), *Vice President Group Insurance,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 1V3 204/946-7691 1979

DeWald, James E, (F.S.A.), *Vice President & Actuary,* MMI Companies Inc, 2275 Half Day Road, Bannockburn IL 60015 312/940-7550 1986

Dewan, John A, (F.S.A.), *Vice President,* Stats Inc, 6543 North Tahoma, Chicago IL 60646 312/792-0761 1980

DeWeese, Charles C, (F.S.A., M.C.A.), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 1974

Admitted

Dexter, James B, (F.S A., E.A.), *Vice President,* Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/296-0275 1978

De Young, James R, (E.A.), *President,* Pension Plans Associates Inc, 7870 Olentangy River Road, Suite 307, Worthington OH 43085 614/888-6008 1985

Dezube, Janet B, (A.C.A.S.), *Senior Actuarial Associate,* Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/877-6000 1986

Dezube, Mitchell, (F S.A., E.A.), 66 Ira Avenue, Colonia NJ 07067 i 1965

Dezube, Robert Steven, (F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1982

Dial, Philip S, (F.S A., E A), *Principal,* Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 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., M.C A , E.A.), *Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2890 1980

Dice, William F, (F S.A.), 70 Mason Street, Metuchen NJ 08840 i 1965

DiChillo, Richard A, (E A), *Investment Officer,* Aetna Life & Casualty, 151 Farmington Avenue, A-210, Hartford CT 06156 203/273-4542 1976

Dick, A Keith, (F S A.), *Principal,* Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0327 1980

Dick, Alan J, (F.S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/622-7300 1984

Dicke, Arnold A, (F.S A., E.A.), *Senior Vice President & Chief Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5525 1978

Dickerman, Owen L, (E.A.), *Actuary,* Pension Master of Florida Inc, 1031 Ives Dairy Road, Suite 228, Miami FL 33179 305/652-8100 1976

Dickerman, Robert W, (A.S.A), Six North Cotton Hill, Springfield IL 62707 217/529-2523 i 1966

Dickey, Alan G, (A.S.A.), *Assistant Actuary,* Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3000 1985

Dickinson, John Benjamin, (F S.A.), *Assistant Vice President & Associate Actuary,* Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2272 1986

Dickler, J Martin, (F.S A.), *Vice President & Actuary,* EQUICOR, Equitable HCA Corporation, 195 Broadway, New York NY 10007 212/618-5394 1965

Dickson, David, (F.S.A.), *Division Manager & Chief Actuary,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 1980

Dickson, David William, (A.S.A.), *Director & Health Actuary,* Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-6180 1986

Dickson, Gary D, (F.S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Kansas City MO 64108 816/474-0666 1987

Dickson, Jeffrey J, (F.C.A., A C.A.S.), *Consulting Actuary,* Casualty Actuarial Services Inc, Two Forest Park Drive, Farmington CT 06032 203/677-0096 1977

Dickson, Robert K, (F.S.A., E A.), *Executive Vice President,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1974

Dickstein, Morton M, (F.C.A., E.A.), *Actuarial Consultant,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5514 1970

Admitted

Diede, Mick L, (A.S A.), *Actuarial Assistant*, Milliman & Robertson Inc, 1409 A Post Oak Drive, Atlanta GA 30021 404/659-3541 — 1987

Dielensnyder, Richard C, (A.S A), *Actuarial Assistant*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3972 — 1986

Diemer, Richard L, (A C A , E.A.), 950 Hawthorne Lane, Northbrook IL 60062 — 1966

Dieter, George H, Jr., (F.C.A S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7009 — 1976

Dieter, Roland A, (F S A.), *Actuary, Analysis & Reports*, Washington National Insurance Co, 1630 Chicago Avenue 6/610, Evanston IL 60201 312/570-5893 — 1976

DiFiore, Lawrence B, (F S.A , E.A.), *Actuary*, The Wyatt Company, Two Park Plaza, Suite 600, Irvine CA 92714-5904 714/474-4955 — 1981

DiJoseph, John Charles, (F.S.A.), *Assistant Actuary*, GEICO/ Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7341 — 1980

Dilliner, Larry J, (A.S.A.), *Associate Actuary*, Columbian Mutual Life Insurance Co. One Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472 — 1979

Dillingham, Grace V, (F S A.), *Associate Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2163 — 1971

Dillman, James W, (F C.A , A S A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, Kettenhofweg 22, 6000 Main 1, Frankfurt West Germany 49/69-720811 — 1969

Dilts, Charles R, (A.S A , E.A.), *Consulting Actuary*, Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/688-8913 — 1969

Dineen, Terrence John, (A.S.A.), *Senior Systems Analyst*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, 38th Floor, New York NY 10036 212/997-8165 — 1981

Dinges, Franklin L, *Director/Actuarial Services*, Blue Cross/ Blue Shield of NE, PO Box 3248, Main PO Station, Omaha NE 68180 402/390-1800 — 1984

Dinius, John B, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, D-530, Hartford CT 06156 203/273-2563 — 1977

Dinius, Linda Crout, (A.S.A.), *Senior Analyst*, Aetna Life & Casualty, 151 Farmington Avenue, A219, Hartford CT 06156 203/273-6574 — 1983

Dinney, George R, (F S A), Seven Vardon Place, Winnipeg MB Canada R3X 1X2 204/888-2221 — 1966

Dino, Frank P, (A S A.), *Associate Actuary*, State of Colorado Division of Insurance, 303 West Colfax #500, Denver CO 80204 303/866-3489 — 1983

Dinshaw, Esfandyar E, (A.S.A.), *Actuarial Assistant*, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6871 — 1986

Dinsmore, Gordon G, Jr., (F.S A), *Vice President & Actuary*, Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5413 — 1987

Di Paolo, Frank P, (F.S.A.), *Financial Vice President*, Confederation Life Insurance Co, Box 105103, Atlanta GA 30348 404/859-3247 — 1966

Discenza, Judith A, (F.S.A.), *Vice President & Chief Actuary*, Blue Cross/Blue Shield of Florida, PO Box 1798, 532 Riverside Avenue, Jacksonville FL 32231 904/791-6113 — 1975

Disch, Aloysius J, (E.A), 1610 Dauphine Lane, Warson Woods, St Louis MO 63122 314/966-3642 — 1976

Distler, Deborah K, (F.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, One United Bank Center #3303, 1700 Lincoln Street, Denver CO 80203 303/831-7100 — 1987

Admitted

Divin, Cherri, (F.S A.), Columbia Universal Life Insurance Co, 2925 Briar Park, PO Box 771989, Houston TX 77215 713/789-5640 — 1979

Dixon, D Bruce, (F.S A.), William M Mercer-Eriksen Ltd, 303 Broadway GAZE Building, Newmarket, Auckland New Zealand 954-3039 — 1979

Dlouhy, Thomas R, (A.S A.), *Secretary, Life & Annuity Product Development*, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1987

D'Mello, Edward, (F.S.A.), *Actuary*, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 — 1984

Dobis, Frank J, (F.S.A., E.A.), Berends Dissinger & Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613 — 1980

Dobo, John Randolph, (F S.A.), *Director, Individual Actuarial Research*, Transamerica Occidental Life, Transamerica Center T-910, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2291 — 1986

Dobrofsky, David B, (F S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3992 — 1986

Dobrzynski, Kathleen A, (A S A.), *Assistant Actuary - MET*, Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/277-4572 — 1986

Dobson, Robert H, (F.C.A., F.S.A.), Tillinghast/Towers Perrin, 815 South Main Street, IBM Building - Suite 200, Jacksonville FL 32207 904/398-5661 — 1974

Dodd, George T, (F.C A S.), *Vice President & Actuary*, Utica Mutual Insurance Co, PO Box 530, Utica NY 13503 315/735-3321 — 1981

Dodd, Thomas Hugh, (F S.A , M C.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 — 1980

Dodd, Thomas Kilburn, (F.S.A.), 125 Ridgewood Road, West Hartford CT 06107 — 1965

Dodge, Frank F, (F.C.A), 238 Southampton Lane, Venice FL 34293 813/493-0914 — 1966

Dodson, M R, (F.S.A.), 5325 Gleneagles Drive, Tucson AZ 85718 — 1965

Doellman, John Linn, (F C.A.S.), *Actuary*, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5000 — 1981

Doepke, Mark A, (F.C.A.S.), *Manager*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — 1979

Doerr, R Chris, (F S A.), *Senior Vice President*, CIGNA Corp, Hartford CT 06152 203/726-5614 — 1986

Dohi, Lynne E, (A S A), *Assistant Vice President & Assistant Actuary*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7360 — 1982

Doiron, Louis, (F.S.A.), *Manager Marketing Actuarial*, Mercantile & General Reinsurance Co plc, University Place, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 — 1986

Dokken, Thomas J, (A.S.A.), *Director of Actuarial Services*, Omaha Financial Life Insurance Co, PO Box 35820, Minneapolis MN 55435 612/831-7300 — 1980

Dolan, Michael C, (F.C.A.S.), *Assistant Vice President*, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 305/997-4355 — 1979

Dolan, Robert J, (A.S.A., E.A.), *Consulting Actuary*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — 1981

Dolan, Ronald J, (F.S.A.), *Vice President-Actuarial Division*, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6224 — 1975

Admitted

Dolan, Ronald V, (A.S.A.), *President,* First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911 1975

Dolce, Stephen F, (E.A.), Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076 201/322-6680 1980

Dolins, Jerrold G, (A S.A.), *Senior Manager,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5191 1979

Doll, Douglas C, (F S.A , M.C.A.), Tillinghast/Towers Perrin, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661 1979

Dollinger, Ruth S, (F.S.A., E.A), *Consulting Actuary,* Hirschfeld Stern Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524 1981

Dolliver, Arthur M, (A S.A.), *Reinsurance Administrative Vice President,* Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1970

Dolsky, Kevin M, (F.S.A.), *Vice President & Chief Actuary,* Blue Cross/Blue Shield of NE, 7261 Mercy Road, Omaha NE 68180 402/390-1853 1983

Domenico, Joseph A, (E A), *Associate Manager, Group Pension,* Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7533 1976

Dominick, Thomas J, (A.S.A.), *Assistant Vice President & Actuary,* Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386 1982

Don, Harry A, (F.S.A., E.A.), *Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1972

Donahey, James R, (F.S.A , E.A.), *Life & Health Insurance Actuary,* Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg PA 17120 717/783-8695 1965

Donahue, Maryann, (F.A.), *Manager,* Aetna Life & Casualty, Pension Actuarial, 151 Farmington Avenue - MC51, Hartford CT 06156 203/636-4786 1982

Donald, David U, (F.S.A., E.A.), *Partner,* Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 1979

Donaldson, Gary M, (A.S A.), *Staff Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1981

Donaldson, John P, (F.C.A.S), *Vice President & Actuary,* Occidental Fire & Casualty, 702 Oberlin Road, Raleigh NC 27605 919/833-1600 1980

Donatiello, Joseph R, (A S A), *Associate Actuary,* Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 1980

Dondero, Arlene, (E.A.), *Senior Actuarial Manager,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1125 1976

Donina, Anthony J, (E.A), Griffith & Bennett Inc, Investment Building, 235 Fourth Avenue, Pittsburgh PA 15222 412/471-9414 1982

Donlon, Thomas M, (F.S.A.), *Consulting Actuary,* Miller Mason & Dickenson Inc, 123 North Wacker Drive, Chicago IL 60606 312/701-3194 1980

Donnelly, Edward F, (A.S.A., E A), *Associate Actuary,* Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7248 1979

Donnelly, Vincent Thomas, (A.C.A.S.), *Assistant Vice President & Associate Actuary,* American International Group, 70 Pine Street, Actuarial Department, New York NY 10270 212/770-6977 1985

Donnelly, Vincent W, (F.S.A.), *Actuary,* American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2167 1975

Donnelson, Paul V, (A.S.A., E.A.), *Associate Actuary,* McCready & Keene Inc, PO Box 50280, Indianapolis IN 46250-0280 317/849-4333 1981

Admitted

Donofrio, James J, (F S A , E A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1825 1979

D'Onofrio, Joseph R, (F.S A., E A), *Associate,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6493 1980

Donovan, Maurice V, (F.S A), 41 Cranford Road, Glen Rock NJ 07452 i 1965

Doran, Phyllis A, (F S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1979

Dorf, Stanley A, (F.C.A.S.), *Chief of Policy & Planning,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280 1966

Dorfman, David R, (E A.), *Consulting Actuary,* Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455 1985

Dorfman, Eugene F, (F.S A.), 245 East 21st Street, New York NY 10010 1965

Dorman, Arnold M, *Vice President,* Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5301 1976

Dorman, Roland F, (F.S.A , A.C A), *Management Consultant,* 18 Drumlin Road, West Simsbury CT 06092 203/658-2877 i 1965

Dorn, Kirk L, (F S A), *Vice President, Actuarial Administration,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5302 1976

Dorn, Lowell M, (F S.A.), 1952 Sharon Street, Boca Raton FL 33486 305/395-6152 i 1965

Dornfeld, James L, (F.C.A.S.), *Vice President & Chief Actuary,* Hawkeye-Security Insurance Co, 1017 Walnut Street, Des Moines IA 50307 515/245-4103 1982

Dorris, J Paul, (F.S.A., E.A.), Ten Rocky Glen, Irvine CA 92715 1971

Dorsa, Lorraine, (E A), *Account Manager,* Noble Lowndes Becker, 33 Evergreen Place, PO Box 835, East Orange NJ 07019 201/675-8900 1987

Dossett, Alison L, (A.S.A.), *Senior Actuarial Assistant,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5305 1986

Dostert, Thomas E, (M.C.A.), *Assistant Actuary,* Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3570 1970

Dotterer, Vicki A, (A S A , E.A), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 3 Embarcadero Center, Box 7440, San Francisco CA 94120 415/393-5226 1979

Doucette, Joseph J, (F.S.A.), *Vice President, Group Pensions,* Allstate Life Insurance Co, Allstate Plaza South G5A, Northbrook IL 60062 312/291-6615 1965

Douds, Bryn T, (F S.A), *Actuarial Director,* Prudential Insurance Company, Group & Financial Services, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8668 1984

Dougan, Robert E, Jr., (F.S.A., E A), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 1980

Dougherty, David M, (A.S.A., E.A.), *Associate Actuary,* Milliman & Robertson Inc, 101 Southwest Main, Suite 925, Portland OR 97204 503/227-0634 1985

Douglas, Frank H, (A.C.A S.), *Vice President & Actuary,* American International Underwriters, 70 Pine Street, New York NY 10270 212/770-6972 1983

Douglas, John F, (F S A), *Second Vice President,* John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-2237 1977

Dousette, Ralph A, (A.S.A.), *Research Actuary,* Blue Cross/ Blue Shield of Texas, PO Box 655730, Dallas TX 75265-5730 214/669-7219 1979

Admitted

Dover, Elaine, (F.S.A., E.A.), *Consulting Actuary*, Peat Marwick Main & Co, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30043 404/577-3240 1982

Dow, Harold E, (F S A.), Blue Mill Road, Morristown NJ 07960 i 1965

Dow, William E, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MC54 Pen Actuarial Research, Hartford CT 06156 203/636-6342 1966

Dowd, William M, (E A.), *Assistant Vice President & Consulting Actuary*, Alexander & Alexander Consulting Group Inc, PO Box 1177, Richmond VA 23209 804/643-4113 1985

Dowdell, Kathryn T, (A.S.A.), *Actuarial Associate*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6039 1984

Dowhaniuk, G Christina, (F.S.A.), *Asst Vice President-Individual Health/Assoc Group*, The Citadel Assurance Co, 1075 Bay Street, Toronto ON Canada M5S 2W5 416/928-8752 1983

Dowling, Joseph H, (F.S.A.), *President*, Insurance Capital Corp, 14 Wilton Road, Westport CT 06880 203/226-8193 1965

Downard, Douglas F, (F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3562 1980

Downer, Robert B, (F.C.A.S.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7602 1984

Downey, Alan R, (A.S.A.), *Actuarial Assistant*, Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3580 1985

Downey, William R, (E.A.), *Vice President*, Wolper Ross Ingham & Co, 1500 NW 62nd Street, Suite 404, Ft Lauderdale FL 33309 305/772-9772 1978

Downing, Ronald E, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, 4441 la Barca Drive, Tarzana CA 91356 213/705-1806 1965

Dowsett, Robert C, (F.S.A.), *Vice Chairman*, William M Mercer Ltd, One First Canadian Place, Suite 5400, Toronto ON Canada M5X 1G3 416/868-2522 1966

Doyle, John M, (A.S.A., E.A.), *President*, Doyle Actuarial Services Inc, 40 Triangle Center, Yorktown Heights NY 10598 914/962-2091 1976

Doyle, Martina E, (F.S A., A.C.A., E.A.), 90 Pond Side Drive, Wethersfield CT 06109 i 1965

Doyle, Terrance A, (A.S.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8730 1979

Doze, Larry J, (F.S.A.), *Consulting Actuary*, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 1979

Dozier, R William, Jr., (E.A), *President*, The Dozier Company, One Benham Place, 9400 North Broadway, Oklahoma City OK 73114 405/478-4321 1979

Draeseke, Douglas G, (F.S.A.), *Consulting Actuary*, Actuarial Systems & Management Consulting, Ten Steep Hollow Lane, Cos Cob CT 06807-1514 203/625-0358 1972

Drake, David C, (F.S.A., E.A.), *President*, Highlighted Data Inc, 6628 Midhill Place, Falls Church VA 22043 703/241-1180 1967

Drake, Jeffrey S, (A.S.A.), *Consulting Actuary*, William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 1984

Drake, Lisa C, (A.S.A.), *Assistant Actuary*, Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48910 517/394-3400 1985

Drake, Richard H, (F.S.A.), 21 Reservoir Place, Belleville NJ 07109 i 1965

Dreher, William A, (F.C.A., F.S.A., E.A.), *Managing Director*, William A Dreher & Associates, Metropolitan Life Tower, One Madison Avenue, New York NY 10010 212/213-8877 1965

Admitted

Drennan, James E, (F.S.A.), *Senior Vice President & Chief Actuary*, Blue Cross/Blue Shield of Louisiana, 5525 Reitz Avenue, PO Box 98029, Baton Rouge LA 70898-9029 504/295-2263 1979

Drennan, John P, (F.C.A S.), *Assistant Vice President and Actuary*, Allstate Insurance Co, Allstate Plaza D-1, Northbrook IL 60062 312/291-5805 1974

Dresner, David E, (A.S.A., E.A.), *National Director*, Touche Ross & Co, 1633 Broadway, New York NY 10019-6754 212/489-1600 1976

Drew, William A, (F.S.A), *Senior Vice President & Chief Actuary*, Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6638 1965

Dreyer, Robert H, (F.S A.), *Vice President & Chief Actuary*, Erie Family Life Insurance Co, 144 East Sixth Street, PO Box 1699, Erie PA 16530 814/870-2172 1966

Dreyfuss, Richard C, (A.S.A.), *Manager, Executive Compensation & Benefit Analysis*, Hershey Foods Corporation, 14 East Chocolate Avenue, Hershey PA 17033 717/534-7665 1980

Drinkwater, William H, (F.S.A.), *Vice President & Actuary*, Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10265 212/306-2227 1980

Driscoll, David L, (A.S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6000 1987

Driscoll, Francis T, (F C.A., F S A., E.A.), *Benefit Consultant*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1220 1966

Driskell, Richard G, (A.C.A., A.S.A.), *Assistant Professor of Mathematical Science*, Ball State University, Dept of Mathematical Sciences, Muncie IN 47306 317/285-8649 1971

Drisko, Robert D, (F.S.A., E.A.), *Consulting Actuary*, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 1965

Drobisch, Miles R, (F.C.A.S.), 71 Rico Way, San Francisco CA 94123 415/921-1362 i 1965

Drobnyk, Wendel J, 299 Pablo Road, Ponte Vedra FL 32082 904/285-2018 i 1968

Drolet, Michel, (F S A., E.A.), *Vice President*, MLH A Inc, 2795 Boul Laurier, Ste-Foy PQ Canada G1V 4M7 418/659-4941 1977

Dropkin, Lester B, (F.C.A.S.), *Vice President & Chief Actuary*, Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5300 1965

Drown, Catherine Louise, (A.S.A , E.A.), *Manager-Qualified Plans Department*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2900 1982

Drown, Gary K, (F.S.A , E.A.), *Actuarial Assistant*, Actuarial & Admin Services, 4500 North 32nd Street, Suite 200, Phoenix AZ 85018 602/955-1808 1965

Drozd, Robert F, (M.C.A., A S.A., E.A.), *Associate Actuary II*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1987

Drumm, Lynda P, (E.A.), Actuarial Consultants of New Jersey, 21 Commercial Drive, Cranford NJ 07016 1977

Drummond-Hay, Eric T, (F C.A.S.), *Vice President & Actuary*, Fireman's Fund Insurance Cos, 777 San Marin Drive, Novato CA 94998-4066 415/492-3080 1982

Drury, David J, (F S.A.), *Vice President and Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5921 1971

Drzal, Rebecca, (F S.A.), *Actuary*, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-5576 1979

Duah, Peter Osei, (A.S.A.), *Director GIC Products*, Life Insurance Co of Virginia, Investment Products Division, 6610 West Broad Street, Richmond VA 23230 804/281-6311 1987

Admitted

Dubas, Keith J, (F.S.A.), *Actuarial Associate,* Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/291-5977 1980

Dubin, Alan, (F.S.A., E.A), *Executive Vice President,* Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 1981

DuBois, David H, (F.S A), *Actuary,* California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3000 1976

Dubois, Deborah, (F.S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1982

DuBois, Michael E, (F S.A.), *Associate Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1983

DuBroff, Barbara Lee, (A S A.), *Consulting Actuary,* Wolfman & Moscovitch Inc, 200 North LaSalle, Suite 2050, Chicago IL 60601 312/977-1255 1982

Duckworth, Wayne H, (F.S.A.), *Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1979

Duda, Arlene, (E.A.), Seven Laythan Road, Edison NJ 08817 1976

Duda, Diane Symnoski, (F.C.A.S.), *Actuarial Director, Marketing Support Division,* Prudential Insurance Company, PO Box 388, Fort Washington PA 19034 215/784-2628 1986

Duewall, David M, (A.S.A.), *Actuarial Assistant,* American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767 1985

Duffy, Brian, (F.C.A.S.), *Assistant Vice President & Associate Actuary,* Colonial Penn Insurance Co, 11 Penn Center, 11th Floor, Philadelphia PA 19181 215/988-3051 1984

Duffy, Pamela J, (F.S A), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10011 212/578-5158 1983

Duffy, Thomas J, (F.C.A.S.), *Assistant Vice President,* Zurich-American Insurance Group, 231 North Martingale Road, Fourth Floor, Schaumburg IL 60196 312/843-6275 1979

Dugan, Lynne M, (A S A), *Senior Actuarial Assistant,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-7957 1986

Dugan, Paul B, (E A.), *President,* Pension Benefit Designers Inc, 616 Old Kent Bank Building, Battle Creek MI 49017 616/962-4994 1976

Duguay, Katherine L, (F.S.A , E A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1984

Duhaime, Roger G, (F.S.A.), *President,* J&HWF Inc, Box 191 Tour de la Bourse, Place Victoria Suite 2300, Montreal PQ Canada H4Z 1E2 514/878-1780 1978

Dukacz, Julian J, (F.S.A.), *Assistant Vice President, Taxation/Research,* Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6032 1971

Dukes, Jeffery T, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 1981

Dulaney, Donald A, Jr., (A.S.A , E.A.), *Associate Actuary,* The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080 1987

Dummer, Arthur O, (F.C.A., F.S.A., E.A.), *Consultant,* The Donner Company, 699 East South Temple, Suite 300, Salt Lake City UT 84102 801/363-0795 1966

Dummer, James H, (A.C.A., E.A.), *President,* James H Dummer and Associates Inc, 613 Wrightwood Terrace, Libertyville IL 60048 312/362-3889 1980

Duncan, Carl I, (E.A), *Owner,* Duncan & Associates, 8603 Crownhill Boulevard, Suite 21, San Antonio TX 78209 512/828-3166 1971

Duncan, David S, (F.S.A.), *Actuary,* Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 1981

Duncan, Robert M, (F S.A.), PO Box 2358, Walnut Creek CA 94595 415/939-1050 i 1965

Duncan, Robert M, Jr., *Director, Actuarial/Underwriting,* CareAmerica Life Insurance Co, 20520 Nordhoff Street, Chatsworth CA 91311 818/407-2296 1984

Duncan, Zanese B, (A.S.A , E.A.), *Associate Actuary,* Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488 1984

Dundich, John P, (F.S.A.), *Senior System Consultant,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6691 1979

Dunham, Kenneth Van, (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, The Park in Houston Center, 1221 Lamar, Suite 1600, Houston TX 77010 713/951-0060 1981

Dunlap, James A, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1985

Dunlap, James A, Jr., (A.S.A., E.A), PO Box 637, Harvard MA 01451-0637 i 1966

Dunn, Charles W, (F.S.A.), *Consulting Actuary,* Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/688-8913 1980

Dunn, Edward J, (A.C.A., E.A.), *President,* E J Dunn & Associates Inc, 4415 Cowell Road, Suite 2010, Concord CA 94518 415/825-9344 1966

Dunn, Harry D, (A.S.A.), *Assistant Actuary,* Munich American Reassurance Co, 56 Perimeter Center East, Suite 200, Atlanta GA 30346 404/394-5665 1987

Dunn, Melvin B, (F.S.A., A.C.A., E.A.), *Executive Vice President,* Security Mutual Life Insurance of NY, Court House Square, PO Box 1625, Binghamton NY 13902 607/723-3551 1967

Dunn, R Lewis, (F.S A.), Two Langevin Crescent, West Hill ON Canada M1C 2B6 1970

Dunn, Ted L, (A S.A.), *Vice President,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1266 1968

Dunning, Douglas K, (F.S.A.), *Senior Staff Actuary,* IDS Life Insurance Company, IDS Tower - 10, Minneapolis MN 55440 612/372-2819 1986

Dunsworth, William L, (A.S.A.), *Senior Actuarial Assistant,* American Fidelity Assurance Co, PO Box 25523, Oklahoma City OK 73125 405/523-5287 1987

Duperreault, Brian, (A.C.A.S.), *Senior Vice President,* American Home Assurance Co, Seventy Pine Street, New York NY 10270 212/770-7000 1979

DuPourque, Etienne, (A S.A.), *Senior Actuarial Analyst,* AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7352 1980

Dupuis, Robert Edward, (F S.A.), *Associate Actuary,* Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7724 1981

Duran, J Peter, (F.S.A), *Vice President & Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1980

Durfee, James G, (F.C.A., F.S.A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3459 1978

Durington, Rex Mitchell, (A.S A.), *Vice President & Chief Actuary,* Charter National Life Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575 1983

Durkin, Julie M, (A S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1987

Durland, Lawrence V, Jr., (F.S.A.), *Chief Financial Officer,* Equitable Life Insurance of Iowa, PO Box 1635, Des Moines IA 50306 515/245-6911 1974

Durland, Leslie L, (F.S A.), *Executive Vice President - Individual Insurance,* Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 1979

Admitted

Durland, Melanie K, (F.S A.), *Assistant Vice President, Associate Director*, Lincoln National Life Insurance Co, 75 Main Street, PO Box 1027, Millburn NJ 07041 201/467-9530 1980

Durose, Stanley C, (A.C.A S.), *Senior Vice President*, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-7536 1966

Dush, Marcia A, (F.S.A., E A.), *Principal*, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 1981

Dutson, Patrick A, (E.A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 1200 First National Bank Ctr, 425 Walnut Street, Cincinnati OH 45202 513/621-5757 1976

Dutton, Richard C, (F.S.A.), *Vice President & Actuary*, Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19049 215/953-3255 1979

Dwyer, John A, (F.S.A), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7771 1983

Dwyer, Michael Harry, (A.S.A., E.A), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1982

Dwyer, Robert E, (A.S A., E.A), *Actuary*, General Foods Corporation, 250 North Street, White Plains NY 10625 914/335-7946 1983

Dwyer, William V, (F S A), *Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5036 1982

Dyck, N Paul, (F.C.A S), *Director & Associate Actuary*, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3207 1984

Dye, Myron L, (F C.A S.), *Executive Director, Financial Analysis*, United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/498-2121 1983

Dyer, Harland A, (F.C.A., A.S.A.), *Consulting Actuary*, Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143 1971

Dyer, Herbert L, (E A.), *Investment Manager*, Montgomery County Government, Finance Department, 15th Floor, 101 Monroe Street, Rockville MD 20850 301/251-7224 1976

Dyer, Thomas E, (F.S.A), *Associate Director, Information Systems*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7054 1979

Dykhouse, Jack R, (F S.A.), *President*, Life Investors Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6110 1972

Dykstra, Lawrence, (A.S.A.), *Policy Service Director*, Equitable Life Insurance of Iowa, PO Box 1635, 604 Locust Street, Des Moines IA 50309 515/245-6966 1983

Dymowski, Robert J, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1970

Dzuryachko, Thomas A, *Senior Vice President & Chief Actuary*, Blue Cross of Greater Philadelphia, 1333 Chestnut Street, Philadelphia PA 19107 215/448-5501 1984

E

Eagelfeld, Howard M, (F.C.A.S.), *Director & Assistant Actuary*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4280 1983

Eaker, Robert Charles, (F.S.A., E.A.), *Consultant*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1984

Earl, Ronald D, (E.A.), *Manager - Administrative Division*, Electric Power Board of Chattanooga, 537 Cherry Street, Chattanooga TN 37402 615/757-1222 1976

Earle, David A, (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2149 1974

Earle, William C, Jr., (E.A.), *Consultant*, The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393 1970

Early, Steven A, (A S.A., E.A.), *Associate Actuary*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1980

Easley, Matthew S, (F.S A , E.A), *Actuarial Officer*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5228 1984

Easlon, Kenneth, (F.C.A.S.), *Director & Assistant Actuary*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 212/440-3000 1987

Eason, Clifton W, (F.S.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/299-4720 1976

Eason, Thomas F, (F.S.A , E A), *Senior Vice President & Chief Actuary*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2401 1971

Easterly, William E, (F.S A.), *Assistant Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2162 1966

Eastlack, Allen C, (A S A.), 1200 Canyonwood Court, Apt 3, Walnut Creek CA 94595 415/933-2685 i 1966

Easton, Albert E, (F.S A , E.A.), Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932 1967

Easton, Richard D, (F.C.A.S), *Assistant Corporate Actuary*, W R Berkley Corporation, 165 Mason Street, PO Box 2518, Greenwich CT 06836 203/629-2880 1981

Eastwood, Robert B, Jr., (E A), *Senior Director*, Wolper Ross & Company Ltd, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210 1981

Eaton, Karl F, (A.C.A S.), *Second Vice President*, Employers Reinsurance Corp, 5200 Metcalf, PO Box 2991, Overland Park KS 66201 913/676-5188 1966

Eaton, William D, (A.S.A.), *Vice President & Actuary*, Blue Cross/Blue Shield of Delaware, One Brandywine Gateway, Wilmington DE 19899 302/421-3185 1980

Eberlein, Jerri D, (A S A.), *Senior Actuarial Assistant*, Western Life Insurance Co, Corporate Actuarial, 500 Bielenberg Drive, Woodbury MN 55125 612/738-4765 1986

Eckard, Garry M, (F C.A., F S A), *President*, Garry Eckard & Co Inc, 11025 Timber Lane, PO Box 883, Carmel IN 46032 317/844-6200 1969

Eckersley, Derek, (F.S.A.), *Consulting Actuary*, 64 Roosevelt, Waterloo ON Canada N2L 2N4 i 1969

Eckert, John S, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1970

Eckert, Ralph J, (F.S.A.), *Chairman & Chief Executive Officer*, Benefit Trust Life Insurance Co, 1771 Howard Street, Chicago IL 60626 312/274-8100 1965

Eckert, Thomas R, (F.S.A., E.A.), *Associate Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7032 1982

Eckhart, Kenneth V, (F.C A., A S A., E A.), 3026 Windmoor Drive, Palm Harbor FL 34685 i 1966

Eckler, Samuel, (F S A.), *Chairman*, Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 1967

Eckley, Douglas A, (F.S.A.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1980

Eckman, Charles T, (E.A.), 2017 Valley Road, Oceanside CA 92056 714/439-4114 i 1976

Admitted

Eckman, Michael V, (F.S.A), *Assistant Vice President & Tax Actuary*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3687 1977

Eckstut, Gene, (F.S.A.), *Assistant Vice President & Associate Actuary*, Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5206 1978

Eddins, Joseph M, *Vice President & Actuary*, Maryland Casualty Companies, 3910 Keswick Road, PO Box 1228, Baltimore MD 21203 301/338-9039 1970

Eddy, Arthur C, (F.S A., E.A.), *President*, A C Eddy Inc, 6196 Rosecommon Drive, Norcross GA 30092 203/454-0368 1965

Eddy, C Manton, (F.S.A.), 51 Hunter Drive, West Hartford CT 06107 i 1965

Eddy, Jeanne H, (F.C.A S.), *Senior Vice President*, US Fidelity & Guaranty Co. 100 Light Street, Baltimore MD 21202 301/578-2810 1981

Ede, Cecil F, 32302 Alipaz Street, Apt 179, San Juan Capistrano CA 92675 i 1967

Edelstein, Hermann, (A.S.A.), *Actuarial Software Specialist*, Guardian Life Insurance Co. 201 Park Avenue South, New York NY 10003 212/598-8565 1976

Eden, John P, (F.S.A., E.A.), *Second Vice President Actuarial Operations*, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6949 1965

Edenbaum, Barry, (F.S.A.), *Assistant Vice President & Actuary*, MONY Financial Services, Glenpointe Centre West, 500 Frank W Burr Blvd. Teaneck NJ 07666 201/907-6346 1982

Edens, William Roderic, (F S.A., E.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co. PO Box 21008, Greensboro NC 27420 919/378-2423 1981

Edie, Grover M, (F.C.A S), *Vice President & Chief Actuary*, John Deere Insurance Group Inc, 34th Avenue & 80th Street, Moline IL 61265 800/322-0677 1980

Edmonds, Joseph M, (F.C.A., F.S.A., E A), *Consulting Actuary*, 1329 Brockton Lane, Charlotte NC 28211 704/365-2279 1979

Edris, Charles L, (F.S.A.), *Senior Vice President, Director Prod Mgt & Ind Ins*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3676 1978

Edwalds, Thomas P, (A C.A S., A.S.A.), *Manager of Actuarial Systems*, Aon Corporation, 123 North Wacker Drive, 25th Floor, Chicago IL 60606 312/701-3569 1983

Edwards, Charles E, (F.S.A.), *Director-Actuarial, Benefits & Compensation*, Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5209 1971

Edwards, Clint E, (F.S.A., E.A.), *Consultant*, 204 Sweetbriar Road, Greenville SC 29615 803/244-7414 1966

Edwards, Donald R, (F.S.A., E.A.), *Executive Vice President & Treasurer*, Lafayette Life Insurance Co, 1905 Teal Road, PO Box 7007, Lafayette IN 47903 317/477-7411 1965

Edwards, Fred L, (A.S.A., E.A.), *Pension Actuarial Consultant*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5627 1971

Edwards, John S, (F.C A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 818/577-1144 1967

Edwards, Norma L, (A.S.A.), 3024 North Calvert Street, Baltimore MD 21218 301/889-7036 i 1966

Edwards, Ralph E, (F.S.A., E.A.), *Consulting Actuary*, 3024 North Calvert Street, Baltimore MD 21218 301/889-7036 1965

Egan, Joseph E, (F.S.A., E.A.), *Vice President, Marketing Services*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351 1973

Egan, Thomas J, Jr., (F.S.A., E.A.), *President*, Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500 1979

Admitted

Egeberg, Dale R, (F.S.A.), *Associate Controller*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2219 1979

Eggert, Linda R, (A.S.A.), *Assistant Actuary*, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500 1985

Eggleston, Joseph B, (A.S.A.), *Actuary*, FDP Corporation, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 1979

Eginton, Gary Louis, (A.S.A.), *Actuarial Assistant*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6240 1983

Egnasko, Gary J, (F.C A.S.), *Assistant Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4750 1979

Ehlbeck, Guy Louis, (E.A.), *Assistant Vice President*, New York Life Insurance Co, 51 Madison Avenue, Room 813, New York NY 10010 212/576-7801 1980

Ehlert, Darrell W, (F.C.A.S), *Assistant Vice President*, Allstate Insurance Co, Allstate Plaza North (F5), Corporate Planning Dept, Northbrook IL 60062 312/291-5624 1967

Ehly, Marvin P, (A.S.A.), *Associate Actuary*, Lincoln Benefit Life Insurance Co, Lincoln Benefit Life Building, 134 South 13th Street, Lincoln NE 68508 402/473-4316 1987

Ehrhardt, Allen A, (E.A.), *Senior Consultant*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1976

Ehrhardt, John W, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1985

Ehrhardt, Wanda O, (E A.), *Consultant*, The Wyatt Company, Sears Tower, Suite #5600, Chicago IL 60606 312/876-2000 1977

Ehrhart, Lawrence A, (F.S.A., E.A.), Lawrence A Ehrhart, 3700 North Lake Shore Drive, Chicago IL 60613 312/871-4687 1971

Ehrlich, Neal L, (E.A.), *Consulting Actuary*, Carson Hampson Ehrlich & Callahan, Valley Forge Square, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666 1984

Ehrlich, Selig, (F.S A.), *Assistant Vice President & Actuary*, Equitable Life Assurance Society, 787 Seventh Avenue, New York NY 10019 212/554-2117 1987

Ehrlich, Warren S, (F.C.A.S.), *Assistant Vice President & Actuary*, Tokio Marine Management Inc, 55 Water Street, New York NY 10041 212/530-0722 1981

Eide, K Arne, (F.C.A.S., F.S.A.), Fertile MN 56540 218/945-6131 i 1965

Eiger, Kenneth J, (F S A.), *Associate Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 16C, New York NY 10121 212/714-5198 1987

Eikleberry, Scott C, (A S.A.), HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 305/345-2600 1986

Eiler, Burness R, (F.S.A., E.A.), *Director of Actuarial Services*, Advance Benefits Systems Corporation, 468 Pennsfield Place, Thousand Oaks CA 91360 805/496-1069 1966

Einck, Nancy R, (A C.A.S.), Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000 1981

Einhorn, Martin A, (M.C.A . A.S.A., E.A.), *Chief Actuary*, Pension Review Services Inc, 45 Executive Drive, Plainview NY 11803 516/349-0505 1980

Einnatz, Manfred, (A.S.A.), *Senior Research Consultant*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 1987

Eisenbarth, Gary L, (F.S.A.), *Senior Vice President, Marketing*, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3148 1979

Admitted

Eisenberg, Phillip A, (F.S.A., E.A.), *Vice President-Individual Insurance Actuary*, MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-6345 — 1972

Eisenberg, Steven A, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 — 1975

Eisner, Andrew D, (E.A.), *Associate Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1088 — 1987

Eisner, Morris, (F.S.A.), 21 Stuyvesant Oval, Apt 7F, New York NY 10009 — i 1966

Eisner, Stanley L, (F.S.A.), 130 Kingfisher Drive, Middletown NJ 07748 — i 1965

Eizen, Sheldon D, (E A.), *President*, National Administrative Services of Michigan Inc, 30200 Telegraph Road, Suite 401, Birmingham MI 48010 313/645-6090 — 1977

Eklof, Cary B, (F.S.A., M.C.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 213/577-1144 — 1977

Elam, Charles P, (F.S.A.), *Actuary*, Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9700 — 1980

Eland, Douglas D, (F.C.A.S.), *Actuary*, Allstate Insurance Co, Allstate Plaza, D-1, Northbrook IL 60062 312/291-5934 — 1979

Elder, Kathleen S, (F.S A., E.A.), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9274 — 1982

Elder, Robert M, (F.S A.), *Vice President & Chief Actuary*, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7035 — 1971

Eldridge, Donald J, (F.C.A.S.), *Assistant Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3538 — 1978

Elias, Robert S, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4211 — 1979

Eliason, Edward B, (F.C.A S.), *Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6606 — 1967

Elken, John H, (A.S.A.), *Senior Vice President*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5232 — 1966

Elkin, Jack M, (F.C.A., A S A., E.A.), 60 East End Avenue, New York NY 10028 212/988-7362 — 1965

Ellefson, Thomas J, (A.C.A.S.), *Actuarial Director, Business Insurance*, American Family Insurance Group, 3099 East Washington Avenue, PO Box 7430, Madison WI 53783 608/249-2111 — 1986

Ellenby, Milton Q, (F.C.A., A.S.A., E A.), 4032 Dobson Street, Skokie IL 60076 — i 1966

Elliott, George B, (F.C.A.S.), 633 Landing Drive, Aiken SC 29801 — i 1965

Ellis, Greg E, (A.S.A.), *Senior Consultant*, Coopers & Lybrand, One Columbus Center, 100 East Broad Street, Columbus OH 43215 614/221-7471 — 1981

Ellis, J Daniel, (F.S A.), *Executive Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 — 1972

Ellis, Richard O, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, One Commerce Square, Suite 1050, Memphis TN 38103 901/523-9594 — 1985

Ellis, Stephen H, (E A.), *Actuary*, Employee Benefit Consultants Inc, 905 Sheehy Drive, PO Box 187, Horsham PA 19044 215/443-8310 — 1977

Ellmaker, Sandra R, (E.A.), MMC&P Inc, 1315 Walnut Street, Lower Level, Philadelphia PA 19107 215/732-5800 — 1985

Admitted

Ellwanger, James M, (F.S A.), *Vice President*, First Annuity Corp of New York, 100 Executive Drive, Suite 330, West Orange NJ 07052 201/736-0700 — 1981

Ellyson, Craig W, (F.S.A., E.A.), *Consulting Actuary*, Craig W Ellyson FSA Inc, 1220 North Sixth Street, Wausau WI 54401 715/848-1929 — 1969

Elmshauser, Ronald D, *Administrator, Life & Health Division*, Nebraska Department of Insurance, Terminal Bldg, Suites 300-400, 941 'O' Street, Lincoln NE 68508 402/471-2201 — 1970

Elstein, Allen R, (F.S.A.), *Assistant Vice President & Actuary*, Keystone Provident Life Insurance Co, 99 High Street, 23rd Floor, Boston MA 02110 617/338-3525 — 1975

Ely, Ray M, (F.C.A., F.S.A.), 212 Upland Way, Wayne PA 19087 — i 1965

Ely, William R, (A.S.A.), *Assistant Actuary*, Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000 — 1986

Emering, Edward J, (E.A.), *Chief Executive Officer*, Noble Lowndes Inc, 525 West Monroe, Suite 2405, Chicago IL 60606 312/648-1010 — 1977

Emering, Sandra A, (E.A.), *President*, Consulting Actuarial Group Inc, 778 Frontage Road, Suite 112, Northfield IL 60093 312/441-7630 — 1977

Emery, E Ward, (A.S.A.), 200 Parsippany Boulevard, Boonton NJ 07005 — i 1971

Emery, Ronald H, (A S.A.), *Senior Vice President & Controller*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 — 1980

Emig, Kevin J, (E.A.), *Consulting Actuary*, Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2100 — 1984

Emmer, Alan Mark, (F.S.A.), *Assistant Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8186 — 1982

Emmert, Gayle E, (F.S.A.), *Vice President & Actuary*, American Income Life Insurance Co, PO Box 2608, Waco TX 76797 817/772-3050 — 1971

Emmons, Winfred S, III, (F.S.A.), *Vice President/Actuary*, Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2035 — 1980

Emory, Linda B, (F.S.A), *Vice President & Corporate Actuary*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5644 — 1969

Endres, Stephen H, *Senior Vice President, Finance*, Blue Cross/Blue Shield of CO, 700 Broadway, Denver CO 80273 303/831-2123 — 1984

Eng, Howard N, (A.S.A.), *Assistant Actuary*, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6505 — 1981

Eng, John Gan, (F.S.A , E A.), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171 — 1977

Engel, George L, (A.S.A), *Actuarial Associate*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1986

Engel, Lawrence E, (F.S.A.), *Individual Health Insurance Vice President*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 — 1972

Engel, Philip L, (F C.A S., F.S.A), *Vice President*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4301 — 1970

Engelhardt, John L, (F.S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 — 1977

Engels, J Helmut, (F.S.A.), *Actuarial Vice President*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3394 — 1983

Admitted

Engeman, Melvin A, *Insurance Consultant*, 3110 Alkire Street, Golden CO 80401 303/279-3645 1967

Engen, Richard A, (F.S.A.), *Senior Vice President*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3717 1966

England, Arthur W, Jr., (F.S.A., E.A.), Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 1965

Englander, Jeffrey A, (A.C.A.S.), *Manager*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-5811 1986

Engles, David, (F.C.A.S.), *Second Vice President*, Maryland Casualty Companies, 3910 Keswick Road, PO Box 1228, Baltimore MD 21211 301/338-9097 1983

Engstrom, Paul E, (F.S.A., E.A.), *Vice President & Chief Actuary*, Hartford Fire International Ltd, Hartford Plaza, Hartford CT 06115 203/547-5604 1970

Engstrom, Paul L, (F.S A., E.A.), *Managing Actuary*, Stonewall Pension Service Inc, Two Lincoln Center, Suite 301, 10220 SW Greenburg Road, Portland OR 97228 503/245-9199 1978

Ennenbach, Jack, (E.A.), *Managing Actuary*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1986

Enoch, Jerry F, (F.S.A.), *Associate Actuary*, National Old Line Insurance Co, 501 Woodlane, Little Rock AR 72201 501/372-5000 1979

Enriquez, Ruben F, (E.A.), North Atlantic Life Insurance Co, Robbins Lane, PO Box 243, Jericho NY 11753 516/934-8700 1971

Epley, H Robert, III, (A.S.A., E.A.), *Vice President & Senior Actuary*, Alexander & Alexander Consulting Group, One Dallas Centre, 350 N St Paul Street, Ste 2800, Dallas TX 75201 214/720-2803 1976

Epstein, Harvey, (F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1040 1976

Epstein, Michael, (A.C.A S.), *Vice President*, Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300 1984

Epstein, Nathan, (E.A.), *Consulting Actuary*, Actuarial Experts Inc, 8177 West Glades Road, Suite 102, Boca Raton FL 33434 305/487-5583 1983

Epstein, Nathan H, (F.S.A., E A.), *President & Chief Executive Officer*, Maximum Life Holding Co, 21 Smolley Drive, Monsey NY 10952 914/356-9161 1971

Epstein, Sheldon, (F.S.A.), *Senior Research Analyst*, Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-8969 1987

Eramo, Robert P, (A.C.A.S.), *Vice President & Chief Actuary*, Unigard Insurance Group, 15805 NE 24th Street, Bellevue WA 98008 206/644-5217 1983

Erbe, Elsbeth T, (F.C.A., A.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 1970

Erdenberger, Richard W, (F.S.A.), *Vice President & Chief Actuary*, Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/939-0821 1965

Erickson, Paul Douglas, (F.S.A.), *Manager, Group Insurance Systems*, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3333 1982

Erickson, Terrance T, (A.S.A.), *Supervising Actuary-Financial*, North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7666 1973

Ericson, Arthur W, (F.S.A.), 4448 East Camelback Road, #12 Village Drive, Phoenix AZ 85018 602/840-1102 1973

Ericson, Janet M, (A.C.A.S.), *Senior Actuarial Associate*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3876 1987

Admitted

Erk, Henry A, III, (F.S.A., M.C.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1500 Meidinger Tower, Louisville Galleria, Louisville KY 40202 502/561-4710 1980

Erman, Anita M, (A.S.A.), *Manager*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3365 1980

Ermilio, John, (E.A.), *Actuarial Consultant*, Ermilio Consulting, 1608 Walnut Street, Suite 401, Philadelphia PA 19103 215/735-3999 1981

Ernst, Richard C, (F.C.A.S.), *Assistant Vice President*, CIGNA Corp, 1600 Arch Street, 20 Tower, Philadelphia PA 19103 215/523-3450 1978

Esakov, William M, (A.S.A.), *Actuarial Associate*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9183 1985

Eschrich, Robert W, (F.S.A.), *Vice President & Actuary*, WM Life/Empire Life Insurance Cos, 1000 Second Avenue, Floor 25, Seattle WA 98104 206/464-8067 1979

Escott, Francis H, (F.S.A.), Seven West Laurel Lane, PO Box 1208, Etowah NC 28729 i 1965

Esker, Debra L, (F S.A.), *Associate Manager, Individual Products*, Great-West Life Assurance Co, PO Box 1700, Denver CO 80201 303/889-4303 1987

Espie, Robert G, (F.C.A.S., F.S.A.), 34 Gloucester Lane, West Hartford CT 06107 203/561-1618 i 1965

Esposito, David L, (A.C.A.S.), *Special Risks Product Development Manager*, Zurich-American Insurance Group, 231 North Martingale Road, Fourth Floor, Schaumburg IL 60196-9970 312/843-6350 1982

Essert, Henry, (F.S.A.), *Principal*, Essert Fraser, 1216 Yonge Street, Suite 204, Toronto ON Canada M4T 1W1 416/964-3707 1985

Estefania, J R, (E.A.), *Chief Actuary*, Small Business Administration, 1441 'L' Street NW, Room 406, Washington DC 20416 202/653-7480 1968

Estell, Richard J, (F.S.A.), *Senior Vice President & Chief Actuary/Health Ins*, American Republic Insurance Co, Sixth and Keosauqua Way, PO Box 1, Des Moines IA 50334 515/245-2150 1975

Esten, Bradford D, (A.S.A.), Teledyne Inc, 1901 Avenue of the Stars, Los Angeles CA 90067 213/277-3311 1980

Esterkin, Jack H, *Consultant*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1984

Esuchanko, Joseph, (A.S.A., E.A.), *President*, Actuarial Service Company PC, 5669 Martell, Troy MI 48098 313/879-8386 1976

Etheridge, Lonnie A, (F.S.A.), *Assistant Vice President & Actuary*, Colonial Life & Accident Insurance, 1200 Colonial Life Blvd West, Columbia SC 29210 803/798-7000 1979

Ethington, Dale F, (F.S.A., E.A.), *Actuary*, Metropolitan Life Insurance Co, 425 Market Street, San Francisco CA 94105 415/546-3480 1971

Evans, Dale M, (A C A.S.), *Director*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2040 1979

Evans, Don J, (F.S.A.), *Actuary*, Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis IN 46204-2787 317/232-2423 1965

Evans, Gareth W, (F.S.A.), *Senior Vice President, Planning & Development*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7624 1979

Evans, Glenn A, (F.C.A.S.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000 1980

Evans, John J, 1315 Glenfield, Dallas TX 75224 i 1966

Evans, Mark D J, (F.S.A.), *Assistant Vice President & Actuary*, Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2338 1980

Admitted

Evans, Robert E, (F.S.A.), *Second Vice President & Actuary,* Travelers Insurance Company, One Tower Square, 12-NB, Hartford CT 06183 203/277-2218 — 1981

Even, Charles A, Jr., (F C A.S.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7828 — 1969

Evenson, Russell A, (F.S.A.), *Vice President & Actuary,* Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1978

Everett, John F, (E.A.), *President,* Altman Brown & Everett Inc, 144 Exchange Boulevard, Rochester NY 14614 716/546-8060 — 1980

Eversberg, Barbara J, (F.S.A., E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1221 Lamar Street, Suite 1600, Houston TX 77010 713/951-0060 — 1981

Eyers, Robert G, (F.C A.S.), *Senior Vice President,* J C Penney Casualty Insurance 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 — i 1965

Ezell, Linda Ann, (A.S.A), Forecast Consultants Inc, 4345 Sigma Road, Dallas TX 75234 817/265-7238 — 1980

F

Faath, Richard J, (A.S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 600 Fisher Building, Detroit MI 48202 313/876-8964 — 1980

Faber, James A, (F.C.A.S.), *Principal,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5877 — 1970

Faber, Peter R, (F.S.A., E.A.), *Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2300 — 1971

Facciani, Gerald D, (E.A.), *President,* Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694 — 1976

Facey, John A, (F.S.A., E.A.), *Executive Vice President,* Connecticut American Life Insurance Company, PO Box 219, North Haven CT 06473 203/239-8786 — 1965

Faerber, Charles V, (F.S.A., E.A.), *Actuary,* Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 — 1981

Fafian, Joseph, Jr., (F.S.A., E.A.), *President,* Fafian & Associates Inc, 60 Bay Street, Staten Island NY 10301 718/727-0880 — 1966

Faga, Doreen S, (F.C.A S.), *Director,* Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07101 201/877-9484 — 1979

Fagan, Janet L, (F.C.A.S.), *Vice President & Senior Actuary,* CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3590 — 1979

Fagan, Vincent F, Jr., (A.S.A., E.A.), *Principal Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309 — 1966

Fagerberg, Denise E, (F.S.A), Towers Perrin Forster & Crosby, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 — 1979

Fagg, Gary, (F S.A.), CLICO Management Inc, 11801 North Tatum Boulevard, Suite 246, Phoenix AZ 85028 602/953-1564 — 1977

Fagiano, Anthony J, *Director of Insurance,* Idaho Department of Insurance, 700 West State Street, Boise ID 83720 208/334-2250 — 1973

Fahrenbach, John J, (F.S.A), *Vice President & Actuary,* Indianapolis Life Insurance Co, PO Box 1230-B, Indianapolis IN 46206 317/927-6500 — 1980

Faig, Kenneth, (F.S.A.), *Actuarial Associate,* Allstate Life Insurance Co, Allstate Plaza G5C, Northbrook IL 60062 312/291-7040 — 1979

Fairbanks, Alfred V, (F.C.A.S.), 73 Bridle Path Road, Springfield MA 01118 — i 1965

Admitted

Fairfield, James P, *Vice President,* Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6555 — 1966

Faith, Edward L, (F.S.A., E.A.), 30 Willmore Road, St Louis MO 63109 — i 1965

Falcone, Michael E, (E.A.), Miller Mason & Dickenson Inc, One First Avenue, Conshohocken PA 19428 215/834-2187 — 1986

Falcone, Nicholas A, (E.A.), *Vice President,* Mid America Group, 1315 Walnut Street, 14th Floor, Philadelphia PA 19107 215/545-6000 — 1976

Falde, Gary, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Insurance Co, 700 Newport Center, Newport Beach CA 92660 714/760-4077 — 1986

Falk, William J, (F.C A., F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, 200 West Madison, Chicago IL 60606 312/781-0300 — 1977

Falkoff, Barry J, (F.S.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0529 — 1974

Fallon, Michael, (F.S A., E.A.), *Actuary,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1979

Fallquist, Richard J, (F.C A.S , F.C A.), *Partner,* Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104-4098 206/622-8700 — 1977

Faltas, Bill, (F.C.A.S.), *Assistant Actuary,* The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-0780 — 1982

Fan, Tuan, (A.S.A), 112 Beechwood, Plano TX 75075 — 1982

Fanelli, Frank A, (E.A.), *Actuary,* Madison Pension Services Inc, White Plains Office Park, 709 Westchester Avenue, White Plains NY 10604 914/682-0770 — 1984

Farb, Edward I, (F.C.A., F.S.A., E.A.), *Group Executive & Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2900 — 1972

Farley, Jarvis, (F.C.A.S.), *Consultant,* North Hill Apt B-505, 865 Central Avenue, Needham MA 02192 617/239-4518 — i 1965

Farmer, Neal A, (F S.A., E.A.), *President,* Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844 — 1966

Farmer, Thurston P, Jr., (F C.A., F.S.A., E.A.), *Consulting Actuary,* 1000 Lake St Louis Boulevard, Lake St Louis MO 63367 314/625-1244 — 1965

Farnam, Walter E, (F.C.A.S.), *President & Chief Operating Officer,* General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1013 — 1976

Farnen, Daniel Bryan, (E.A.), *Actuary,* Bolton Offutt Company, 16 East Eager Street, Baltimore MD 21202 301/547-0500 — 1987

Farquhar, William A, (F.C.A., F.S.A., E.A.), *Assistant Vice President,* Connecticut General Life Insurance, 350 Church Street, Hartford CT 06103 203/725-2683 — 1969

Farr, Charles E, (F.S.A., E.A.), *President,* Farr Actuarial Services, 100 Court Avenue, Suite 206, Des Moines IA 50309 515/282-6411 — 1965

Farrant, Maurice H, (F.C.A., F.S.A.), 4937 Morgan Drive, Birch Bay WA 98230 206/371-7610 — i 1966

Farrell, Lawrence M, (E A.), *Executive Vice President,* Pension & Group Services Inc, The Haymarket - Suite 400, 161 East Michigan Avenue, Kalamazoo MI 49007 616/382-0300 — 1976

Farrell, Richard D, (F.S.A.), *Actuarial Associate,* Royal Life Insurance Cos, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2069 — 1987

Farrell, Thomas F, (F.S.A.), *Second Vice President, Personal Insurance,* Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/342-3992 — 1978

Admitted

Farrimond, William, (E.A.), *President,* Interaction Corporation, 1555 Lynnfield Road, Suite 117, Memphis TN 38119 901/767-0080 — 1976

Farris, William Fred, (A.S.A.), *Assistant Actuary,* Southwestern Life Insurance Co, Pension Operations, PO Box 2699, Dallas TX 75221 214/954-7111 — 1981

Fasking, Dennis D, (A.C.A.S.), *Actuary,* Allstate Insurance Co, Allstate Plaza North, Northbrook IL 60062 312/480-2461 — 1979

Fatouros, Nicholas P, (E A.), *Consultant,* The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-2000 — 1976

Faucett, Judy, (F.S.A.), Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1977

Faulkner, Keith A, (A.S.A., E A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 — 1976

Fauser, Louis, 2917 Brookview Drive, Freeport IL 61032 — 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., E.A.), *Actuary,* Investors Heritage Life Insurance Co, 200 Capital Avenue, PO Box 717, Frankfort KY 40602 502/223-2361 — 1966

Fayolle, John P, (E.A), *President,* Financial Security International, 8404 Charles Valley Court, Towson MD 21204 301/583-1119 — 1971

Featherstone, Bryan J, (F.S.A), *Associate Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1982

Feay, Dallas H, (A.S.A), 22 Cedar Avenue, Rockville Center NY 11570 — i 1966

Feay, Maurice F, (F S.A.), 1527 Pemberton Drive, Columbus OH 43221 — 1 1965

Fecke, Ralph M, (A.S.A , E.A.), *Actuary,* The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 — 1981

Fecteau, Thomas B, (E.A), *President,* Thomas B Fecteau Associates Inc, Rumford Professional Bldg, 1240 Pawtucket Avenue, Rumford RI 02916 401/438-8900 — 1976

Fedyna, Michael W, (F.S.A.), *Vice President & Division Financial Officer,* CIGNA Reinsurance Company, One Franklin Plaza, Philadelphia PA 19102 215/523-1125 — 1978

Feehan, Michael G, (A.S.A., E.A.), *Vice President & Actuary,* Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6836 — 1971

Feeney, Raymond M, (A.S A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8527 — 1979

Feeney, William A, (F.S.A.), 62 Gaynor Place, Glen Rock NJ 07452 — 1965

Feichtinger, James N, (E.A.), *Consulting Actuary,* 15840 Ventura Boulevard, Suite 445, Encino CA 91436 — 1977

Fein, Richard I, (F.C.A.S., F.C.A.), *Executive Vice President,* National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1060 — 1979

Feinberg, Melvin J, (F.S.A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6454 — 1977

Feingold, Joel S, (A.S.A., E.A.), *Portfolio Manager,* M D Sass Investors Services, 475 Park Avenue South, 19th Floor, New York NY 10016 212/532-6010 — 1980

Feinman, Jess, (F.S.A., E.A.), *Consulting Actuary,* 5225 Raccoon Court, Columbia MD 21045 301/730-6262 — 1978

Feinstein, David C, (F.S.A., E.A.), *Actuary,* Skalinder Wilkinson & Associates Inc, Twenty North Wacker Drive, Chicago IL 60606 312/368-7010 — 1979

Felcon, Francis X, (A.S.A., E.A.), *Investment Officer,* John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6799 — 1980

Admitted

Feldman, James E, (F S.A.), *Assistant Actuary, Individual Financial,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3337 — 1982

Feldman, Martin, (F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1976

Feldman, Martin F, (A C.A.S.), *President,* Martin Feldman Associates Inc, 266 Linwood Avenue, Cedarhurst NY 11516 516/295-0490 — 1983

Feldman, William T, (A.S.A.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5955 — 1980

Feldmann, Kenneth F, (F.S.A.), 615 Frederico Boulevard, Belen NM 87002 505/864-3163 — 1 1965

Feldtmose, John N, (F.C.A., F.S.A., E.A.), *Senior Vice President,* Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-8706 — 1970

Fell, Robert Mark, (E.A.), *Actuary,* Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751 — 1981

Feller, Benjamin E, (F S A., E.A.), *Director of Actuarial Services,* Chernoff Diamond Ostrove & Feller, 1157 Willis Avenue, Albertson NY 11507 516/484-2828 — 1978

Fellers, William W, (F.S.A.), 15107 Interlachen Drive, Apt 518, Silver Spring MD 20910 301/598-7648 — i 1965

Fen, Allan Ming, (F.S.A.), *Group Product Manager,* Fidelity Investments - Institutional Services, 82 Devonshire Street, L12C, Boston MA 02109 617/570-5908 — 1982

Fenichel, Seymore A, (F S.A.), Two Tilden Court, Livingston NJ 07039 — 1965

Fenker, Richard M, PO Box 59, Gallatin TN 37066 615/452-5375 — 1 1967

Fenlaw, Mark R, (F S.A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 — 1979

Fenster, Bernard, (A.S A.), *Senior Vice President & Actuary,* Constitution Life Insurance Co, 5353 North Elston Avenue, Chicago IL 60630 312/777-7000 — 1966

Fenton, John Michael, (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460 — 1986

Ferguson, Alan N, (F.S.A.), *Vice President & Actuary,* Blue Cross/Blue Shield of Michigan, Mail Code J701, 600 Lafayette East, Detroit MI 48226 313/225-7899 — 1965

Ferguson, Clyde L, (F.C.A.), *Consulting Actuary,* Ferguson Actuarial Service, PO Box 1388, Charleston WV 25325 — 1 1965

Ferguson, Ronald E, (F.C A.S.), *Chairman & Chief Executive Officer,* General Re Corporation, Financial Centre, PO Box 10351, Stamford CT 06904-2351 203/328-5000 — 1971

Ferguson, Thomas, (F.S.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1600 Summer Street, Fifth Floor, Stamford CT 06905 203/328-4000 — 1974

Ferguson, William A, (F.C.A , F.S.A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600 — 1965

Fernandez, William N, (A.S.A.), 9800 Lake Seminole Drive West, Seminole FL 33543 — 1969

Ferrante, Russell L, (F.C.A., F.S.A , E.A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Suite 1950, Lockbox 195, Dallas TX 75201 214/220-6200 — 1981

Ferrara, Theodore A, (A.C.A., A.S.A , E.A.), *Executive Vice President,* Basil Castrovinci Associates Inc, 3235 Kennedy Boulevard, Jersey City NJ 07306 201/963-9600 — 1966

Ferree, Richard Noel, (F.S.A.), *Actuarial Fellow,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 S-4, Boston MA 02117 617/236-6262 — 1981

Ferrell, Joe H, (F.C.A., F.S.A., E A.), *Vice President & Chief Actuary,* McCready & Keene Inc, 7941 Castleway Drive, PO Box 50280, Indianapolis IN 46250-0280 317/849-4333 — 1980

Admitted

Ferreri, Barbara Hogg, (F.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

Ferreri, James Paul, (F.S.A., E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1981

Ferris, Peter G, (F.S.A., E.A.), *Associate Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1982

Ferris, William L, (F.S.A.), *Senior Vice President Group Employee Benefits Oper*, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4802 — 1978

Ferruggia, Steven J, (F.S.A.), *Senior Vice President & Group Actuary*, Frank B Hall Consulting Co, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 — 1984

Ferstenfeld, Larry H, (F.C.A., A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1971

Feshbach, Andrea, (F.S.A., E.A.), *Manager*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — 1978

Feuer, Harvey W, (A.S.A.), *Second Vice President & Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8788 — 1972

Feuer, Philip J, (F.S.A., M.C.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3512 — 1965

Feury, Theodore P, Jr., (A.S.A.), *Assistant Vice President & Actuary*, Blue Cross/Blue Shield of Central New York, PO Box 4809, Syracuse NY 13221 315/424-3931 — 1979

Feutz, James R, (F.S.A., E.A.), *President*, Suncoast Pension & Benefits Group Inc, PO Box 82040, Tampa FL 33682 813/932-1211 — 1976

Fibiger, John A, (F.S.A.), **[President]**, *President*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2521 — 1965

Fichthorn, Kurt H, (F.S.A., E.A.), *Senior Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2569 — 1980

Fickes, Jerry W, *Executive Vice President*, Strategic Consulting Inc, 2941 West 123rd Terrace, Leawood KS 66209 913/345-8212 — 1967

Fickes, Steven W, (F.S.A.), Tillinghast/Towers Perrin, 2101 'L' Street NW, Suite 400, Washington DC 20037 202/293-0138 — 1980

Fiddler, Tom L, (A.S.A., E.A.), *Senior Actuary*, William M Mercer-Meidinger-Hansen Inc, One Perimeter Park South, Suite 130-S, Birmingham AL 35243 205/969-3421 — 1976

Fiebrink, Mark E, (F.C.A.S.), *Senior Vice President & Chief 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 M3C 1T9 416/429-3000 — 1977

Field, Warren A, (F.C.A., F.S A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 — 1968

Fielding, Richard G, (F.S.A.), *Assistant Vice President*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 — 1980

Fife, Gene Bryant, (A.S.A., E A.), *Actuary*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 714/751-1400 — 1986

Files, Richard L, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 — 1969

Filipski, Jerrold M, (F.S.A., E A.), *Actuary*, Actuarial Enterprises Inc, 132 Kings Highway East, PO Box 217, Haddonfield NJ 08033 609/428-1907 — 1979

Findley, Jack W, (F.S.A.), *Group Actuary*, William M Mercer-Meidinger-Hansen Inc, 1221 Lamar Street, Suite 1600, Houston TX 77010 713/951-0060 — 1983

Fine, Howard J, (F.S.A., M.C.A., E.A.), Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699 — 1980

Fineis, Thomas W, (F.S.A.), *Manager*, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 — 1981

Finelli, John J, (F.S.A.), 2098 SW 13th Terrace, Boynton Beach FL 33435 305/737-5181 — 1965

Fineman, Marvin D, (F.S.A.), *Vice President*, Huggins Financial Services Inc, One Landmark Square, 10th Floor, Stamford CT 06901 203/324-4800 — 1978

Fingas, Wayne E, (F.S.A), *Vice President/Group Marketing*, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7152 — 1978

Finger, Robert J, (F.C.A.S.), *Principal*, William M Mercer-Future Cost Analysts Inc, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969 — 1977

Fink, Glenn F, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8409 — 1985

Fink, Jack, (F.S.A., E A.), *Vice President & Actuary*, Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5202 — 1971

Fink, Paul William, (A.S A.), Great-West Life Assurance Co, Great West Plaza, 8515 East Orchard, Englewood CO 80111 303/889-4349 — 1987

Fink, Richard D, (F.S.A., E.A.), *Consulting Actuary*, 292 Valley View Road, Springfield PA 19064 215/543-8244 — 1965

Finkel, Paul A, (F.S.A., E.A.), *Executive Vice President & Chief Financial Officer*, Associated Madison Companies, 200 Park Avenue, New York NY 10166 212/351-2610 — 1972

Finkelstein, Alan W, (F.S.A.), Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 — 1982

Finkenberg, Frank E, (F.C.A , F.S.A.), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2960 — 1969

Finley, John G, (A.S.A.), *Vice President & Actuary*, American Pioneer Life Insurance Co, PO Box 3509, Orlando FL 32802 305/628-1776 — 1981

Finley, John M, (F.C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1972

Finn, Peter J, (A.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 — 1969

Finn, Richard P, (F.S.A.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Personal Fin Security Division, Hartford CT 06156 203/273-6368 — 1979

Finnegan, Lawrence J, (F S.A.), *President & Chairman of Board*, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 — 1965

Finnegan, Philip F, (F.S.A.), *Chief Actuary*, Life Actuarial Service, 47 Glenmere Drive, Chatham NJ 07928 201/635-2034 — 1965

Finster, John N, (A S.A.), *Profit Management Consultant*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7822 — 1979

Fischbeck, C Lee, (F.S.A.), *Vice President*, Home Life Insurance Co, One Centenial Avenue, Piscataway NJ 08854 201/980-4405 — 1973

Fischer, Carl H, (F.C.A., F.S.A , E.A.), *Professor Emeritus, Actuarial Mathematics*, University of Michigan, Grad School of Business Admin, Ann Arbor MI 48109 313/764-2341 — 1965

Fischer, Charles J, (A.S.A., E.A.), *Actuarial Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1985

Fischer, Larry A, (A.S.A.), *Assistant Actuary*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 — 1987

Admitted

Fischer, Niels H, (F.S.A.), 200 South Street, Needham MA 02192 617/444-4765 — 1965

Fischer, Paul M, (F.S.A., E.A.), Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5288 — 1979

Fisher, Charles G, (F.S.A), *Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8731 — 1986

Fisher, Hillary J, (F.S.A.), 4246 Palmero Boulevard, Los Angeles CA 90008 — 1965

Fisher, J Bradford, (F.S.A., E.A.), *Actuary*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 — 1987

Fisher, Kathy R, (F.S.A.), *Assistant Vice President*, Connecticut General Life Insurance, C-37B, Hartford CT 06152 203/726-8583 — 1979

Fisher, Lawrence D, (F.S.A.), *Vice President/Actuary*, Central States Health & Life, 96th & Western, PO Box 34350, Omaha NE 68134 402/397-1111 — 1979

Fisher, Mary C, (F.C.A., E.A.), *Consulting Actuary*, 758 Campbell Center, 8350 North Central Expwy, Dallas TX 75206 — 1965

Fisher, Peter A, (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6711 — 1981

Fisher, Richard F, (F.S A., E.A.), *Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7097 — 1978

Fisher, Russell S, (F.C.A.S.), *Vice President*, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5402 — 1979

Fisher, Shirley A, (A.S.A.), *Assistant Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2626 — 1980

Fisher, Wayne H, (F.C.A S), *Executive Vice President*, Continental Insurance, Brokerage & Special Operations, 180 Maiden Lane, 39th Floor, New York NY 10038 212/440-7331 — 1977

Fishman, Alan S, (F.C.A , A.S.A., E.A), *Senior Partner*, Clay & Partners, 61 Brook Street, London England W1Y 2HN 01/408-1600 — 1976

Fishman, Ira F, (E.A.), *President*, Fringefacts Inc, 799 Broadway, New York NY 10003 212/777-5554 — 1976

Fishman, Morris, (F S.A.), *Senior Vice President, Product Development*, Integrated Resources Life Cos, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606 — 1979

Fishman, Steven, (E.A.), *President*, PFR Planning Inc, 888 7th Avenue, New York NY 10019 212/541-8800 — 1976

Fitch, Timothy, (F.S.A.), *Vice President & Actuary*, Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6233 — 1979

FitzGerald, Brian A P, (A.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2757 — 1976

Fitzgerald, Daniel J, (F S.A., E.A.), *Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1976

Fitzgerald, Joseph M, (F.S.A.), *Senior Vice President*, CIGNA Corp, 350 Church Street, Hartford CT 06104 203/725-2440 — 1979

Fitzgibbon, Walter J, Jr., (F.C.A.S), *Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4338 — 1965

Fitzhugh, Gilbert V I, (F.S.A.), *Senior Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-6619 — 1965

Fitzhugh, Gilbert W, (F.C.A.S., F.S.A.), PO Box 682, Pauma Valley CA 92061 714/742-1458 — 1965

Admitted

Fitzmaurice, Gregory L, (A.S.A.), *Associate Actuary*, North Carolina Mutual Life Insurance, Mutual Plaza, Durham NC 27701-3616 919/682-9201 — 1981

Fitzpatrick, David G, (F.S.A.), *Senior Actuarial Assistant & Supervisor*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-5601 — 1982

FitzPatrick, Kathleen A, (M.C.A., A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 — 1984

Fitzpatrick, Robert F, (A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1980

FitzSimons, Christopher, IV, (F.S.A.), *Assistant Vice President & Actuary*, MetLife Healthcare Management Corp, Lakeview Center, Suite 110, 14500 South Outer Forty Road, St Louis MO 63017 314/576-8335 — 1979

Fix, Michael L, (F.S.A.), *Vice President Actuary*, American Life & Casualty, 2829 South University Drive, Fargo ND 58103 701/237-4800 — 1979

Fixmer, John P, (F.S.A., E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1966

Flack, Paul R, (A.C.A.S.), *Vice President & Actuary*, INA Reinsurance Company, 1600 Arch Street, Philadelphia PA 19101 215/523-4690 — 1979

Flagg, David M, (A.S.A., E A.), *Senior Manager*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5817 — 1983

Flaherty, Daniel J, (F.C.A.S.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1968

Flanagan, Richard J, (F.S.A.), *Assistant Vice President & Assistant Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2198 — 1979

Flanagan, Terrence A, (A.C A.S.), *Superintendent*, US Fidelity & Guaranty Co, PO Box 1138, Baltimore MD 21203 301/547-3173 — 1984

Flannery, Robert J, (F.S.A.), *Assistant Vice President & Associate Actuary*, Colonial Penn Life Insurance Co, 11 Colonial Penn Plaza, 1900 Market Street, Philadelphia PA 19181 215/988-6987 — 1985

Flatt, Savage R, (F S.A., E.A.), *Actuary*, The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/830-7660 — 1977

Fleischacker, Paul R, (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-7590 — 1970

Fleischer, Donald R, (F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6050 — 1974

Fleischer, Edward N, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1970

Fleischman, Richard, (F.S.A., E.A.), *Vice President*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 — 1980

Fleissner, Richard G, (A.S.A.), *Associate Actuary*, League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-1300 — 1987

Fleming, Barton G, (F.S.A., E.A.), *Executive Vice President*, W E Stanley & Co Inc, PO Box 5363, Greensboro NC 27403 919/273-9492 — 1980

Fleming, Gail L, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6244 — 1977

Fleming, Kirk G, (A.C.A.S.), *Associate Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1986

Fletcher, Katherine A, (E.A.), *Manager Actuarial Valuation Department*, The Cowan Actuarial Co, 817 Main Street, Cincinnati OH 45202 513/241-1280 — 1987

Admitted

Flick, Jesse E, (F.C.A.), *Consulting Actuary*, 2303 Eastgate Drive, Carrollton TX 75006-2716 214/416-2248 1966

Flickner, Edward A, Jr., (A.S.A.), *Life Actuary*, Georgia Insurance Department, West Tower, Seventh Floor, Two Martin Luther King Jr, Atlanta GA 30334 404/656-2077 1966

Flier, Alvin, (A.S.A.), *Vice President & Actuary*, Pierce National Life Insurance Co, 3807 Wilshire Boulevard, Los Angeles CA 90010 213/381-7393 1971

Flinn, Ellis D, (F.S.A.), *Deputy Supreme Knight*, Knights of Columbus, Columbus Plaza, New Haven CT 06507 203/772-2130 1966

Flint, John H, (E.A.), *Partner*, Meeks & Company, 3070 Riverside Drive, Columbus OH 43221 614/481-9750 1976

Flittie, John H, (F.S.A., E.A.), *Senior Vice President & Chief Financial Officer*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5285 1965

Flournoy, Selwyn L, Jr., (F.S.A.), *Senior Vice President - Financial*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6283 1973

Fluhr, Howard, (F.S.A., E.A.), *Executive Vice President*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1971

Flury, Jack M, (F S.A.), *Vice President - Finance*, Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4043 1974

Flynn, David P, (F.C.A.S.), *Senior Vice President*, Crum & Forster Corporation, 305 Madison Avenue, Morristown NJ 07960 201/285-7345 1971

Flynn, Edmond H, (E.A.), *President*, National Associates Inc, 3415 Sepulveda Boulevard, Los Angeles CA 90034 213/390-8801 1977

Flynn, Joseph T, (A.S.A.), *President*, Joseph T Flynn & Associates Ltd, 1420 Harbor Bay Parkway, #231, Int'l Teleport Plaza, Bldg 4, Alameda CA 94501 415/748-6421 1972

Foerster, Ernest R, (F.S.A.), *Second Vice President/Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1979

Fogle, John M, (E.A.), Fogle & Associates, 5455 West 86th Street, Suite 207, Indianapolis IN 46268 317/876-6005 1976

Foley, Charles D, (A.C.A.S.), *Assistant Actuary*, New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7525 1979

Foley, John E, (F.S.A., E.A.), *Consulting Actuary*, Schwarz Shera & Associates Inc, PO Box 1896, Tacoma WA 98401 206/572-6010 1981

Foley, Thomas C, (A.S.A.), *Vice President & Actuary*, Reliable Life Insurance Co, 231 West Lockwood Avenue, Webster Grvs MO 63119 314/968-4900 1980

Foong, Soo Hah, (F.S.A.), *Senior Vice President & Actuary*, British American Life & General, Bangunan British American, Jalan Semantan 50490, Kuala Lumpur Malaysia 080/932-2694 1983

Foote, James M, (F.C.A.S.), *Senior Vice President & Actuary*, New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/645-7650 1979

Forbes, E Dean, (A.S.A.), 2064 South Farnsworth Drive, Mesa AZ 85208 1966

Forbes, Leon D, (F.S.A.), *Senior Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6373 1965

Forbus, Barbara L, (A.C.A.S.), *Assistant Actuary*, US Fidelity & Guaranty Co, 100 Light Street, PO Box 1138, Baltimore MD 21203 301/547-3127 1986

Ford, Alan D, (F.S.A., E.A.), *Vice President-Group Actuary*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-7216 1980

Ford, Edward W, (F.C.A.S.), *Vice President*, The Progressive Corporation, PO Box 5070, Cleveland OH 44101 216/461-5000 1980

Admitted

Ford, James F, (F S.A., E.A.), *Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1977

Ford, Robert P, (F.S.A., E.A.), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5463 1977

Forde, Claudia S, (F.C.A.S.), Tillinghast/Towers Perrin, 8300 Boone Boulevard, Suite 250, Vienna VA 22180 703/356-5210 1983

Forde, Luther O, (F.S.A., E.A), *President*, Lutheran Brotherhood Financial Corporation, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7001 1965

Forester, P William, (F.C.A., F.S A., E.A.), *Principal*, Peat Marwick Main & Co, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644 1966

Forker, David C, (F.C A.S.), *Vice President*, Shand Morahan & Company Inc, Shand Morahan Plaza, Evanston IL 60201 312/866-0863 1969

Forman, Brian D, (F.S.A.), *Vice President & Actuary*, Columbia Universal Life Insurance Co, Box 771989, Houston TX 77215 713/789-5640 1983

Forney, John R, Jr., (F.C.A.S.), *Associate Actuary*, Penn National Mutual Casualty Insurance, 1900 Derry Street, Harrisburg PA 17105 717/234-4941 1984

Fornia, W B, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/622-7300 1983

Forrest, Robert L, (F.S.A., E.A.), *Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1971

Forrester, A Ben, (F.S.A.), *Senior Vice President & Chief Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1978

Fors, Daniel G, (E A.), *Vice President*, DCA Inc, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7500 1976

Forstadt, Jack, (A.S.A., E.A.), *Managing Partner-Actuarial Benefits*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 321/701-5612 1979

Forsythe, Albert H, Jr., (F.S.A), 73 Second Street, Hallowell ME 04347 207/622-9535 1965

Forte, Edward T, (F.C.A., F S.A., E.A.), *Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1973

Fortier, Brian, (F.S.A., E A.), Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 603/436-1837 1970

Fortier, Richard, (F S A.), *Senior Vice President, Life Insurance & Actuary*, Les Cooperants, 333 St Antoine Est, Montreal PQ Canada H2X 1R9 514/287-6684 1981

Fortin, John D, (F.S.A., E.A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/748-5867 1984

Fortuin, Henry J L, (F.S.A., E.A.), 145 Beechwood Road, Ridgewood NJ 07450 1965

Fosler, Howard, (F.C.A , E.A.), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1966

Fossa, E Frederick, (F.C.A.S., A C A), *Consulting Actuary*, Milliman & Robertson Inc, 1891 Professional Building, Liberty Square, Danvers MA 01923 617/774-7940 1971

Foster, A Michael, (F.S.A.), *Second Vice President*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-1808 1976

Foster, Allan, (F.S.A.), *Vice President & Actuary*, West Coast Life Insurance Co, 1275 Market Street, San Francisco CA 94103 415/552-6200 1972

Foster, Robert B, (F.C.A.S.), *Actuary*, Constitution State Management, One Financial Plaza, Hartford CT 06103 203/277-2909 1965

Admitted

Foster, Robert William, (A.S.A.), Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2496 — 1985

Foster, Solveig A, (E.A.), *Consulting Actuary*, Wolper Ross & Company Ltd, 555 Madison Avenue, New York NY 10022 212/355-5566 — 1977

Foster, Ward V, Jr., (A S.A., E.A.), *President*, Foster & Foster Inc, 6201 Presidential Court SW, Fort Myers FL 33919 813/433-5500 — 1979

Foster, Wayne R, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 — 1976

Fougner, Alan H, (F.S.A.), Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2240 — 1984

Fowler, Bradley C, (F S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1978

Fowler, Thomas W, (F.C.A.S.), *Actuarial Consultant*, Fidelity & Deposit Co of Maryland, Charles & Lexington Streets, Baltimore MD 21203 301/539-0800 — 1965

Fox, Kingsley G, (F.S.A.), Three Otter Crescent, Toronto ON Canada M5N 2W1 416/488-6760 — i 1967

Fox, Martin S, (F.S.A., E.A.), *President*, M S Fox & Associates Inc, 1821 Wilshire Boulevard, Suite 450, Santa Monica CA 90403-5618 213/828-7388 — 1966

Fox, Michael P, (F.S.A.), *Vice President/Association Actuary*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8440 — 1979

Fox, Myra B, (F.S.A.), *Assistant Vice President & Associate Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1609 — 1980

Fox, Peter A, Jr., (A S A), *Assistant Vice President & Assistant Actuary*, Volunteer State Life Insurance Co, PO Box 1369, Chattanooga TN 37401 615/756-2887 — 1981

Fox, Stanley, (F.S.A.), *Vice President & Actuary*, Equitable Life Assurance Society, 135 West 50th Street, Area 10C, New York NY 10020 212/641-7900 — 1986

Frackenpohl, Herbert M, (E A.), *Vice President, Guaranteed Products*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3800 — 1976

France, Catherine M, (A.S.A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2986 — 1987

France, Mark S, (F S.A.), *Principal*, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 — 1979

Franceschine, Nick, (F S A., E A), *Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/984-2430 — 1983

Francescone, Michael J, (F.S.A.), *Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1981

Francis, Donald R, (F.S.A., E A.), *Executive Vice President*, North West Life Assurance Co, 595 Howe Street, Vancouver BC Canada V6C 2T5 604/689-1211 — 1970

Francis, Louise A, (A.C.A.S.), *Risk Management Consultant*, Fred. S James & Co Inc, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7443 — 1987

Frank, Martin J, (F.C.A , A.S.A., E.A.), *Managing Director*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 — 1967

Frank, Michael W, (F S.A., E.A), *Consulting Actuary*, 100 Arden Street, New York NY 10040 212/567-1464 — 1974

Franke, Marvin Gene, (F.S.A.), *Assistant Vice President & Associate Actuary*, Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2000 — 1979

Frankel, Mary G, (A.S A.), *Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1982

Admitted

Frankel, Stephen H, (F.S.A., E.A.), *Managing Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7098 — 1971

Frankenstein, Daniel W, (A.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 650 Town Center Drive, Suite 1000, Costa Mesa CA 92626 714/850-4361 — 1980

Franklin, Annemarie, (F.S.A.), Serendip, PO Box 1024, Cooper Station, New York NY 10276 212/254-6360 — i 1975

Franklin, Cary D, (F.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 725 South Figueroa Street, Los Angeles CA 90017 213/972-4000 — 1980

Frankovich, Ernie, (F.S.A.), *Consulting Actuary*, Ernie Frankovich & Associates Inc, 1514 East 122nd Street, Burnsville MN 55337 612/890-7340 — 1973

Franks, George V, (F.S A.), *Vice President, Contrib - Public Affairs*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-4736 — 1967

Frantz, Henry W, III, (F S.A.), *Vice President & Group Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420-0727 919/378-2000 — 1986

Franz, Lorraine M, (E A), 290 Sixth Avenue, New York NY 10014 — i 1966

Frasca, Robert G, (A.S.A.), *Actuarial Associate*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5533 — 1986

Frasier, Walter E, (E.A.), *President*, ACTI, 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400 — 1976

Frechtling, Stephen C, (F.S A), *Assistant Vice President-Actuary*, Ohio Life Insurance Co, 136 North Third Street, Hamilton OH 45025 513/867-3963 — 1979

Freden, K Eric, (F S A , E.A), *Senior Manager*, Ernst & Whinney, 1800 Peachtree Center, S Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 — 1977

Fredricks, Deborah J, (A.S.A.), *Senior Assistant Group Actuary*, Washington National Insurance Co, 1630 Chicago Avenue, 5-610, Evanston IL 60201 312/570-3982 — 1985

Fredricks, Lawrence M, (F.S.A.), *Actuary*, A G Edwards & Sons Inc, 1880 Tice Valley Boulevard, Walnut Creek CA 94595 415/935-0911 — 1984

Fredrickson, Jon H, (F.S.A , A.C.A., E.A.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2976 — 1968

Freed, Bruce, (F.S A., E A.), *Consultant*, Fred. S James & Co Inc, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6588 — 1983

Freed, Joan S, (A.S A , E.A), *Consultant*, Fred S James & Co Inc, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6593 — 1980

Freedman, Mark J, (F.S.A , E.A.), *Senior Vice President & Consulting Actuary*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2567 — 1979

Freeman, James M, (M.C.A., A.S.A , E A.), Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1100 — 1986

Freeman, Richard W, (E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5397 — 1967

Freiberg, Albert M, (E.A), *Pension Actuary*, Pension Administration Services, 2500 Office Center, Willow Grove PA 19090 215/657-2300 — 1976

Freidin, Howard Alan, (F.S.A., E A.), *Senior Manager*, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 — 1982

Freier, Daniel E, (A.S.A.), *Actuarial Consultant*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — 1986

Freifeld, Stanley, (A.S.A., E A.), *Assistant Vice President*, Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07019 201/675-8900 — 1979

Admitted

Freilich, Stanley R, (F.C.A., F.S.A , E A), *Vice President,* Towers Perrin Forster & Crosby, 2700 Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6041 1969

Freitag, Richard, (E.A.), *Principal,* Peat Marwick Main & Co, 150 JFK Parkway, Suite 400, Short Hills NJ 07078 201/467-9650 1980

French, Douglas A, (A.S.A.), Tillinghast/Towers Perrin, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661 1986

French, James T, (A.C.A.S.), *Senior Vice President & Director of Finance,* ITT Life Insurance Corp, Waterford Park, 505 North County Road 18, Minneapolis MN 55441 612/545-2100 1968

Frentzos, Stephan A, (F.S.A.), *Associate Actuary,* Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7209 1980

Fresch, Glenn W, (F.C.A.S.), *Actuarial Director,* Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/877-2097 1978

Frew, Ruth, (E.A.), *Vice President & Chief Actuary,* Southeastern Pension Services, PO Box 5070, Jacksonville FL 32207 904/399-3650 1979

Frey, Gerold W, (F.S.A.), 43-70 Kissena Boulevard, Apt 22E, Flushing NY 11355-3743 718/358-7762 1965

Fridley, Richard M, (F.S.A., A.C.A.), *Consulting Actuary,* 6262 Pratt Drive, New Orleans LA 70122 504/282-6519 1965

Fried, Martin, (F.S.A., E.A), *Actuary,* Equitable Life Assurance Society, Pension Fin Management Group, 200 Plaza Drive, Secaucus NJ 20220 201/392-5191 1982

Fried, Victor, (F.S.A., E.A.), *Second Vice President & Actuary,* Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0776 1982

Friedberg, Bruce F, (F.C A.S.), *Vice President,* Fireman's Fund Insurance Co, One World Trade Center, Suite 8501, New York NY 10048 212/466-6409 1982

Friedlander, David P, (E.A.), *Vice President,* ACTI, 7557 Rambler Road, Suite 1050, Dallas TX 75231 214/891-0900 1978

Friedman, Bernard H, (A S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 1979

Friedman, Howard H, (A.C.A S.), *Assistant Vice President & Actuary,* Medical Mutual Liability Ins Society of Maryland, 225 International Circle, Hunt Valley MD 21030 301/785-0050 1983

Friedman, Jacob, (A.S A.), 4054 Leeshire, PO Box 20342, Houston TX 77225 713/664-2028 i 1968

Friedman, Kenneth L, (F.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3105 1982

Friedman, Lloyd K, (F.C.A., F S.A , E.A.), *President,* Lloyd K Friedman F.S.A., Consulting Actuary Inc., 5026 Longmont, Houston TX 77056 713/621-1284 i 1965

Friedman, Marla G, (F.S.A.), *Assistant Vice President,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6622 1980

Friedrich, Carl A, (F.S.A.), *Assistant Vice President & Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6349 1979

Friedrich, Denise Yee, (A.S.A.), *Senior Actuarial Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6711 1986

Friedrichsen, Detlef F, (F.S.A.), *Senior Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5923 1974

Friedstat, Charles D, (F.S.A.), *Principal,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 1973

Friend, Edward H, (F.C.A., F.S.A., E.A.), *Senior Vice President,* Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-8812 1965

Admitted

Friend, Randolph M, (F.S.A., E.A.), *Vice President & Actuary,* JTV&A, 4131 North Central Expressway, Suite 730, Dallas TX 75204 214/521-6210 1981

Fries, Edward S, *Consulting Actuary,* 1569 Broadview Terrace, Columbus OH 43212 614/488-0977 i 1967

Friesen, John M, (F.S.A.), *Group Vice President - U.S.,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6078 1985

Friesen, Lynn, (F.S.A), *Assistant Actuary,* Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1979

Friichtenicht, Ronald D, *Actuarial Analyst,* Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 1976

Frisch, Gary A, (F.S.A.), *Assistant Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101-2098 612/298-3500 1980

Frishe, Mark, (E.A.), *Vice President,* Professional Administrators, 1141 Red Mile Road, Lexington KY 40504 606/231-8771 1980

Fritch, Herbert A, (F.S.A.), 117 East South Avenue, Redlands CA 92373 1979

Fritz, Brent, (A.S.A), *Assistant Actuary,* Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230 1986

Fritz, Daniel H, (F.S A.), *Vice President & Chief Actuary,* National Farmers Union Life, 10065 East Harvard Avenue, Denver CO 80251 303/337-5500 1979

Fritz, Donald E, (F.S.A.), *Vice President Actuary,* CONSECO Inc, 11825 North Pennsylvania St, Carmel IN 46032 317/573-6100 1979

Fritz, John F, (F.C.A., F S.A), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 1976

Fritze, Donald R, (A.S A.), *Associate Actuary,* Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 1979

Frizzell, Ann B, (F.S.A), *Second Vice President & Actuary,* Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7000 1982

Frohlich, Kenneth R, (F.C.A.S., A S A), *Corp. Sr. Vice President & Chief Actuarial Officer,* The Reliance Companies Inc, Four Penn Center Plaza, 19th Floor, Philadelphia PA 19103 215/864-4585 1980

Frohne, James A, (M.C.A., A.S.A., E.A.), *Consulting Principal,* William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 1976

Frost, Eugene H, (A.S.A., E.A.), *Vice President Actuarial,* J T Comer & Associates Inc, PO Box 669025, Charlotte NC 28266-9025 704/392-1610 1976

Frost, Roger Eugene, (F.S A), *Assistant Actuary,* Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5761 1986

Fry, Carolyn A, (A.S.A , E.A.), 45 Heatherdell Road, Ardsley NY 10502 1981

Fry, John S, (F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6115 1965

Frye, H Ted, (F.S.A.), *Second Vice President & Associate Actuary,* Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-6450 1980

Fuerst, Donald E, (F C A , F S A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6441 1978

Fuerste, Karl W, *Vice President Group Insurance,* American Annuity Life Insurance Co, 2910 Lucerne Drive SE, PO Box O, Grand Rapids MI 49501 616/949-5902 1966

Fueston, Loyd L, Jr., (F.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1983

Admitted

Fugger, Norma, (E.A.), *Senior Actuarial Analyst*, Hay/ Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2516 1976

Fuhlrodt, Norman T, (F.S.A.), 230 West Laurel, Apartment 606, San Diego CA 92101 619/239-9670 i 1965

Fuhrer, Charles S, (F.S.A.), *Actuary Sponsored Group Pricing*, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6721 1979

Fuhrmann, Curt L, (F.S.A.), *President*, Pyramid Life Insurance Co, 6201 Johnson Drive, Shawnee Mission KS 66202 913/722-1110 1977

Fuhs, Todd H, (A.S.A.), Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1011 1985

Fulcher, Rosemary, (A.S.A.), *Vice President & Actuary*, United American Insurance Co, 2909 North Buckner Boulevard, Dallas TX 75228 214/320-7235 1983

Fulks, Debra L, (F.S.A.), *Assistant Actuary*, CNA Insurance Companies, CNA Plaza-39S, Chicago IL 60685 312/822-7759 1979

Fuller, Brian J, (A.S.A., E.A.), *Assistant Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/574-4313 1984

Fuller, Russell M, (F.S.A., E.A.), *Executive Vice President*, Hutchison & Associates Inc, 612 Wade Avenue, PO Box 10600, Raleigh NC 27605-0600 919/834-7318 1978

Fulljames, Richard C, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220 1981

Fullom, Curtis L, (A.S.A.), *Director, Individual Marketing Unit*, Blue Cross/Blue Shield of MD, 700 East Joppa Road, Baltimore MD 21204 301/494-5131 1986

Fung, Lionel Nai-Yin, (E.A.), *Actuarial Assistant*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171 1977

Funk, Glenn W, (F.S.A.), *Vice President & Chief Actuary*, General Reassurance Corp, 695 East Main Street,D-6, PO Box 10060, Stamford CT 06904-2060 203/328-6066 1977

Funk, Robert A, (F.C.A., F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1979

Furan, Alan R, (A.S.A), *Assistant Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, 3T, Columbus OH 43216 614/249-4678 1985

Furbacher, Raymond J, *Associate Actuary*, Blue Cross/Blue Shield of New Jersey, 33 Washington Street, Newark NJ 07101 201/456-2368 1984

Furlin, Richard, (F.C.A., E.A.), *Actuary*, Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3666 1966

Furlong, Henry T, (F.S.A., E.A.), *Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6522 1966

Furlong, Patricia A, (E.A.), *Actuary*, Western Benefit Plan Consultant Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151 1976

Furnish, Jeff, (M.C.A., A.S.A.), *Vice President & Department Manager*, Johnson & Higgins, 111 SW Fifth Avenue, Suite 2600, Portland OR 97204-3629 503/241-4800 1979

Furst, Patricia Ann, (F.C.A.S.), *Vice President & Actuary*, American Reinsurance Co, One Liberty Plaza, 91 Liberty Street, New York NY 10006 212/618-7261 1980

Furuike, Charles K, (A.S.A., E.A.), *Chief Actuary*, Benefit Plan Consultants Inc, 1221 Kapiolani Boulevard, Suite 600, Honolulu HI 96814 808/533-3831 1982

Fusco, Michael, (F.C.A.S.), *Principal*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-5525 1976

G

Gabel, John D, (E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1100 Superior Avenue, Suite 501, Cleveland OH 44114 216/781-7634 1976

Admitted

Gabler, E Richard, (E.A.), *Assistant Vice President & Consulting Actuary*, Connecticut General Life Insurance, PO Box 2975, Route M50, Hartford CT 06104 203/725-2699 1976

Gabriel, A Gerald, (F.C.A.), Gabriel Roeder Smith & Co, The Globe Building, 407 East Fort St, Suite 200, Detroit MI 48226 313/961-3346 i 1965

Gabriel, Robert A, (F.S.A.), *Assistant Actuary*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-7761 1979

Gabriel, Sheryl, (A.S.A., E.A.), *Vice President*, Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500 1983

Gaddis, Elizabeth M, (F.S.A.), *Assistant Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5962 1986

Gagel, Stephen, (F.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 1500 Meidinger Tower, Louisville KY 40202 502/561-4500 1980

Gagne, Roger J, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-4160 1983

Gagnon, Jeffrey W, (E.A.), *Director & Consulting Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4477 1976

Gaias, Donald B, (F.S.A.), *Director of Group Underwriting*, Empire Blue Cross/Blue Shield, 633 Third Avenue, 35th Floor, New York NY 10017 212/973-7112 1982

Gaines, George, (M.C.A., A.S.A., E.A.), Integrated Financial, 16530 Ventura Boulevard, Suite 500, Encino CA 91436-2019 818/783-1830 1984

Gaines, Nathaniel, (F.C.A., F.S.A., A.C.A.S., E.A.), *Consulting Actuary*, 152 Mildred Parkway, New Rochelle NY 10804 i 1965

Gaioni, Roger B, (F.S.A., E.A.), *Vice President & Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 16F, New York NY 10121 212/714-5221 1965

Gaitan, Hector D, (A.S.A.), *Senior Consultant*, Peat Marwick Main & Co, 150 John F Kennedy Parkway, Short Hills NJ 07078 201/467-9650 1987

Gaitan, Wilfredo J, (A.S.A., E.A), *Vice President, General Manager*, The Wyatt Co (Phils) Inc, 9th Flr, King's Court Building, 2129 Pasong Tamo Street, Makati Metro Manila Philippines 815-1375 1983

Galasso, James, (F.S.A.), *Vice President & Actuary*, MetLife Healthcare Management Corp, 14500 South Outer 40 Road, Suite 110, Chesterfield MO 63017 314/576-8349 1979

Gale, Gene B, (A.S.A.), *Assistant Actuary*, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3447 1981

Galenda, Andrew S, (F.S.A.), *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6021 1984

Galiley, Bernard J, (A.C.A.S.), *Assistant Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5364 1979

Galko, Joseph R, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, Reserve Life Insurance Co, 403 South Akard Street, PO Box 660254, Dallas TX 75266-0254 214/670-9700 1965

Gall, John, (A.S.A.), 1618 South Sanders, Appleton WI 54915 i 1965

Gallagher, Cecily A, (F.C.A.S.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2615 1979

Gallagher, Michael A, (A.S.A., E.A.), *Vice President/Senior Actuary*, PSI Group, 1475 Winton Road North, Suite 23, Rochester NY 14609 716/654-7150 1981

Gallagher, Michael E, (A.S.A., E.A.), *Vice President & Actuarial Consultant*, Employee Benefit Services Inc, 48 Free Street, Portland ME 04101 207/773-2477 1976

Admitted

Gallagher, Robert R, (F.S.A.), PO Box 52, Scarborough NY 10510 i 1967

Gallagher, Thomas L, (F.C.A.S.), Tillinghast/Towers Perrin, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661 1978

Gallagher, Vincent P, (F.S.A.), *Vice President & Actuary*, Executive Fund Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7195 1981

Gallardo, Samuel M, (A.S.A., E.A.), *President*, Gallardo & Associates, 333 Pine Street, Suite 204, San Francisco CA 94104 415/982-5678 1979

Galli, Susan E, (A.S.A.), UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2426 1982

Gallo, Michael G, (F.S.A., E.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, Room 452, New York NY 10010 212/576-6269 1982

Gallo, Victor A, (F.S.A., E.A), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6335 1984

Galloway, Charles T P, (F.S.A.), 385 Woburn Avenue, Toronto ON Canada M5M 1L4 416/782-3137 1968

Galloway, Harvey S, Jr., (F.S.A.), *Senior Vice President & Chief Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7662 1966

Galt, Helen, (F.S.A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-4321 1979

Gamble, Bryant O, (A.S.A.), *Vice President & Actuary*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7207 1977

Gamble, Steven R, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/622-7300 1979

Games, C Dale, (F.S.A.), *Vice President*, Sayre & Sayre Associates Inc, 104 Shockoe Slip, Suite 5A, Richmond VA 23219 804/783-8909 1978

Gammill, Glen M, (F.C.A., F.S.A.), *Practice Director*, Peat Marwick Main & Co, Thanksgiving Tower, Suite 1400, 1601 Elm Street, Dallas TX 75201 214/754-2505 1970

Gamzon, Sheldon A, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7135 1980

Gandrud, Robert P, (F.S.A.), *President*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7154 1975

Gannon, Alice H, (F.C.A.S.), *Assistant Vice President & Actuary*, United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/498-2125 1982

Gannon, Donald F, (E.A.), RR1 Box 365 #3, Milbank SD 57252 605/432-4917 i 1976

Gannon, Joseph T, (F.S.A.), 31049 Prairie Creek Drive, Punta Gorda FL 33950 i 1965

Gant, Brett J, (A.S.A.), *Assistant Actuary*, American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 1986

Gant, Keith E, (F.S.A.), *Assistant Vice President*, Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422 1981

Gant, Robert L, (F.S.A., E.A), *Vice President*, Johnson & Higgins, Financial Center, 1215 Fourth Avenue, Seattle WA 98161 206/296-0274 1974

Garabedian, Thomas J, (F.S.A., E.A.), *Partner*, Hewitt Associates, 20 William Street - 340, Wellesley MA 02181 617/237-5999 1979

Garand, Christopher P, (F.C.A.S.), *Vice President*, General Reinsurance Corp, 695 East Main Street, Financial Centre, Stamford CT 06904 203/328-5000 1977

Garber, Harry D, (F.S.A.), *Vice Chairman*, Equitable Life Assurance Society, 787 Seventh Avenue, Suite 4805, New York NY 10019 212/554-3533 1965

Garcia, Emmanuel B, Jr., (E.A.), *President*, EBG & Associates Inc, 70 East Lake Street, Suite 1400, Chicago IL 60601 312/580-2255 1980

Gardiner, James B, (F.C.A.S., F.C.A., F.S.A., E.A.), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0306 1965

Gardner, Bruce, (F.S.A., E.A.), *President*, Arizona Qualified Plan Services, 3636 North Central Avenue, Suite 820, Phoenix AZ 85012 602/222-4160 1979

Gardner, Herbert S, (F.S A.), *Consulting Actuary*, PO Box 92, Hancock NH 03449 603/525-3731 i 1965

Gardner, John R, (F.S.A.), *President*, Sun Life Assurance of Canada, Sun Life Centre, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6108 1973

Gardner, Mary M, (A S.A., E.A), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203-4533 303/831-7100 1983

Garfield, Owen J, (F S A.), *Vice President of Group Actuarial*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9510 1976

Garfield, Ralph, (A.S.A., E.A.), NJ Institute of Technology, Mathematics Department, Newark NJ 07102 1966

Garfin, Louis, (F S.A , E.A.), *Consulting Actuary*, 371 Dartmoor Street, Laguna Beach CA 92651 714/497-3287 1965

Garland, Barbara S, (A.S.A.), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1987

Garland, Frederick J, Jr., (F.S.A., E.A.), *Vice President & Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2351 1978

Garner, David C, (F.S A., E.A.), *Senior Manager*, Peat Marwick Main & Co, Thanksgiving Tower, 1601 Elm St, Suite 1400, Dallas TX 75201 214/754-2599 1982

Garner, Richard W, (F.S.A.), *Vice President & Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6527 1977

Garnett, Wayne W, (A.S A.), 299 Wadsworth Drive, Maysville KY 41056 606/564-3249 i 1966

Garretson, Henry J, (E.A.), Phil Gutierrez Garretson & Roberts Inc, 170 State Street, Suite 260A, Los Altos CA 94022 415/941-4292 1981

Garrett, Christopher H, (A.S.A.), *Actuarial Associate*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8092 1987

Garrett, Harper L, Jr., (F.C.A., F.S.A., E.A), *Vice President & Director of Professional Services*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6700 1965

Garrison, Arthur Lyle, (F.S A.), *Consulting Actuary*, The Donner Company, 699 East South Temple, Suite 300, Salt Lake City UT 84102 801/363-0795 1981

Garrison, Theodore W, (F.S.A.), *Chief Financial Officer*, Star Marketing & Administration, 1400 East Touhy Avenue, Suite G42, Des Plaines IL 60018-3305 312/298-1313 1965

Gartke, Sheila R, (F.S.A.), *Assistant Actuary*, North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/346-2200 1985

Garver, David N, (A.S.A., E.A.), *Actuary*, The Nyhart Co Inc, 3505 North Washington Blvd, PO Box 88187, Indianapolis IN 46208 317/923-2391 1982

Garvey, Ernest Lyle, (A.S.A.), *Associate Actuary*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 1981

Garvin, James M, III, (A.S.A.), Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151 1981

Admitted

Gasparro, Donato, (F.S A.), *Assistant Vice President,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4522 — 1986

Gaston, J Gregory, (E.A.), *President,* J G Gaston & Associates, 3355 Lenox Road, Suite 750, Atlanta GA 30326 404/264-4540 — 1986

Gately, John J, Jr., (F.S.A.), *Vice President & Chief Actuary,* Columbian Mutual Life Insurance Co, One Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472 — 1977

Gath, Philip C, (F.S.A.), *Associate Vice President,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6748 — 1979

Gathers, Jeffrey L, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 — 1976

Gathje, Steven M, (F S.A.), *Assistant Actuary,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3984 — 1986

Gatterman, William, (F.S.A.), *Second Vice President & Actuary,* Time Insurance Company, 515 West Wells Street, Milwaukee WI 53203 414/277-4780 — 1980

Gauer, Donald L, (F.S.A), *Senior Vice President & Chief Actuary,* Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6061 — 1973

Gauld, Edwin S, (F.C.A., F S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6815 — 1970

Gaule, J Timothy, (F.S.A.), *Actuary, Individual Life Insurance,* Business Men's Assurance Co, BMA Tower, PO Box 419458, Kansas City MO 64141 816/753-8000 — 1979

Gavazzi, Anita J, (F S.A., E.A.), *Consulting Actuary,* Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Room 700, Berkeley CA 94704 415/644-3833 — 1982

Gavigan, Owen J, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 65 East State Street, Suite 2100, Columbus OH 43215 614/469-1241 — 1985

Gavlick, Jeffrey T, (A S.A.), *Assistant Actuary,* American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/332-3190 — 1985

Gavrity, John D, (F.S A.), *Executive Vice President & Chief Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6511 — 1970

Gayda, Joseph J, (F.S.A., E.A), *Partner,* Hewitt Associates, 5335 Far Hills Avenue, Dayton OH 45429 513/434-9600 — 1977

Gaze, Joseph A, Jr., (A.S.A., E.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 340 Main Street, Worcester MA 01608 617/791-1069 — 1982

Gdowik, Steven P, (E.A.), *Actuary,* Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2100 — 1976

Gebauer, Gerhard J, (E.A.), *Consulting Actuary,* Actuarial Data Services, 112 Washington Street, East Orange NJ 07017 201/672-0100 — 1977

Gebhard, James J, (A.C.A.S.), *Assistant Actuary,* Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5115 — 1986

Gebhardtsbauer, Ronald, (F S A., E.A.), *Chief Actuary, Actuarial Operations,* Pension Benefit Guaranty Corp, 2020 'K' Street NW, (25730), Washington DC 20006 202/778-8838 — 1986

Gee, Kin K, (F.S A.), *Managing Director,* Savont Corporation, 28 Madison Drive, Plainsboro NJ 08536 609/275-1725 — 1984

Gee, William A, (F.S.A., E.A.), *Actuary,* The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1985

Gehrig, Jule L, (F.S.A., E.A.), *Vice President & Actuary,* National Guardian Life Insurance, PO Box 1191, Madison WI 53701 608/257-5611 — 1966

Admitted

Geisler, Richard J, (F.S.A., E.A.), *Vice President, Product Implementation,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3531 — 1973

Gelles, Manuel, (F S.A.), 4944 Cass Street, Apartment 604, San Diego CA 92109 — 1965

Gelman, David Michael, (A S.A., E.A.), *Chief Actuary,* Circle Consulting Group Inc, 405 Lexington Avenue, New York NY 10174 212/687-0123 — 1982

Gendreau, Ronald Richard, (F.S.A.), *Associate Actuary,* Travelers Insurance Company, 12 NB, One Tower Square, Hartford CT 06183 203/277-2706 — 1981

Genest, Pierre, (F.S.A., E.A.), *General Manager,* SSQ Societe D'Assurances General, C.P. 10530, 2535 Laurier Blvd, #104, Ste-Foy PQ Canada G1V 4H5 418/653-1141 — 1977

Gensler, David I, (E.A.), Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770 — 1977

Georgas, Michael N, (A S.A.), *Supervisor, Actuarial Support Services,* Blue Cross/Blue Shield of Delaware, One Brandywine Gateway, PO Box 1991, Wilmington DE 19899 302/421-3136 — 1981

George, Christopher, (F.S.A.), *Consulting Actuary,* The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568 — 1979

George, Fran, (F.S A , E A), *Senior Vice President/Actuary,* Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-6521 — 1971

Geraghty, Maurice A, (E.A.), Frank B Hall Consulting Co, One Market Plaza, Spear Street Tower, Suite 2100, San Francisco CA 94105 415/543-9360 — 1987

Gerard, Felix R, (A.C A.S.), *Assistant Actuary,* Colonial Penn Insurance Co, Colonial Penn Plaza, 11th Flr, 19th & Market Streets, Philadelphia PA 19181 215/988-5864 — 1984

Gerardi, Loretta A, (A.S.A.), *Associate Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, Second Floor, New York NY 10020 212/536-3177 — 1985

Gerchman, Thomas F, (A.S.A.), *Enrolled Actuary Assistant,* Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/285-7748 — 1979

Gereb, Daniel L, (F.C A., A.S.A., E.A.), *Actuary,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1966

Gerges, David, (F.S A.), *Vice President & Actuary,* CIGNA Corp, 900 Cottage Grove Road, Routing R-26, Hartford CT 06152 203/726-5031 — 1986

Gerlach, Scott B, (A.C.A.S.), *Vice President,* National Grange Mutual Insurance Co, 55 West Street, Keene NH 03431 603/352-4000 — 1979

German, Douglas K, (F.S.A., E.A.), *Assiant Director,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5999 — 1984

Germann, John R, (F S.A., E.A.), *Vice President, Information Systems, Applications,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1161 — 1971

Germond, Arthur, (A.S.A.), *Actuary,* Equitable Life Assurance Society, Two Penn Plaza, Area 16, New York NY 10121 212/714-5219 — 1966

Gero, Deborah A, (F S.A.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 — 1987

Gerrity, Joseph F, (F.C.A., E.A.), 205 Silverleaf Drive, Fort Worth TX 76112 817/457-5279 — 1966

Gershuni, David, (F.S.A.), *Assistant Actuary,* Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000 — 1981

Gersie, Michael H, (F.C.A.S., F.S A., E.A.), *Second Vice President & Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6168 — 1975

Admitted

Gerundo, Louis P, Jr., (F.C.A.S.), *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2258 — 1975

Gervasoni, Karen Lynn, (A.S.A.), *Actuarial Associate*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7069 — 1986

Geske, Scott A, (A.S.A.), *Senior Actuarial Associate*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/334-7817 — 1987

Gesler, William L, (F.S.A.), *Vice President & Actuary*, Acceleration Life Insurance Co. 475 Metro Place North, PO Box 7000, Dublin OH 43017 614/764-7159 — 1978

Gesner, Norman B, (F.C.A.), *Consulting Actuary*, 3900-B South Rendy, Bloomington IN 47401 — 1970

Getman, Richard A, (A.S.A.), 61 Ferncliff Drive, West Hartford CT 06117 — i 1966

Geuder, Douglas M, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 — 1977

Gewirtz, Paul A, (F.C.A., F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 — 1971

Geyer, James A, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-3529 — 1980

Ghezzi, Thomas L, (F.C.A.S), Tillinghast/Towers Perrin, Newton Executive Park, Newton MA 02162 617/965-8420 — 1980

Giambo, Robert A, (F.C.A.S.), *Vice President & Chief Actuary*, Trenwick Group Inc, 21 Charles Street, Westport CT 06880 203/226-8116 — 1979

Giancola, William T, (F.S.A., E.A.), *Vice President & Chief Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5980 — 1971

Gianino, John J, (F.S.A.), *Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/236-6201 — 1965

Gibbs, David E, (A.S.A.), Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5086 — 1987

Gibbs, Donald A, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7993 — 1978

Gibbs, Richard L, (F.S.A., E.A.), *Vice President*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-4900 — 1974

Gibby, Douglas A, (F.S.A., E.A.), *Vice President and Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1983

Gibney, Lawrence J, (E.A.), *State Retirement Actuary*, Florida Retirement System, Division of Retirement, 530 Carlton Building, Tallahassee FL 32304 904/488-2879 — 1966

Gibson, Charles T, (A.S.A.), *Vice President*, United Services Life Insurance Co, 4601 Fairfax Drive, Arlington VA 22203 202/298-6235 — 1971

Gibson, Earl, (E.A.), *Actuary*, Actuarial Consulting Services Inc, 181 Franklin Street, Buffalo NY 14201 716/855-0833 — 1970

Gibson, Jack L, (F.S.A.), *Associate Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8116 — 1987

Gibson, John A, III, (F.C.A.S.), *Senior Vice President & Chief Actuary*, Colonial Penn Insurance Co, Colonial Penn Plaza, 19th & Market Streets, Philadelphia PA 19181 215/988-8237 — 1968

Gibson, John D, (E.A.), *Actuary*, Werntz & Associates Inc, PO Box 5606, Shreveport LA 71135-5606 318/797-2554 — 1979

Gibson, Martin F, (A.S.A.), Tillinghast/Towers Perrin, 2600 Michelson, Suite 900, Irvine CA 92715-1025 714/553-1277 — 1982

Gibson, Stephen Scott, (A.S.A.), *Actuary*, Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 — 1986

Gibson, Thomas R, (F.S A., E.A.), *Vice President - Marketing*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5770 — 1973

Gidos, Peter M, (A.C.A.S.), *Assistant Secretary*, General Reinsurance Corp, Financial Centre, PO Box 10353, Stamford CT 06904-2353 203/328-5000 — 1986

Giegerich, William E, Jr., (F.C.A., F.S.A., E.A.), *President/ Chief Executive Officer*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1000 — 1972

Gies, John F, (F S.A.), *Second Vice President & Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1978

Giesinger, Ronald P, (F.C.A., F.S.A., E.A.), *Vice President & Director*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114-2585 216/696-8400 — 1968

Gifford, Dale L, (F.S.A., E.A.), *Partner*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 — 1977

Gifford, Linda C, (F.S A.), *Actuarial Fellow*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6592 — 1987

Gilbert, Daton, (F.S.A.), 10 Thomson Road, West Hartford CT 06107 — i 1965

Gilbert, H Paul, (E.A.), *Enrolled Actuary*, William M Mercer-Meidinger-Hansen Inc, One Union Plaza, Suite 3200, Seattle WA 98101 206/382-0600 — 1985

Gilbert, Harold, (A.C.A., A.S.A., E.A.), *Consulting Actuary*, 360 El Prado, Las Cruces NM 88005 505/526-9198 — i 1966

Gilchrist, John T, (F.S.A.), *Senior Life Actuary*, California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-2774 — 1966

Gile, Bradford S, (F.S.A.), *Actuary*, American Family Insurance Group, 3099 East Washington Avenue, Madison WI 53783 608/249-2111 — 1979

Giles, L Timothy, (F.S.A., E.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 — 1970

Gill, Ardian C, (F.S.A , E.A.), *Chairman*, Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880 — 1965

Gill, James F, (A.C.A.S., A C.A.), 4020 NE Portland Boulevard, Portland OR 97211 503/288-2358 — i 1966

Gilles, Joseph Anthony, (F.C.A.S.), *Senior Underwriting Officer*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8202 — 1982

Gilles, William J, (F.S.A.), *Second Vice President & Actuary*, The Travelers Insurance Cos, One Tower Square, Corporate Tax, 5PB, Hartford CT 06183 203/277-9052 — 1979

Gillespie, Bryan C, (F.C.A S.), *Actuarial Director*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-9238 — 1982

Gillespie, Hugh, (F.C.A., E.A.), 191 North Island Avenue, Ramsey NJ 07446 201/327-4579 — 1965

Gillespie, James E, (F.C.A.S.), *Vice President & Chief Actuary*, Montgomery Ward Insurance Co, 200 North Martingale Road, Schaumburg IL 60173-2096 312/490-4934 — 1965

Gillespie, Peggy L, (A.S.A., E.A.), *Director*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/658-1000 — 1983

Gillett, Joseph A A, (M.C.A., A.S.A.), *President*, Gillett International Insurance Services Inc, PO Box 58850, Philadelphia PA 19102-8850 215/985-1388 — 1983

Gilliam, Gary E, (F.S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 1050 Seventeenth Street NW, Washington DC 20036 202/296-7264 — 1980

Gilligan, James T, (E.A), 15115 Amber Court, Plymouth MI 48170 — i 1970

Admitted

Gilman, Barry Martin, (F S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5300 1979

Gilman, Paul H, (F.S.A.), *Financial Actuary-Group Pensions,* Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2719 1966

Gilmore, Stephen V, (A.S.A., E.A.), *Senior Actuarial Consultant,* Compensation Systems Inc of America, G-5054 West Bristol Road, Flint MI 48507 313/733-8680 1982

Gilmore, William Allan, (A.S.A.), *Group Actuary,* Blue Cross/Blue Shield of Missouri, 4444 Forest Park Boulevard, St Louis MO 63108 314/658-4605 1981

Gilsdorf, Lawrence J, (E.A.), *President,* Trust Consultants Inc, 155 Bovet Road, Suite 201, San Mateo CA 94403-6760 415/574-8272 1976

Gineo, Ann D, (F.S.A , E.A), *Associate Actuary,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5776 1979

Gingrich, James Earl, Jr., (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-6737 1986

Gingrich, Clyde E, (F.S.A., E.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 1977

Ginsberg, Stephen R, (E A), *Associate Actuary-Systems,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1976

Ginsburgh, Harold J, (F C.A.S.), PO Box 2264, Laguna Hills CA 92653 i 1965

Giovannello, Paul, (F.S.A.), *Second Vice President & Group Actuary,* United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6451 1979

Girard, Gregory S, (A.C.A S.), *Assistant Actuary,* State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-6525 1987

Girard, Luke N, (F.S.A.), *Second Vice President & Pension Actuary,* Lincoln National Pension Insurance, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-4592 1981

Girard, Richard B, (F S A.), *Director Financial Planning & Analysis,* Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/427-4207 1980

Githens, Sarah H, (A.S.A., E.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1984

Gittings, Kenneth L, (F S.A), *Vice President & Actuary,* North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8451 1966

Giuffrida, Carolyn F, (E.A.), *Senior Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5714 1978

Gladstone, David M, (F.C.A , F.S A., E.A), *Consulting Actuary,* Hazlehurst & Associates Inc, 400 108th Avenue NE, Suite 414, Bellevue WA 98004 206/455-9272 1973

Gladych, Raymond A, (A.S.A.), *Director of Financial Services,* National Hospital & Health Care Services Inc, 2350 East Devon, Suite 312, Des Plaines IL 60018 312/298-2122 1982

Glasco, William R, (F.S.A., E A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 1981

Glasgow, James E, (F C.A., A.S.A., E.A.), *Consulting Actuary,* Glasgow & Hudek Inc, 4825 LBJ Freeway, Suite 161, Dallas TX 75244 214/385-4012 1966

Glasgow, William G, (E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669 1976

Glass, John T, (F.S.A.), *Vice President & Chief Individual Actuary,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Actuarial Department, Fort Wayne IN 46801 219/427-2258 1966

Admitted

Glathar, James A, (F.S.A.), *Vice President & Actuary,* Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7510 1972

Gleason, Mary Lou, (E.A.), *Consulting Actuary,* Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601 312/856-0116 1976

Gleave, Diane M, (A.S.A , E.A.), *Assistant Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1985

Gleeson, Owen M, (F.C A.S), *Second Vice President,* General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5813 1978

Gleeson, Thomas M, (A.S A), *Assistant Actuary,* Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-5500 1986

Glick, Donald L, (F.S.A.), *Assistant Professor,* Marion College, 4201 South Washington Street, Marion IN 46953 317/674-6901 1980

Glick, James C, (F.S.A., E.A.), *Manager,* Touche Ross & Co, One Federal Street, Boston MA 02110 617/426-5151 1982

Glickman, James M, (F S.A), *President,* Glickman Financial Group, 5030 Orrville Avenue, Woodland Hills CA 91367 818/348-3555 1979

Glickman, Mark Lewis, (A.S A), *Manager, Forecasting & Surplus Distribution,* Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1987

Glickman, Morris A, (A.S.A., E.A.), *Vice President & Actuary,* Hallman & Lorber Associates Inc, 70 East Sunrise Highway, Suite 411, Valley Stream NY 11581-1263 516/872-1000 1971

Glickstein, Alan R, (A S A., E.A), *Consulting Actuary,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1986

Gloggner, Frank J, (F.S.A.), *Associate Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0435 1977

Gluck, Spencer M, (F C.A S.), *Vice President & Actuary,* Kramer Capital Consultants Inc, Three East 54th Street, New York NY 10022 212/750-9300 1982

Glyn, Rachel Eve, (F.S.A , E.A.), Two Grayson Court, Marlton NJ 08053 609/596-7458 1981

Glynn, John, (F S.A), *Partner,* Carstens Glynn & Pickering, Three Metro Center, Suite 700, Bethesda MD 20814 301/961-1989 1978

Gobes, James A, (F S A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1965

Godbold, Mary Jo E, (A.C.A.S.), *Consulting Actuary,* Arthur Young, 1000 Brown & Williamson Tower, Louisville KY 40202 502/585-1400 1980

Godbold, N Terry, (A C.A S.), *Principal,* Arthur Young, 1000 Brown & Williamson Tower, Louisville KY 40202 502/585-1400 1980

Goddard, Alan C, (F.C.A., F.S.A., E.A.), *Pension Actuary & Consultant,* ACG Associates Inc, 101 River Road, PO Box 1159, Canton CT 06019 203/693-6991 1965

Goddard, Daniel C, (F C A.S.), *Chief Director,* Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5782 1978

Goddard, Russell P, (F.C.A.S.), 52 Stub Toe Lane, Portsmouth RI 02871 i 1970

Godfrey, Charles E, (A.S.A), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1983

Godshalk, Kenneth C, (F.C.A.), *Consulting Actuary,* 1105 Nashville Avenue, New Orleans LA 70115 504/891-0470 1969

Godwin, James H, (A.S.A., E A.), George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610 1980

Goebel, Bernard, (A.S A.), *Vice President,* North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8426 1980

Admitted

Goebel, Brian F, (F S.A), *Assistant Actuary,* Pacific Mutual Life Insurance Co, Group Actuarial, Second Floor, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4366 1983

Goebel, Ralph H, (F.S.A., E.A.), 5417 Halifax Lane, Minneapolis MN 55424 612/927-5319 i 1965

Goehring, Richard Orr, (F.S.A., M.C.A., E.A.), *Consultant & Actuary,* William M Mercer-Meidinger-Hansen Inc, One Oxford Center, Suite 3200, 301 Grant Street, Pittsburgh PA 15219 412/392-4600 1980

Goeller, Robert J, (E.A.), *President,* SS&G Administrators Inc, PO Box 2698, Wichita KS 67201 316/263-3785 1976

Goford, Jeremy, (A.S.A.), Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000 1980

Goggin, Robert, (F.S.A., E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1200 First National Center, Cincinnati OH 45202 513/621-5757 1976

Golab, Mark, (F.S.A.), *Senior Vice President & Actuary,* NRG America Life Reassurance, Three Girard Plaza, Philadelphia PA 19102 215/564-2603 1980

Gold, Allan, (F.S.A), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6639 1984

Gold, Barbara R, (F.S A), *Vice President/Tax Administration,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-9795 1975

Gold, Bob G, *President,* Bob Gold & Associates Inc, 205 West Wacker Drive, Suite 1305, Chicago IL 60606 312/332-3081 1984

Gold, Bruce E, (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171 1984

Gold, Jeremy, (F.S.A., M.C.A., E.A.), *Principal,* Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-6121 1978

Gold, Melvin L, (F.S.A., E.A.), *Consulting Actuary,* Llewellyn Park, West Orange NJ 07052 201/731-4788 1 1965

Goldberg, Alan, (F S.A), *Vice President & Actuary,* Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2306 1966

Goldberg, David, PO Box 340, Jamesville NY 13078 315/492-6625 1 1966

Goldberg, Joseph, (F C.A., E A.), Joseph Goldberg Associates, 2016 Grand Avenue, Baldwin NY 11510-2811 516/223-7068 1966

Goldberg, Michael C, (A C.A., A.S A , E.A.), *President,* Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 1968

Goldberg, Milton J, (F.S A.), *Consulting Actuary,* 830 Westminster Avenue, Hillside NJ 07205 201/354-7734 1 1965

Goldberg, Steven Bernard, (A.C.A.S.), *Senior Consultant,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6041 1986

Goldberg, Steven F, (F.C A.S.), *Vice President, Financial Actuary,* United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2107 1979

Goldberg, Terry L, (A.C A S), *Vice President & Actuarial Consultant,* Marsh & McLennan Cos, 1221 Avenue of the Americas, New York NY 10020 212/997-5898 1982

Golden, Jerome, (F.S.A), *President,* Monarch Resources Inc, 780 Third Avenue, 20th Floor, New York NY 10017 212/753-4460 1971

Golden, Lawrence A, (E.A.), Actuarial Services Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/565-6942 1987

Golden, Robert L, (A.S.A), *Assistant Actuary,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8482 1986

Admitted

Golden, Walter C, *Senior Director-Group Rating/Underwriting,* Empire Blue Cross/Blue Shield, Albany Division, PO Box 8650, Albany NY 12208 518/472-8593 1984

Goldfarb, Irwin H, (F.C.A.S.), *Secretary and Actuary,* Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6701 1980

Goldfarb, Stanley Ira, (F.S.A , E.A.), *Consulting Actuary,* The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9235 1980

Goldfinger, Solomon, (F.S A.), *Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-7173 1979

Goldman, Ellen R, (E.A.), *First Vice President-Pensions,* Retirement System for Savings Institutions, 41 East 42nd Street, New York NY 10017 212/867-8950 1978

Goldman, Gene A, (F S.A., E.A.), *Actuary - Employee Benefits Division,* Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-6968 1977

Goldman, L Angela, (F.S.A.), *Assistant Vice President,* Gill & Roeser Inc, 535 Fifth Avenue, New York NY 10017 212/972-4880 1987

Goldman, Martin E, (F.S.A), *Associate Actuary,* American General Life Insurance Co, PO Box 1931, Houston TX 77251 713/522-1111 1978

Goldman, Roy, (F.S.A.), *Vice President & Assistant Actuary,* Prudential Insurance Company, Group & Fin Services Officer, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8229 1981

Goldman, Theodore A, (A.S.A., E A.), *Consultant,* Towers Perrin Forster & Crosby, 2101 'L' Street NW, Suite 400, Washington DC 20037 202/466-4440 1984

Goldring, Harlan, (M.C.A., A S.A.), *Assistant Vice President,* New York Life Insurance Co, 51 Madison Avenue - 2300, New York NY 10010 212/576-6666 1979

Goldsmith, David L, (E.A.), *President,* Profit Planners Inc, 1920 North Lincoln Avenue, Chicago IL 60614 312/266-0076 1977

Goldstein, Alice B, (A.S.A.), *Research Associate,* North American Reassurance Co, 237 Park Avenue, New York NY 10167 212/907-8456 1966

Goldstein, Jill S, (F S.A), *Second Vice President & Actuary,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2886 1985

Goldstein, Sandor, (F.S.A., E.A.), *Consulting Actuary,* S Goldstein & Associates, 180 North LaSalle Street, Suite 700, Chicago IL 60601 312/726-5877 1980

Goldstick, Elliott M, (A.S A., E.A.), *Actuarial Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1984

Goldthorpe, R A, (F.S.A., E A.), *National Head, Executive Compensation,* Hay Management Consultants, Standard Life Centre, 121 King Street West, Ste 700, Toronto ON Canada M5H 3X7 416/868-1371 1975

Goloub, Valentine, (E.A.), *Assistant Vice President,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7135 1976

Golz, James F, (F.C.A.S), *Assistant Vice President & Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6258 1976

Gonzalez, Georgina S, (E A), *President & Actuary,* Pension & Profit-Sharing Consultants & Actuaries, Inc, 13134 Memorial Drive, Houston TX 77079 713/932-8778 1979

Goode, Robert B, Jr., (F.S.A., A.C.A.), *Management Consultant,* Skandia Life America Corp, 10 Wright Street, Suite 300, Westport CT 06880 203/226-8218 1965

Goodell, David A, (A S.A., E A.), *Manager,* The Wyatt Company, 100 West Clarendon Street, Suite 800, Phoenix AZ 85013 602/279-3600 1970

Admitted

Goodell, Gerald David, (A.S.A.), Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61701 309/557-2340 1982

Goodell, Keith J, (F.S.A , E.A.), *Manager Actuarial Services,* United Technologies Corp, UTC Building, Hartford CT 06101 203/728-7520 1977

Gooding, David E, (F.S.A., E.A.), *Executive Vice President, Individual Ins Line,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-3525 1970

Goodman, Ann Selby, (E.A.), *President,* Actuarial Consulting Services Inc, PO Box 21, Hanover IN 47243 502/228-0526 1976

Goodman, Theodore S, (A S A., E.A.), *Assistant Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2467 1987

Goodrich, Clarence R, (F.S.A.), 3625 Magnolia, Apt 114, St Louis MO 63110 1965

Gootzeit, Abraham S, (F S A), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1979

Goral, Edgar J, (A S.A.), 950 Peachtree Drive, Apt 12, Columbus GA 31906 1983

Gordon, Frank N, (E.A.), *Executive Vice President & Actuary,* First Variable Life Insurance Co, 590 Plaza West Building, McKinley & Lee Streets, Little Rock AR 72205 501/661-1500 1967

Gordon, James H, (F.S A., E.A.), *Actuary,* The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 1969

Gordon, Julie Starkman, (F.S.A., E A.), *Consulting Actuary,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1982

Gordon, Linda Phyllis, (A.S A), *Associate Actuary,* Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3127 1982

Gordon, Maurice D, (E.A.), *Vice President,* PearsonGordonJones Corporation, 1620 West Fountainhead Parkway, Suite 300, Tempe AZ 85282 602/829-0333 1976

Gordon, Neil B, (F.S.A., E.A.), *Actuary,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5304 1966

Gordon, Norman V, (F.S A.), *Vice President,* Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2764 1970

Gordon, Ross C, (F.C.A., A.S.A., E.A.), *President,* Ross Gordon & Associates Inc, 120 Montgomery Street, Suite 2350, San Francisco CA 94104 415/421-7575 1975

Gorrelick, Allen, (E.A.), *President,* Gorrelick Tievy & Associates Inc, 4550 Montgomery Avenue, Suite 855N, Bethesda MD 20814 301/961-8550 1982

Gorski, Larry M, (M.C.A., A.S.A.), *Life Actuary,* Illinois Department of Insurance, 320 West Washington, Fourth Floor, Springfield IL 62767 217/782-1794 1979

Gorvett, Karen Pachyn, (F.C.A S), *Pricing Director & Actuary,* Allstate Insurance Co, Two Allstate Commercial Place, 51 West Higgins Road, South Barrington IL 60010 312/551-2624 1981

Gorvett, Richard W, (A C.A S.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300 1987

Gosnell, Jeffrey E, (A.S A.), *Actuarial Assistant,* Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4000 1983

Gossrow, Robert W, (A.C.A.S), *Casualty Actuary,* Illinois Department of Insurance, 100 West Randolph, Chicago IL 60601 312/917-2420 1971

Gosstyla, Ted, (A.S.A., E A.), *Partner,* Gosstyla Hogue & Associates, 901 Dove Street, Suite 155, Newport Beach CA 92660 714/955-0398 1980

Gottheim, Eric F, (F.C A S), *Assistant Vice President,* Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-3051 1982

Gottlieb, Benjamin I, (F.S.A., E.A.), *Principal Actuary,* US General Accounting Office, 441 'G' Street NW, Room 5739, Washington DC 20548 202/275-2355 1969

Gottlieb, Leon R, (F C.A.S.), *Vice President & Actuary,* Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2730 1978

Gottschalk, Brad L, (F S.A.), *Actuary,* Integrity Life Insurance Co, 1350 Avenue of the Americas, 19th Floor, New York NY 10019 212/373-6071 1986

Gottstein, Adolph John, (E.A.), *Assistant Director of Employee Benefits,* American Home Products Corp, 685 Third Avenue, New York NY 10017 212/878-6612 1976

Gould, Donald E, (A C A S), *Actuary,* New Jersey Department of Insurance, 201 East State Street, Trenton NJ 08625 609/292-3219 1966

Gould, Gordon L, (A S.A), *Consultant,* Towers Perrin Forster & Crosby, 1925 Century Park East, Los Angeles CA 90067 213/551-5600 1986

Gould, John B, (F S A , E A.), *Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5153 1971

Gould, John C, (F.S.A.), 414 Massachusetts Avenue, Apt 5, Boston MA 02118 1966

Gould, Stephen J, (F.S.A., M.C.A., E A), *Principal,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 1979

Gould, William, (F S A), 117 Beaumont Street, Brooklyn NY 11235 1965

Gourley, Peter J, (F.S A.), *Assistant Actuary,* CIGNA Corp, Internal Routing South 220, Hartford CT 06152 203/726-6549 1986

Gove, David W, (E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 301 Grant Street, One Oxford Center, #3200, Pittsburgh PA 15219-6401 412/392-4631 1976

Gove, Robert E, (A.S.A.), *Consulting Actuary,* Miller & Gove Consulting Actuaries, 2505 Southland Center Tower, LB 215, 400 North Olive Street, Dallas TX 75201 214/922-9603 1979

Governale, John R, (A.S.A), *Actuary,* US Healthcare, 980 Jolly Road, PO Box 1109, Blue Bell PA 19422 215/283-6862 1980

Gowdy, Robert C, (F.C.A.S.), *President,* American Sterling Corporation, 22481 Aspan Street, El Toro CA 92630 714/380-1900 1972

Gower, Michael Brian, (F S A.), *Actuarial Associate,* Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1980

Grabel, Lawrence, (E.A.), Ibex Pension Actuaries Inc, 33 Irving Place, New York NY 10003 212/529-7900 1980

Graber, Larry R, (A.S.A.), *President,* Hill Country Life Insurance Co, PO Box 10047, Austin TX 78766 512/345-3200 1984

Grace, Dave J, (F.S.A), *Partner,* Martineau Provencher & Associates, 65 Queen Street West, Suite 1220, Toronto ON Canada M5H 2M5 416/865-0660 1976

Grace, Gregory, (F.C.A S.), *Chief Actuary,* Delaware Insurance Department, 841 Silver Lake Boulevard, Dover DE 19901 302/736-5776 1984

Grace, Walter L, (F.S.A., E.A.), **[Past President]**, *Senior Vice President & Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1965

Grade, MaryKay, (A.S.A.), *Assistant Actuary,* North American Life & Casualty, 1750 Hennepin Avenue South, Minneapolis MN 55403 612/337-6246 1986

Grady, David J, (F.C.A.S.), *Director,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1628 1972

Admitted

Grady, John H, (F S.A., E.A.), *Principal*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3072 — 1974

Graf, Dennis J, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1975

Graf, Thomas J, (F.S.A.), *Second Vice President & Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5968 — 1978

Graham, Gary G, (A.S.A.), 100 Valleyview Road, Battle Creek MI 49015 616/965-0490 — 1969

Graham, John, (A.S.A.), Towers Perrin Forster & Crosby, GPO Box 3279, Sydney NSW 2001 Australia 02/232-3322 — 1979

Graham, Martha B, (F.S.A.), 504 North Center Street, Ashland VA 23005 804/798-4371 — i 1969

Graham, Paul S, III, (A.S.A.), *Actuarial Associate*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5552 — 1986

Graham, Thomas W, 221 Ridgemont Road, Grosse Pointe MI 48236-3043 313/886-6128 — 1980

Graham, Timothy L, (F.C.A S.), *Vice President & Actuary*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7715 — 1978

Grainger, Steven R, (A.S.A.), Beneficial Standard Life Insurance, Actuarial Department, 5700 Wilshire Boulevard #317A, Los Angeles CA 90036 213/930-7777 — 1980

Grambor, Henry S, 19625 Palo Verde Drive, Sun City AZ 85373 602/933-9222 — i 1967

Granieri, Vincent J, (F.S.A), *Director - Financial Analysis*, Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 — 1985

Grannan, Patrick J, (F.C.A.S.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1979

Granoff, Gary, (A.C.A.S.), *President*, Granoff Resources, 306 East Park Avenue, Suite 103, Tallahassee FL 32301 904/224-6117 — 1979

Grant, C David, (A.S.A.), *Associate*, Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 — 1984

Grant, Dale B, (F S.A., E A.), *Executive Vice President/Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1976

Grant, Frances, (E.A.), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7023 — 1977

Grant, Gary, (F.C A.S), *Assistant Vice President & Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61710 309/766-3592 — 1979

Grant, Joseph F, (F.S.A), *Vice President & Group Actuary*, American National Insurance Co, One Moody Plaza, 17th Floor, Galveston TX 77550 409/766-6586 — 1986

Grant, Peter G, (F S.A , E.A.), *Vice President*, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1974

Grantier, John W, (F.S.A.), *Vice President-Senior Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1970

Grassel, Keith A, (F.S.A., E.A.), *Consulting Actuary*, Hewitt Associates, Two Embarcadero Center, Suite 620, San Francisco CA 94111 415/433-6000 — 1979

Grathwohl, Robert W, (E.A.), Robert Grathwohl Associates Inc, 148 East Avenue, Norwalk CT 06851 203/838-0535 — 1978

Graul, Lonnie Milton, (A.S.A.), *Vice President & Chief Actuary*, Continental General Insurance Co, 8901 Indian Hills Drive, Omaha NE 68114 402/397-3200 — 1984

Graves, Clyde H, (F.C.A.S.), 20 London Road, Windsor CT 06095 203/688-3096 — i 1965

Admitted

Graves, Gregory T, (A.C.A.S.), *Actuarial Pricing Officer*, St Paul Reinsurance Management Corp, 90 John Street, New York NY 10038 212/619-2200 — 1987

Graves, Janet S, (F C.A.S., F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1976

Graves, William T, (F S.A), *Executive Vice President*, Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-4251 — 1965

Gravitz, David H, (F C.A., A.S.A., E.A), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1320 — 1966

Gray, James G, Jr., (F S.A.), *Senior Vice President*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5947 — 1965

Gray, M Ian, (A.S.A.), *Associate Actuary*, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 — 1979

Gray, Mikel T, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1985

Gray, Myles M, (F S.A., A.C.A., E.A.), *Vice President*, CalFarm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4245 — 1965

Grazio, Peter W, (E.A.), *Executive Vice President*, W L Gardner & Associates Inc, One Mall North, Suite 400, Columbia MO 21044 — 1976

Greaton, James P, (F.S A.), *Assistant Vice President & Actuary*, Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-2388 — 1984

Greco, Ronald E, (F.C.A.S.), *Associate Actuary*, Kemper Group, Route 22, Long Grove IL 60049 312/540-2446 — 1984

Greeley, Charles, (F.S.A.), *Vice President & Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2903 — 1965

Green, Frederick M, (F.C A., F.S A., E.A), *Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1972

Green, Jay W, *Manager Actuarial Department*, West Coast Life Insurance Co, 1275 Market Street, San Francisco CA 94123 415/552-6200 — 1966

Green, O David, III, (F C A , F S.A.), *Vice President & Actuary*, Grange Mutual Life Co, PO Box 48, Nampa ID 83653-0048 208/466-7856 — 1969

Green, Philip A, (F.S.A., E.A.), *Vice President & Actuary*, Johnson & Higgins, 745 Fort Street, #1106, Honolulu HI 96813 212/574-7000 — 1974

Green, Sidney A, (F.C.A.), *Chief - Life/Health*, Maryland State Department of Insurance, Dept of Licensing & Registratn, 501 St Paul Place, Baltimore MD 21202 301/333-6184 — 1965

Greenberg, Allan D, (F.S.A.), *Vice President & Chief Actuary*, Geneve Capital Group Inc, 485 Madison Avenue, New York NY 10022 212/355-4141 — 1975

Greenberg, Jack, (F.S.A.), *Vice President & Actuary*, Bankers Life & Casualty of NY, 1399 Franklin Avenue, Garden City NY 11530 516/742-7800 — 1980

Greenblum, Eli, (A.S.A , E.A), *Associate Actuary*, Martin E Segal Co, Suite 500, 1920 'N' Street NW, Washington DC 20036 202/872-1870 — 1984

Greene, Alex R, (A.C A S), *Actuarial Associate*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2982 — 1987

Greene, Curtis D, (F.S.A., E.A.), *Consultant*, 1568 Guilford Road, Columbus OH 43221-3851 614/488-4637 — i 1965

Greene, Edward, (A.S.A., E.A), *Associate Actuary*, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 — 1971

Admitted

Greene, Lawrence R, (E.A.), *Consulting Actuary*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, St Louis MO 63105 314/725-0114 — 1984

Greene, Mark J, (A.S A.), *Assistant Actuary*, Life Insurance Co of Virginia, PO Box 27601, 6610 West Broad Street, Richmond VA 23230 804/281-6974 — 1983

Greene, Marvin H, (F.S.A., M.C.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046 — 1980

Greene, Thomas A, (A.C.A.S.), *President*, Thomas A Greene & Company Inc, 1270 Avenue of the Americas, New York NY 10020 212/664-0210 — 1966

Greenlee, Harold R, (F.S.A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Group & Fin Services Office, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8570 — 1965

Greenspon, Sheldon J, (A.S.A.), *Actuarial Finance Director*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0594 — 1980

Greenspoon, Arnold N, (A.S.A), Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-2361 — 1987

Greenstein, Marcia Sorin, (F.S.A), *Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1979

Greenstein, Michael R, (F.S.A., E A.), *Principal*, Towers Perrin Forster & Crosby, Park 80 West, Plaza Two, Saddle Brook NJ 07662 201/843-3444 — 1972

Greenwood, Brent Lee, (A.S.A.), Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 — 1983

Greer, Richard R, (F.S.A.), *Senior Vice President & Chief Actuary*, First Capital Life Insurance Co, 11011 Torrey Pines Road, La Jolla CA 92037 619/458-8250 — 1979

Greff, Herbert D, (E.A.), *Partner*, Meeks & Company, 3070 Riverside Drive, Columbus OH 43221 614/481-9750 — 1976

Grefig, James J, (F.C.A., F S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171 — 1978

Gregoire, Jean, (F S.A., E.A.), *Vice President, Pensions*, Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6070 — 1974

Gregory, C William, (F.C.A., F.S.A., E.A.), 33 Ferndale Road, Barrington IL 60010 — i 1967

Gregory, R Scott, (F.S.A., E.A.), *Senior Manager*, Price Waterhouse, 1801 'K' Street NW, Washington DC 20006 202/778-1730 — 1972

Grenier, Richard R, (E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0421 — 1976

Gresham, Bryan B, (F S.A., E.A.), 9205 Lyndonway Drive, Richmond VA 23229 804/270-7876 — i 1965

Greskoff, Peter P, (F.S.A.), *Pension Actuary*, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/569-7723 — 1986

Greville, Thomas N E, (F.S.A.), 228 Turkey Ridge Road, Charlottsvle VA 22901 804/295-7939 — i 1965

Greving, Robert C, (F.S.A.), *Vice President & Actuary*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8536 — 1980

Grice, Marcella L, (E.A.), *Vice President & Actuary*, Pension Plan Services Ltd, Two Penn Center, Suite 1909, Philadelphia PA 19102 215/564-1116 — 1978

Grieve, Alexander T, (F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 — 1966

Griffin, Dale C, (F.S.A., E.A.), Ann Arbor Actuaries Inc, 1222 Elmwood, Evanston IL 60202 312/328-7818 — 1981

Griffin, Frank L, (F.C.A., F.S A., E.A.), 3000 Westview Court, Lake Oswego OR 97034 503/638-5713 — i 1965

Griffin, Mark William, (F.S.A.), *Senior Analyst*, Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-6106 — 1987

Griffith, Ann V, (A.C.A.S.), *Manager & Assistant Actuary*, Crum & Forster Personal Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-4177 — 1987

Griffith, Robert W, 40 Wilson Drive, Worthington OH 43085 — i 1966

Griffith, Roger E, (A.C.A.S.), *Senior Professional*, Shand Morahan & Company Inc, Shand Morahan Plaza, Evanston IL 60201 312/866-2800 — 1987

Griffith, Steven L, (F.C.A., F S.A., E.A.), *Consulting Actuary*, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 — 1976

Grigg, Phillip J, (F.S.A.), *Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07101 201/877-4773 — 1982

Griggs, Cathy Browning, (A.S.A), *Manager, Actuarial Department*, Hill Country Life Insurance Co, PO Box 10047, Austin TX 78766 512/345-3200 — 1981

Grigsby, James A, (F.S.A.), Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-8878 — 1971

Grindley, Robert W, (F S A), *Principal*, William M Mercer Ltd, 800 Bow Valley Square #3, 255 - Fifth Avenue SW, Calgary AB Canada T2P 3G6 403/269-4945 — 1966

Grippa, Anthony J, (F.C.A.S.), *Senior Vice President - Filings & Research*, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1070 — 1978

Griswold, Gerald W, (F.S.A.), *Group Vice President Actuarial*, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4362 — 1970

Groathouse, David W, (A.S.A.), *Product Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 — 1982

Grodanz, Stuart B, (A.S.A.), *Associate Director*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-6131 — 1980

Grodecki, Frederick A, (E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 — 1976

Groenendijk, Alida J, (A.C.A.), 7900 South McLaughlin Road, Apt 303, Brampton ON Canada L6V 3N2 416/457-1598 — i 1976

Groeschell, Charles G, (F.S.A.), *Competition Editor, The Actuary*, 8620 North Port Washington Rd, Milwaukee WI 53217 414/352-1743 — i 1965

Grogan, John M, (E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 330 East Kilbourn Avenue, Suite 838, Milwaukee WI 53202 414/274-6120 — 1976

Groh, Linda M, (A C.A.S.), *Associate Actuary*, Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-2412 — 1987

Grohs, Jeffrey P, (F.S.A.), *Associate Actuary*, Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4050 — 1982

Groot, Steven L, (F.C.A.S), *President*, Allstate Insurance Co of Canada, 10 Allstate Parkway, Markham ON Canada L3R 5P8 416/475-4475 — 1975

Grosh, Allan J, (F.S.A., E.A.), *Vice President & Actuary*, The Wyatt Company, 8400 Normandale Lake Blvd, Suite 1525, Minneapolis MN 55437 612/921-8700 — 1970

Grosheider, James W, (F.S.A., E A.), Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 — 1972

Gross, Daniel J, (F S.A), *President*, Enhance Reinsurance Company, 360 Madison Avenue, Sixth Floor, New York NY 10017 212/983-3100 — 1971

Admitted

Gross, Gary L, (M.C.A., A.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 333 Guadalupe, Suite 600, Austin TX 78701 512/499-1555 1981

Gross, Harry, (F.S.A., M.C.A , E.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1976

Gross, Joseph A, (F.S.A.), William Penn Life Insurance Co of NY, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000 1979

Gross, Jules, (E.A.), *Actuary,* Mobil Oil Corporation, Corporate E.R. Benefits, 150 East 42nd Street, New York NY 10017 212/883-4307 1982

Gross, Michael R, (F S.A., E.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06183-6030 203/277-5331 1978

Gross, Thomas K, (F.S.A.), *Vice President & Actuary,* Lafayette Life Insurance Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411 1975

Grossman, Eli A, (F.S.A., A.C.A.S., E.A.), Two Candlewood Lane, Farmington CT 06032 203/673-0936 i 1965

Grossman, Eric S, (F.S.A., E.A.), *Actuary,* The Wyatt Company, LaJolla Bank & Trust Bldg, 9339 Genesee Avenue Suite 300, San Diego CA 92121 619/458-3900 1982

Grossman, Sheldon L, (E.A), *Consulting Actuary,* Miller Mason & Dickenson Inc, One First Avenue, Conshohocken PA 19428 215/834-2146 1976

Groszkiewicz, Cynthia A, (A.S.A., E.A), *Senior Pension Actuary,* Altman Kritzer & Levick PC, 6400 Powers Ferry Road NW, Suite 224, Atlanta GA 30339 404/955-3555 1982

Groszkiewicz, Richard A, (F.S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/364-3282 1979

Groth, Charles D, (A.S.A.), *Senior Vice President & Chief Actuary,* American General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1285 1967

Grover, Myles L, (F.S.A., E.A.), 1001 Wilder Avenue, Apt 601, Honolulu HI 96822 808/531-4340 i 1965

Groves, Jeffrey A, (F S.A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1804 1983

Groves, William E, (F.C.A., E A), *Consulting Actuary,* 508 Frenchmen Street, New Orleans LA 70116 504/947-5551 1965

Grubbs, Gordon M, (F.C A , F.S.A.), *Consulting Actuary,* Diversified Consultants Inc, 17311 Dallas North Parkway, Suite 300, Dallas TX 75248 214/250-1099 i 1968

Gruber, Charles, (F.C.A.S., A.C.A.), *Vice President,* E James Stergiou Risk Consultants Inc, 410 Hackensack Street, Carlstadt NJ 07072 201/935-3434 1979

Grunthal, Peter F, (F.C.A., A.S.A., E.A.), *Consulting Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5500 1978

Gruson, A Allan, (A S.A.), 713 Bruce Drive, East Meadow NY 11554 i 1971

Guarnera, Robert E, (E.A), *President,* Pension Actuaries Inc., One Byram Brook Place, Armonk NY 10504 914/273-6650 1976

Gubar, Albert, (F.S.A.), *Consultant,* 580 West 215th Street, New York NY 10034 212/942-6505 1965

Gubbay, Keith, (F.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10016-1502 212/490-3460 1981

Gucciardi, Joan A, (E.A.), *Executive Vice President,* Emjay Corporation, PO Box 17909, Milwaukee WI 53217-0909 414/961-0650 1976

Gudeman, Richard H, (F.S.A), *Vice President & Chief Actuary,* Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-5890 1970

Guenthner, Denis G, (F.C.A.S.), *Assistant Actuary,* St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7843 1987

Admitted

Guiliana, Joseph V, (F.C.A., F.S.A., E A.), *Vice President,* Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-8768 1970

Guinn, Patricia L, (F.S.A., M.C.A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/490-3460 1980

Gulleen, Larry Wayne, (F S.A.), *Associate Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6938 1983

Gulliver, William B, (F.S.A., E.A.), Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/326-5433 1981

Gulotta, Michael J, (F C.A., F.S.A., E.A.), *President & Chief Actuary,* Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6910 1979

Gummere, John, (F.S.A.), *Chairman & Chief Executive Officer,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5373 1965

Gunderson, James E, (F.S.A.), *Assistant Vice President & Actuary,* Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40202 502/560-2000 1982

Gundlach, Andrew A, (F.S.A., E.A.), *Principal,* Peat Marwick Main & Co, 150 JFK Parkway, Short Hills NJ 07078 201/467-9650 1977

Gunn, Christy H, (A.C.A.S.), *Manager, Operations Analysis,* CNA Insurance Companies, Casualty Actuarial - 34S, CNA Plaza, Chicago IL 60685 312/822-7081 1986

Gunn, Veronica H, (E.A.), Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 1986

Gunter, Allen C, (A.S.A., E.A.), Towers Perrin Forster & Crosby, Two Allen Center, Suite 2750, Houston TX 77002 713/951-9500 1980

Gunzer, Barbara S, (E A.), *Associate Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2825 1976

Gupta, Brij M, (A.S.A.), *Actuarial Associate,* Zurich-American Life Insurance Co, 1375 East Woodfield Road, Schaumburg IL 60173-4999 312/884-7900 1985

Gupta, Om K, (A S.A.), Kanawha Insurance Co, PO Box 610, Lancaster SC 29720 803/286-3430 1978

Gupta, Veena N, (E.A.), *Manager,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4958 1976

Gurche, Carolyn Carter, (A.S.A., E.A.), E42 30th, Spokane WA 99203 1984

Gurlik, Gregory Andrew, (A.S.A.), Time Insurance Company, Health Actuarial, 515 West Wells Street, Milwaukee WI 53203 414/277-4684 1987

Gustafson, C David, (E.A.), *Manager, Actuarial Policy,* Pension Benefit Guaranty Corp, 2020 'K' Street NW, Suite 7326, Washington DC 20006-1806 202/778-8816 1979

Gustafson, Dale R, (F S.A.), **[Past President]**, 137J Chestnut Crossing Drive, Newark DE 19713 302/733-0524 i 1965

Gustafson, Timothy D, (A.S.A.), *Assistant Actuary,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1986

Gut, Samuel, (A.S.A.), *Senior Actuarial Assistant,* Equitable Life Assurance Society, 195 Broadway, New York NY 10007 212/618-5207 1987

Gutierrez, Daniel C, (A.S.A , E.A.), *Vice President & Actuary,* Pihl Gutierrez Garretson & Roberts Inc, 170 State Street, Suite 260A, Los Altos CA 94022 415/941-4292 1982

Gutter, Miriam, (A S.A , E.A.), *Principal,* GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 213/990-4030 1971

Admitted

Gutterman, James, (F.S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3115 — 1979

Gutterman, Sam, (F.C.A.S., F.S.A), *Senior Manager & Consulting Actuary,* Price Waterhouse, 200 East Randolph Street, Chicago IL 60601 312/565-1500 — 1975

Guyton, Michael George, (A.S.A., E.A), *Pension Actuary,* William M Mercer-Meidinger-Hansen Inc, 1300 Third National Fin Center, 424 Church Street, Nashville TN 37219 615/259-1300 — 1985

Gwidt, Gary J, (E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 450 North Sunny Slope Road, Suite 1, Brookfield WI 53005 414/785-9669 — 1976

Gwin, Stephen B, (F.S.A.), *Assistant Vice President,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2296 — 1980

Gwynn, Holmes M, (A.C.A.S.), *Consulting Actuary,* Casualty Actuaries Inc, 12115 Lackland Road, Suite 370, St Louis MO 63146-4012 314/878-5002 — 1980

Gysbers, Elsie L, (F S.A.), 192 Full Circle, Davis CA 95616 — 1970

H

Haak, Daniel H, (F.S.A.), *Vice President & Actuary,* Victory Life Insurance Co, 300 SW Eighth Avenue, Topeka KS 66603-3984 913/357-6151 — 1976

Haakenstad, Dale L, (F.S A , E.A.), *President & Chief Executive Officer,* Western States Life Insurance Co, Box 2907, Fargo ND 58103 701/237-5700 — 1965

Haas, Steven J, (A.S.A., E.A.), *Actuarial Consultant,* United Auto Workers Union, Social Security Department, 8000 East Jefferson Avenue, Detroit MI 48214 313/926-5321 — 1976

Haas, V Benjamin, (F.S.A., E.A.), Towers Perrin Forster & Crosby, One Boston Place, 29th Floor, Boston MA 02180 — 1984

Haasl, Donald L, (F S.A.), *Assistant Vice President & Actuary,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7681 — 1975

Habeck, Charles, (F.C.A., F.S A.), *Consulting Actuary,* Milliman & Robertson Inc, 15700 West Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 — 1972

Haber, Sherry Raiman, (F.S.A.), *Associate,* Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 — 1987

Haberstroh, Jon A, (F S.A.), *Second Vice President & Actuary,* Union Central Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2200 — 1971

Habig, John C, (A.S.A.), *Director, Actuarial Services,* Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4813 — 1982

Habliston, Charles C, IV, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 1990 'K' Street NW, #500, Washington DC 20006 202/857-9215 — 1985

Hachemeister, Charles A, (F.C.A.S., A.S.A.), *Vice President,* F & G Re Inc, 55 Madison Avenue, CN 1958, Morristown NJ 07960 201/898-9393 — 1969

Hackard, James C, (A.S.A.), *Assistant Actuary,* USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6735 — 1980

Hacker, Frank A, (F.S.A.), *Actuary,* National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3957 — 1982

Hackman, Patricia W, (E.A.), *Consulting Actuary,* Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076 201/322-6680 — 1976

Hadigian, William, (F.S.A., E.A.), *Consulting Actuary,* 50 South Clinton Street, Doylestown PA 18901 215/345-1313 — 1965

Hadley, John W, (F.S.A.), *Assistant Vice President & Associate Actuary,* Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4402 — 1984

Admitted

Haefner, Larry A, (A.C.A.S.), *Associate Actuary,* American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6268 — 1987

Haendiges, Brian K, (F.S A), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, MC54, Hartford CT 06156 203/273-0123 — 1986

Hafeman, Michael J, (F.S.A.), *President & Chief Operating Officer,* Halifax Life Insurance Co, 75 Eglinton Avenue East, Toronto ON Canada M4P 3A3 416/440-3001 — 1979

Hafling, David N, (F.C.A.S), *Vice President & Actuary,* American States Insurance Cos, PO Box 1636, Indianapolis IN 46206-1636 317/262-6678 — 1979

Hagen, Donald W, (F.S.A.), *Vice President, Marketing Research & Development,* Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 — 1977

Hagewood, William D, (E.A.), *Consulting Actuary,* PO Box 132, Goodlettsville TN 37072 615/226-2775 — 1966

Hagstrom, Dale S, (F S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166 — 1980

Haire, James R, (F.S.A., E.A.), *Vice President & Actuary,* Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 — 1974

Haist, Tim A, (E.A), *Associate Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1985

Hale, Elizabeth, (F.S A.), *Associate Actuary,* Fidelity & Guaranty Life Insurance Co, 100 Light Street, Baltimore MD 21202 301/547-3910 — 1981

Hale, Jonathan Bradford, (F.C A.S.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, 11Gs, Hartford CT 06115 203/277-4697 — 1983

Hale, Michael A, (F.S.A.), *Vice President Corporate Planning & Actuary,* Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2618 — 1975

Hale, Timothy Edwin, (A.S A.), AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7488 — 1987

Haley, John J, (F.S.A., E.A.), *Consulting Actuary,* The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9395 — 1979

Haliburton, John A, III, (A S A.), *Life Valuation Actuary,* Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-6175 — 1979

Hall, Allen A, (F C.A.S.), *Consulting Actuary,* Capital Actuarial Consultants, 1945 Bidwell Way, Sacramento CA 95818 916/444-5651 — 1985

Hall, Charles G, (M C A , A.S.A , E A.), *Actuary,* Hall Actuarial Associates, 2626 Myrtle Avenue, Baton Rouge LA 70806 504/344-2707 — 1980

Hall, D Wayne, (A.S A.), *Vice President,* Provident Life & Accident Insurance, Fountain Square, Accident Department, Chattanooga TN 37402 615/755-1869 — 1980

Hall, David A, (F.S.A.), *Assistant Vice President & Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8003 — 1980

Hall, E Kent, (A.S.A., E.A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 — 1977

Hall, Gail A, (F.S.A.), *Assistant Vice President & Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1981

Hall, Gordon M, (F.S.A.), *Director,* William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2892 — 1976

Hall, J Christopher, (F.S.A.), *Actuary,* Massachusetts Mutual Life Insurance, Group Actuarial, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

Admitted

Hall, James A, III, (F.C.A.S.), *Partner*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3203 1975

Hall, Richard L, (F.S.A.), *Vice President - Individual Marketing*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7138 1977

Hall, Robert A, (F.S.A.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6683 1965

Hall, Robert Edward, (A.S.A.), *Director*, Concordia Wharf Ltd, 34 New Concordia Wharf, Mill Street, London England SE1 2BA 232-2341 1986

Hall, Ruthann, (F.S.A., E.A.), *Associate Pension Actuary*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5568 1979

Hall, Sherrill G, (F.S.A., E.A.), *Executive Vice President, Marketing*, Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2316 1969

Hallenbeck, Gary T, (F.S.A., E.A.), *Vice President & Chief Actuary*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3706 1977

Hallett, Arthur L, (F.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1100 Superior Avenue NE, Suite 501, Cleveland OH 44114 216/781-7634 1974

Halliwell, Paul D, (F.C.A., A.S.A., E.A.), *President*, Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 1968

Halloran, James J, (F.S.A.), *Consultant*, RD#2 Box 595, Narrowsburg NY 12764 914/252-7410 i 1965

Hallquist, Roger W, (A.S.A.), Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348 404/980-5100 1985

Hallstrom, Robert C, (F.C.A.S.), *Senior Casualty Actuary*, California Department of Insurance, 100 Van Neww Avenue, 16th Floor, San Francisco CA 94102 415/557-3880 1981

Halpern, Barry S, (F.S.A.), *Assistant Vice President, Personal Life Insurance*, Aetna Life & Casualty, 151 Farmington Avenue, XC85, Hartford CT 06156 203/273-7382 1980

Halpern, Emanuel, (F.S.A.), *Actuary*, Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000 1965

Halpert, Aaron, (A.C.A.S.), *Manager*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6881 1983

Halpert, Harvey, (F.S.A.), *Senior Manager*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6643 1979

Halstead, Burnett, (F.S.A., E.A.), Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-2990 1965

Haltiner, Terry M, (A.S.A.), *Risk Analyst*, City of St Paul, Risk & Employee Benefit Mgt, 900 Commerce Building, Eight East Fourth, St Paul MN 55101 612/292-6235 1986

Halverson, Florinda M, (E.A.), Viale Machiavelli 19A, Florence Italy 50125 088-6052 i 1980

Halvorson, Audrey L, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1987

Halvorson, Debora A, *Assistant Vice President*, Delta Dental Plan of Minnesota, 7807 Creekridge Circle, PO Box 330, Minneapolis MN 55440 612/944-5252 1984

Halvorson, William A, (F.S.A.), **[Past President]**, Halvorson Research Associates, 2900 14th Street North, Naples FL 33940 813/261-4110 1965

Ham, Ronald, (F.S.A.), *Associate Actuary*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 1965

Hamamo, Roshdi A, (A.S.A., E.A.), *Chief Actuary*, World Bank, 1818 'H' Street NW, Washington DC 20433 202/477-2091 1969

Admitted

Hambek, Jeffrey L, (F.S.A.), *Assistant Actuary*, Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 1982

Hambrick, Kristal E, (F.S.A.), *Senior Actuarial Associate*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2521 1985

Hambro, Michael J, (F.S.A.), *Assistant Vice President/Product Line Manager*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3528 1979

Hamilton, Curtis D, (E.A.), *President*, Tri-Ad, 411 South Ivy Street, PO Box 2059, Escondido CA 92025 619/743-7555 1976

Hamilton, James C, (F.S.A.), *Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6637 1972

Hamilton, M Spencer, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5637 1983

Hamilton, Pennell W, (A.S.A.), *Actuarial Associate*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2086 1986

Hamilton, Robert A, (E.A.), *Managing Principal*, William M Mercer-Meidinger-Hansen Inc, One William Center, Suite 1740, Tulsa OK 74172 918/587-0181 1980

Hamm, Donald G, Jr., (F.S.A.), *Vice President, Multiple Employer Trust*, Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4679 1980

Hamm, Kenneth R, (F.S.A.), *Director of Financial/Eastern Group Operations*, John Hancock Mutual Life Insurance, 40 Morris Avenue, Bryn Mawr PA 19010 215/964-6333 1986

Hammer, Sidney M, (A.C.A.S.), *Manager-Actuarial Department*, Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-7069 1966

Hammerling, Linda H, (A.S.A.), *Actuarial Assistant*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1985

Hammond, Kenneth James, (A.S.A.), *Assistant Actuary*, Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/782-6110 1987

Hammons, David J, (F.S.A.), *Vice President & Actuary*, Commercial Bankers Life Insurance, 2301 Dupont Drive, Irvine CA 92715 714/955-9504 1984

Hampson, Albert L, (A.S.A.), *Partner*, Carson Hampson Ehrlich & Callahan, 681 Moore Road, Suite 310, King of Prussia PA 19406 215/354-0666 1982

Hamrick, Jane L, (F.S.A.), *Actuary*, New York Life Insurance Co, 51 Madison Avenue, Room 452, New York NY 10010 212/576-4671 1979

Han, Jeong S, (F.S.A.), *Second Vice President & Actuary*, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 1981

Hancock, Edward B, *Consulting Actuary*, Hancock Enterprises, PO Box 32374, Phoenix AZ 85064 i 1966

Hand, Gerald C, 6916 Old Kings Road South, Jacksonville FL 32217 1 1970

Hand, Katharine M, (F.C.A.), 3556 Cornwall Drive, Lexington KY 40503 1 1965

Hand, William W, (E.A.), *President*, Hand & Associates Inc, Hand Building, Fourth Floor, 5700 Northwest Central Drive, Houston TX 77092 713/460-1000 1979

Handley, Thomas L, (F.S.A.), *Vice President*, Blue Cross/Blue Shield of Kansas City, 3637 Broadway, Kansas City MO 64141 816/561-2300 1977

Haneberg, Ronald L, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 2121 San Jacinto Street, Dallas TX 75201 214/969-1001 1971

Haner, Walter J, (F.C.A.S.), *Consulting Actuary*, Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460 1979

Admitted

Hanf, Duane F, (F.C.A., F.S.A., E.A.), *Vice President & Actuary*, Johnson & Higgins, 1600 Lincoln Centre, 333 South Seventh Street, Minneapolis MN 55402-2400 612/349-9756 — 1976

Hanhan, Mary Beth, (A.S.A., E.A.), *Actuary*, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 — 1976

Hankins, Susan E, (F.C.A.S.), *Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 — 1984

Hanlin, H Carey, (F.S.A.), *President & Chief Executive Officer*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1606 — 1965

Hanna, Louis B, (F.S.A.), *Assistant Vice President & Actuary*, Columbian Mutual Life Insurance Co, One Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472 — 1970

Hannaford, Jack M, (F.S.A.), *Second Vice President*, General American Life Insurance Co, PO Box 14490, St Louis MO 63178 314/525-5351 — 1965

Hannah, Margaret J, (A.S.A.), *Actuarial Associate*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602-0789 803/268-8351 — 1986

Hanrahan, John Edward, (F.S.A.), *Vice President & Assistant Actaury*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8577 — 1983

Hanselmann, Jay B, (F.S.A., E.A.), *Actuary*, The Nyhart Co Inc, 3505 North Washington Blvd, PO Box 88187, Indianapolis IN 46208 317/923-2391 — 1966

Hansen, Charles J, (E.A.), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1976

Hansen, Donald A, (E.A.), *Managing Actuary*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln, Suite 3303, Denver CO 80203 303/831-7100 — 1982

Hansen, Eric Main, (M.C.A., A.S.A., E A.), *Consulting Actuary*, Howard Johnson & Co, 1001 SW Fifth Avenue, Suite 750, Portland OR 97204 503/241-0220 — 1980

Hansen, George W, (A.S A), *Actuarial Assistant*, INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/523-4447 — 1987

Hansen, Gregory D, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1984

Hansen, Henry W, (F.S.A.), *Executive Director, Life Products Actuary*, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6787 — 1986

Hansen, Janet Cummings, (E.A.), Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3062 — 1977

Hansen, Lawrence R, (F.S.A.), *Vice President & Actuary*, Allied Life Insurance Company, 701 Fifth Avenue, Des Moines IA 50309 515/280-4327 — 1979

Hansen, Paul E, (F.S.A), *President*, Paul E Hansen Inc, 3615 Ridgemont Court SE, Grand Rapids MI 49508 616/942-9121 — 1979

Hansen, Reuben G, 4318 North Keeler, Chicago IL 60641 — i 1966

Hansen, Robert A, (F.S.A.), *Associate Actuary*, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-4052 — 1982

Hansen, Thomas D, (E.A.), *Pension Actuary*, Hansen & Associates, 9200 Indian Creek Parkway, Building 9, Suite 470, Overland Park KS 66210 913/451-3733 — 1976

Hanson, H Donald, (F.C.A.S.), *Senior Vice President/Actuary*, Zurich-American Insurance Group, 231 North Martingale Road, Schaumburg IL 60196 312/843-6500 — 1967

Hanson, J Ross, (F.C.A., F.S.A.), *Consultant*, Hanson & Associates, PO Box 1346, Eastham MA 02642 617/240-1890 — 1965

Admitted

Hanson, Jeffrey L, (F.C A.S.), *Assistant Vice President & Actuarial Manager*, Central Mutual Insurance Co, 800 South Washington Street, Van Wert OH 45891 419/238-1010 — 1983

Hanson, Kathleen, (E.A.), *Enrolled Actuary*, The New England, 8 New England Executive Park, Burlington MA 01803 617/578-5005 — 1982

Hanson, Peter M, (F.S.A , E.A.), *Assistant Vice President*, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-4913 — 1973

Hanson, Richard L, (A.S A., E.A.), *Manager - Life Actuarial Department*, Federated Mutual Insurance Co, 121 East Park, Owatonna MN 55060-3046 507/455-5431 — 1976

Hapke, Alan J, (F.C.A.S.), *Assistant Actuary*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7933 — 1983

Haraburda, Kent Walter, (A.S.A.), J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6004 — 1980

Harack, John, (A C.A.S.), *Consulting Actuary*, 2429 Prospect Avenue, Evanston IL 60201 312/328-5374 — 1966

Harbage, Robin A, (A.C.A S), *Loss Reserve Manager*, The Progressive Corporation, PO Box 5070, Cleveland OH 44101 216/831-7183 — 1987

Harbertson, Dan A, (A.S A), *Consulting Actuary*, Wilcox & Company Inc, 57 West South Temple, Suite 500, Salt Lake City UT 84101 801/532-2390 — 1980

Harbin, Roger F, (F.S.A.), *Vice President*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5382 — 1981

Harbold, Janice M, (A.S A . E.A.), *Associate*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

Hardcastle, Yellott F, III, (F.C.A., F S.A., E.A.), *Assistant Vice President & Consulting Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2204 — 1978

Harder, Stefanie J, (A S A), *Associate Actuary*, General Life Insurance Corp of Wisconsin, 310 West Wisconsin Avenue, Suite 600, Milwaukee WI 53203 414/271-5433 — 1987

Hardin, Robert B, (F.S.A), *Director of Actuarial Services*, Blue Cross/Blue Shield of Michigan, 600 Lafayette, East J-706, Detroit MI 48226 313/225-9000 — 1979

Harding, Carol S, (A.S.A.. E.A), *Consulting Actuary*, Value Planning Inc, PO Box 287, Zionsville IN 46077 317/875-0881 — 1979

Harding, George W, (F.S A), *President*, Value Planning Inc, PO Box 287, Zionsville IN 46077 317/875-0881 — 1966

Harding, John H, (F.S.A.), *President & Chief Operating Officer*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3520 — 1965

Harding, John W, (F.S A.), *Manager*, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 — 1979

Harding, Keith J, (A.S.A.), 201 Burgundy Drive, Oakville ON Canada L6J 4E9 416/844-5848 — 1976

Harding, Thomas C, (A S A.), *Assistant Vice President & Assitant Actuary*, American Family Life Assurance Co of Columbus, PO Box 1459, Columbus GA 31999 404/323-3431 — 1979

Hardison, Joe W, (F.S.A.), *Vice President & Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5681 — 1966

Hardy, Howard R, (F.C.A.S.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6596 — 1972

Hardy, Leslee S, (A.S.A., E.A.), *Chief Actuary*, Eidson & Associates Inc, 1822 Cadiz, Dallas TX 75201 214/742-1572 — 1984

Hardy, Thomas E, (F.S.A), *Assistant Vice President*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8738 — 1980

Admitted

Hargrove, Mark A, (A.S.A.), *Assistant Actuary*, Pan-American Life Insurance Co, 601 Poydras Street, 14th Floor, New Orleans LA 70130 504/566-3305 1986

Harkensee, James Charles, (F.S A.), *Financial Actuary*, Zurich-American Life Insurance Co, 1375 East Woodfield Road, Schaumburg IL 60173-4999 312/519-7353 1987

Harker, Carlton, (F.S.A., E.A.), *President*, ACS Group, 8025 North Point Boulevard, Suite 215E, Winston-Salem NC 27106 919/773-1313 1965

Harkin, Denis B, (A.S.A.), Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/269-4000 1985

Harkness, Paul T, Jr., (F.S.A), Eight Sargent Street, Ellsworth ME 04605 i 1965

Harlin, James L, (F S.A.), *Vice President & Actuary*, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5302 1979

Harms, Dennis E, (A.S.A.), *Vice President*, Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-0027 1979

Harootunian, Charles J, (E.A.), *Senior Account Executive*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/638-9228 1976

Harper, Alfred B, (F.S.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place C-2, PO Box 111, Boston MA 02117 617/572-5612 1966

Harper, Goldwyn Bertrand, (A.S A.), *Empl Benefit Actuarial Analyst*, Aluminum Company of America, 1501 Alcoa Building, Pittsburgh PA 15219 412/553-3912 1984

Harper, Jeffrey C, (F.S.A.), Tillinghast/Towers Perrin, 815 South Main, IBM Building, Suite 200, Jacksonville FL 32207 904/398-5661 1979

Harrell, David E, (E.A.), *President*, Sun Care Plans Inc, 6622 Southpoint Drive South, Suite 401, Jacksonville FL 32216 904/733-8159 1976

Harrigan, Harold F, (F.S.A.), 711 A Heritage Village, Southbury CT 06488 1 1965

Harrington, Donald P, (F.C.A., F.S.A., E.A.), *Corporate Vice President*, AT&T Corporate Headquarters, 100 Southgate Parkway, PO Box 1955, Room 3G12, Morristown NJ 07960 201/898-8200 1967

Harrington, Inger Saller, (F.S.A.), *Assistant Vice President & Actuary*, Connecticut General Life Insurance, Hartford CT 06152 203/726-4965 1980

Harrington, Jan R, (F.C A , A.S A., E A.), *Reviewing Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1390 1978

Harrington, John Michael, (F S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 1982

Harrington, Timothy M, *Assistant Actuary*, Blue Cross/Blue Shield of Massachusetts, 100 Summer Street, Boston MA 02110 617/956-2567 1984

Harris, Bertha L, (F.S A.), 43 Guinard Drive, Watchung NJ 07060 1 1965

Harris, Carl M, (A.S.A.), *Vice President*, Vulcan Life Insurance Co, 105 Vulcan Road, Birmingham AL 35209 205/942-2011 1982

Harris, Daniel S, (A.S.A., E.A), *Manager*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2895 1966

Harris, Darryl L, (F.S.A), *Associate Actuary, Group Actuarial*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5646 1981

Harris, David L, Jr., (E.A.), Wolper Ross Ingham & Co, 1570 Madruga Avenue, Fourth Floor, Coral Gables FL 33146 305/662-5557 1976

Admitted

Harris, David M, (F S.A), *Vice President*, PaineWebber, 1285 Avenue of the Americas, New York NY 10019 212/713-6171 1984

Harris, Kenneth I, (A.S.A., E.A.), *Regional Partner*, Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8401 1976

Harris, Meredith A, (F.S.A.), *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7845 1984

Harris, Ronald G, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1981

Harris, Samuel D, (F.S.A., E.A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 1100 Superior Avenue NE, Suite 501, Diamond Shamrock, Cleveland OH 44114 216/781-7634 1979

Harris, Seymour H, (F.C.A., F.S.A., E.A.), 18002-134th Avenue, Sun City West AZ 85375 1 1965

Harris, Timothy F, (F.S.A.), *Consultant*, Millman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031 1977

Harris, Timothy J, (E.A.), *Assistant Actuary*, Martin E Segal Co, 500 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1981

Harrison, David C, (A.C A.S.), *Assistant Actuary*, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3633 1984

Harrison, George E, (A.S A), *Assistant Manager-Financial Reporting*, INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/523-3173 1984

Harrison, Graham A, (F.S.A , E.A), *Vice President & Actuary*, Fred S James & Co Inc, Public Ledger Building, Philadelphia PA 19106 215/928-4629 1979

Harrison, James C, (F.S.A., A.C.A.), *Vice President & Chief Actuary*, Atlanta Life Insurance Co, 100 Auburn Avenue NE, Atlanta GA 30303 404/659-2100 1968

Harrison, Jay I, (E.A.), *Insurance Agent, Pension & Profit Sharing*, Equitable Life & Financial Service, 2875 NE 191st Street, Fifth Floor, North Miami Beach FL 33180 305/940-6206 i 1981

Harrison, R Scott, (E A.), *President*, Polycomp Administrative Services Inc, 6400 Canoga Avenue, Suite 250, Woodland Hills CA 91367 213/716-0111 1976

Harrison, Richard W, (A S.A), *Director Electronic Systems*, State Farm Life Insurance Co, One State Farm Plaza, B-2, Bloomington IL 61710 309/766-6066 1980

Harrison, Stephen A, (A.S.A.), *Actuary*, American Investors Life Insurance Co, 415 SW Eighth Street, Topeka KS 66603 913/232-6945 1982

Harrold, David A, (A.S.A.), *Assistant Director-National Accounts Group P/C*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7318 1979

Harrold, Steven A, (F.C.A., F.S A., E.A), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1972

Hart, Gilbert W, (A.S.A.), *Assistant Vice President*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8475 1984

Hart, Paul C, (F.S.A., E.A.), *Senior Vice President & Actuary*, Management Compensation Group, 205 SE Spokane, Portland OR 97202 503/238-1813 1971

Hart, W Van Buren, Jr., (F.C.A.S.), 54 Fisk Drive, Newington CT 06111 203/666-4742 i 1965

Harthorn, Don L, (E.A.), *Consultant*, The Wyatt Company, 200 First National Building, Detroit MI 48236 313/961-5485 1979

Hartley, Eleanor S, (F.S.A.), *Actuarial Director*, Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07101 201/877-6000 1982

Admitted

Hartman, Ayleene G, (F.S.A.), *Senior Actuarial Associate*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1984

Hartman, David G, (F.C.A.S.), *Senior Vice President & Actuary*, Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061 201/580-2400 — 1972

Hartman, Gerald R, (F.C.A.S.), Temple University, School of Business 006-00, Philadelphia PA 19122 215/787-8456 — 1968

Hartman, Mark V, (A.S.A., E.A.), W H Odell & Associates, 1400 Old Mill Circle, Winston-Salem NC 27113 919/768-8217 — 1987

Hartman, Thomas K, (F.C.A , F.S.A., E.A.), *Consulting Actuary*, Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 — 1980

Hartman, Willard A, (F.C.A., F.S.A , E A), *Vice President & Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 — 1966

Hartmann, Jeffrey F, (F S.A., A.C A , E.A.), *Vice President*, Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800 — 1975

Hartnedy, John A, (F.S.A., E.A.), *Sr Vice President/Chief Fin Officer/Chief Actuary*, Anchor National Life Insurance Co, Anchor Centre One, Camelback at 22nd Street, Phoenix AZ 85016 602/954-4802 — 1969

Hartsough, Keith E, (F S.A., M C A , E.A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 — 1984

Hartt, Bernard E, (F.C.A., F.S.A , E A.), Buck Consultants Inc, 55 West Monroe, Suite 1700, Chicago IL 60603 312/332-2285 — 1977

Hartwell, Kenneth W, (A.S.A.), *Vice President & Corporate Actuary*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 — 1985

Hartwell, Ward J, (E.A.), 10601 Cedar Island Road, Union Lake MI 48085 — i 1965

Harvey, Robert, (F.S A.), 63 Redner Road, Morristown NJ 07960 — i 1965

Harwayne, Frank, (F.C.A.S.), *Consulting Actuary*, 18 A East Hills Drive, Somers NY 10589 914/276-2322 — i 1965

Harwood, Catherine B, (A.C.A S.), *Senior Associate Actuary*, United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2109 — 1983

Hasday, Carol M, (A.S.A.), *Assistant Actuary*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8474 — 1986

Haseltine, Douglas S, (F.C.A.S.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7514 — 1975

Haskell, Gayle E, (F C.A.S.), *Actuary*, Covenant Insurance Group, PO Box 300, Hartford CT 06101 203/527-3311 — 1984

Haskins, Charles R, (F.S.A.), *Vice President & Actuary*, Amoco Life Insurance Co, 306 South 15th Street, Omaha NE 68102 402/344-4500 — 1978

Hasselmeier, A G, (A.S.A), *Senior Vice President & Actuary*, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 — 1979

Hatch, Gerald A, (A.S.A.), *Microcomputer Consultant*, Transamerica Occidental Life, Reinsurance T-15, 1150 South Olive Street, Los Angeles CA 90015 213/741-5592 — 1979

Hatfield, Donald W, (A.S.A.), *Assistant Actuary*, American General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1215 — 1987

Hatfield, Robert W, (F S.A.), *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7506 — 1979

Hauboldt, Richard H, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 15700 West Bluemound Road, Brookfield WI 53005 414/784-2250 — 1982

Haugh, Charles J, (F.C.A.S.), Noble Building, 705 New Britain Avenue, Hartford CT 06106 — i 1965

Hauke, William V, (F S.A.), 1534 Gamon Road, Wheaton IL 60187 312/668-7034 — i 1965

Hause, Christopher H, (F.S.A.), *Senior Vice President-Actuary*, Individual Assurance Co, 1600 Oak, Kansas City MO 64108 816/842-8842 — 1982

Hauser, Frederick P, (F S A.), *Senior Vice President & Controller*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5096 — 1968

Hauser, Harold, (F S.A , E A.), PO Box 150, Glen Ridge NJ 07028 201/743-3424 — 1965

Hauser, Peggy L, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1987

Hausmann, James C, (F.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3244 — 1983

Haver, Robert W, (F S.A., E A), *Vice President*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6048 — 1968

Haverick, David R, (F.S A., E A), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

Hawke, James S, (F.S A.), *Consulting Actuary*, Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 215/855-0100 — 1980

Hawkins, David M, (A S A.), *Consulting Actuary*, Hawkins & Associates, Consulting Actuaries, PO Box 835782, Richardson TX 75083 314/234-4764 — 1984

Hawkins, George K, Jr., (F.S.A.), *Senior Vice President & Actuary*, Dun & Bradstreet Plan Services, 3501 Frontage Road, PO Box 30098, Tampa FL 33630-3098 813/870-6600 — 1975

Hawkins, Gilbert Eugene, (F.S.A., E.A), *Consulting Actuary*, Hawkins & Associates, Consulting Actuaries, PO Box 5782, Richardson TX 75080 214/234-4764 — 1966

Hawkins, Stephen Lloyd, (A.S.A., E.A.), The Pension People, 701 'B' Street, Suite 460, San Diego CA 92101 — 1987

Hawkinson, Scott A, (A.S.A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3188 — 1985

Hawley, Douglas N, (F.S.A.), *Insurance Consultant*, Hawley Actuarial Software, 13 Council Crest Drive, Corte Madera CA 94925 415/924-4645 — 1978

Hawley, Sharon S, (A.S.A., E.A.), *Senior Consultant*, William M Mercer-Meidinger-Hansen Inc, One Market Plaza, Spear Street Tower, Suite 1501, San Francisco CA 94105 415/442-0200 — 1982

Hawn, Jerry M, (E.A.), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1970

Haws, Robert Samuel, (F.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 3001 Summer Street, Stamford CT 06905 — 1985

Hay, Randolph S, (A.C.A.S.), *Senior Actuarial Assistant*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-3334 — 1986

Haya, Avner, (F S.A , E.A.), *Senior Executive Vice President*, The Orly Cos Inc, PO Box 3457, Cherry Hill NJ 08034 609/779-2529 — 1965

Hayataka, Hiro, (A.S A), 9141 Kings Colony Road, Jacksonville FL 32217 — 1966

Hayden, Virgil O, (F.S.A., E.A.), 314 Pable Road, Ponte Vedra Beach FL 32082 904/285-7180 — i 1965

Hayes, Mark D, (F.S.A., E.A.), American Life Insurance Co, One Alico Plaza, PO BOX 2226, Wilmington DE 19899 302/594-2000 — 1981

Hayes, Rea B, (F.S.A.), 244 Park Street, Lapeer MI 48446 — i 1965

Admitted

Hayne, Roger M, (F.C.A.S.), *Consulting Actuary*, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144 1980

Haynes, Garry L, (M.C.A., A.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 1050 Seventeenth Street NW, Suite 350, Washington DC 20036 202/296-7264 1980

Haynes, Roscoe, (F.S.A., E.A.), *Actuary*, Altman Brown & Everett Inc, One Norstar Plaza, Albany NY 12207-2796 518/447-2105 1983

Hays, David H, (A.C.A.S.), *Senior Actuarial Analyst*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-6234 1987

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

Hayward, Gregory L, (F.C.A.S.), *Associate Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, E-7, Bloomington IL 61710 309/766-3568 1985

Hazam, William J, (F.C.A.S.), One Summit Drive, Apt 31, Reading MA 01867 617/944-2974 i 1965

Hazelcorn, Abraham, (F.C.A., F.S.A., E.A.), *President*, American Mayflower Life Insurance, 342 Madison Avenue, New York NY 10173 212/949-9090 1965

Hazlett, Glen A, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, One Boston Place, Suite 2910, Boston MA 02108 617/523-6200 1981

Hazlett, Richard F S, (F.C.A., F.S.A.), 54 Daniel Drive, PO Box 42 - SS #3, Fredericton NB Canada E3B 5W9 506/459-8433 i 1965

Head, Alden L, (F.S.A., E.A.), *Associate Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5000 1968

Head, Glenn O, (F.S.A., A.C.A.S.), *Chairman & Treasurer*, First Investors Consolidated Corp, 120 Wall Street, New York NY 10005 212/208-6060 1965

Head, Thomas F, (A.C.A.S.), *President*, Professional Actuarial Services, 12 Bounty Road West, Fort Worth TX 76132 817/731-2351 1971

Healey, Ralph J, (F.S.A., E.A.), *Vice President, Group & Pension*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1966

Healy, David H, (F.C.A., F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3558 1979

Healy, Michael P, (F.S.A.), *Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5000 1980

Hearn, Vincent W, (A.C.A.S.), *Insurance Examiner*, Department of Defense, Defense Logistics Agency, 201 Varick Street, New York NY 10014-4811 212/807-3527 1972

Hearst, John E, (F.S.A., E.A.), *President*, The CSI Group Inc, 9425 Stenton Avenue, Philadelphia PA 19118 215/233-2626 1965

Heaston, Gary A, (F.S.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385 1977

Heath, Roger R, (F.S.A., M.C.A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1979

Heaton, Gerald D, (E.A.), *Consulting Actuary*, PO Box 126, Manlius NY 13104-0126 315/655-2305 1983

Heaton, Timothy J, (A.S.A.), *Manager, Actuarial Services*, Wisconsin Physicians Service Insurance Corp, PO Box 8190, 1717 West Broadway, Madison WI 53708 608/221-4711 1987

Heau, Thomas, (F.S.A., E.A.), *Group Pension Actuary*, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/480-2568 1979

Heavilin, David C, (A.S.A.), *Assistant Vice President & Associate Actuary*, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3218 1979

Hebel, George J, Jr., (F.S.A.), *Vice President & Actuary*, Optimum Re Insurance Co, PO Box 660010, Dallas TX 75266-0010 214/869-6321 1980

Hebert, Brenda J, (F.C.A.S.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7244 1985

Hecht, David C, (A.S.A., E.A.), *Associate Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8784 1966

Heck, Kenneth M, (F.S.A.), *Actuary*, Iowa Insurance Division, Lucas State Office Building, Des Moines IA 50319 515/281-5880 1983

Heckman, Philip E, (A.C.A.S.), *Statistical Research Analyst*, CNA Insurance Companies, CNA Plaza, 38S, Chicago IL 60685 312/822-6927 1979

Hedford, Thomas O, (F.S.A.), *Vice President*, Pacific Heritage Assurance Co, 111 SW Columbia Street, PO Box 1020, Portland OR 97207 503/221-6716 1971

Hedin, Elmer R, 640 Memory Court SE, Olympia WA 98503 206/456-2104 i 1970

Heeb, Roland K, (A.S.A.), *Staff Actuary*, Blue Cross/Blue Shield of the, National Capital Area, 550 12th Street SW, Washington DC 20024 202/479-8309 1979

Heer, E LeRoy, (F.C.A.S.), *Vice President & Corporate Actuary*, W R Berkley Corporation, 165 Mason Street, PO Box 2518, Greenwich CT 06836-2518 203/629-2880 1969

Heersink, Agnes H, (F.C.A.S.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1987

Heezen, Donald C, (E.A.), *Consultant*, The Wyatt Company, One Commerce Square, Suite 1050, Memphis TN 38103 901/523-9594 1985

Heiberg, Charles Henry, (F.S.A.), *Group Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5378 1982

Heibert, Ronald G, (F.S.A.), *Director IHI Product Development*, Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/559-6440 1980

Heider, Michael J, (F.S.A.), *Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1978

Heidorn, Frederick N, (A.S.A., E.A.), *Principal*, Peat Marwick Main & Co, 725 South Figueroa Street, Los Angeles CA 90017 213/955-8834 1980

Heidorn, Howard W, Jr., (A.S.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 1980

Heikkila, Beth Ann, (A.S.A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, T8/435, Minneapolis MN 55440 612/372-2329 1987

Heilman, Arvin L, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050 1972

Heim, Len, (F.S.A.), *Vice President & Assistant Actuary*, American Foundation Life Insurance, PO Box 2606, Birmingham AL 35202 205/879-9230 1983

Hein, Timothy T, (F.C.A.S.), *Senior Account Underwriter*, Allstate Reinsurance Division, Two Allstate Commercial Plaza, 51 West Higgins Road, South Barrington IL 60010 312/551-2644 1986

Heindel, Stephen, (A.S.A., E.A.), *Principal*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3223 1979

Heins, John K, (A.S.A.), Bankers Life & Casualty Co, Actuarial Department, 4444 West Lawrence, Chicago IL 60630 312/777-7000 1985

Admitted

Heintzberger, Edward H, (F.S.A , M.C.A., E.A.), *Actuary,* The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204 503/241-8307 1978

Heintzberger, Henry J, (A.S.A.), 519 Alhambra Road, San Mateo CA 94402 i 1966

Heitzman, Robert E, Jr., (F.C.A., F.S.A., E.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1976

Hekman, Paul A, (F.S.A.), *Senior Vice President & Chief Actuary,* The Capitol Life Insurance Co, 1331 17th Street, Suite 900, PO Box 1200, Denver CO 80201-1200 303/861-4065 1979

Held, Gene, (F.S.A.), American General Life Insurance Co, PO Box 1931, Houston TX 77251 713/831-3231 1978

Hele, John C R, (F.S.A.), *Asst Vice President, Administration, US Individual,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7694 1983

Helfgott, Leonard K, (F.S.A.), *Actuary,* Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-4686 1979

Heller, Lawrence A, (A.S.A., E A), *Consultant,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1982

Heller, Michael, (F.S.A., E A), *Actuary,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5306 1977

Hellman, Gabriel M, (F.C.A., A.S.A., E.A.), *President & Actuary,* GMH Actuarial Consultants Inc, 75 Rockefeller Plaza, New York NY 10019 212/484-6952 1965

Helmke, Larry Lee, (A.S.A., E A.), Towers Perrin Forster & Crosby, Interco Corporate Tower, 101 South Hanley, Clayton MO 63105 314/621-6705 1982

Helms, Richard L, (F.S.A., E.A.), *Senior Actuary.* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5493 1977

Helphand, Ben J, (F.S.A.), 1321 Keel Drive, Corona Del Mar CA 92625 714/640-8482 i 1965

Heltman, Robert C, 228 Kainer Avenue, Barrington IL 60010 312/381-5389 i 1968

Helton, James T, (F.S.A.), *Assistant Actuary,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1949 1984

Helwig, David S, (F.S.A.), *Chief Actuary,* Blue Cross/Blue Shield of VA, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7070 1982

Helwig, Dawn E, (F.S.A.), Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 1980

Hemker, Bernard L, (E.A.), Midwest Pension Actuaries Inc, 30640 12 Mile Road, Farmington Hills MI 48018 313/851-4810 1978

Hemme, Rex D, (F.S.A.), Corporate Benefit Systems Inc, 6060 North Central Expy, Suite 860, Dallas TX 75206 214/369-3481 1979

Hemphill, Aaron Grant, III, (F.S.A.), *Vice President,* John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531 1978

Hemrich, Robert F, (F.C.A., E.A.), Hemrich & Associates Inc, 710 North Post Oak Road, Suite 208, Houston TX 77002-3811 713/683-0300 1970

Hemstead, Robert J, (F.C.A.S., F.S.A.), *Senior Systems Analyst,* SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5105 1975

Henck, Douglas C, (F.S.A.), *Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Int'l Insurance Division D143, Hartford CT 06156 203/273-8366 1983

Hendee, Peter G, (F.S.A., E.A.), *Vice President Actuarial, Compliance & D.P.,* Life Investors Inc, 25 Cherokee Boulevard, Chattanooga TN 37405 615/756-1111 1981

Henderson, Douglas M, (F.S.A., E.A.), Herget & Company Inc, 4901 NW 17th Way, Suite 605, Ft Lauderdale FL 33309 305/491-8862 1976

Henderson, Robert F, (E A), *Consulting Actuary,* Miller Mason & Dickenson Inc, Box 867, One First Avenue, Conshohocken PA 19428 215/834-2153 1980

Hendrickson, Alton P, (A.S.A., E.A.), *Consulting Actuary,* Hendrickson & Associates Inc, Sixth & Last Chance Gulch, Suite 604, Power Block, Helena MT 59624 406/442-5222 1976

Hendrickson, Joel C, (A.S.A., E.A.), *Principal,* GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 818/990-4030 1983

Hendrickson, John E, (A.S.A.), *Actuarial Assistant,* Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386 1986

Henkes, Joseph P, (A.C.A.S.), *Consulting Actuary,* Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-5999 1980

Henne, Richard E, 479 Larchlea Drive, Birmingham MI 48009 i 1965

Hennessy, Mary E Rowland, (F.C.A.S.), *Principal & Consulting Actuary,* Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6315 1980

Henning, Thomas E, (A.S.A), *Assistant Actuary,* Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-3971 1984

Henningsen, Victor E, (F.S.A.), Bradford Terrace, Apt 323, 2429 East Bradford Avenue, Milwaukee WI 53211 i 1965

Hennington, Howard H, (F.S.A., E.A.), 50 North Porchuck Road, Greenwich CT 06831 203/869-8018 i 1965

Henry, Dennis R, (F.C.A.S), *Vice President,* Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2837 1980

Henry, Russell, (F.S.A., E.A.), *Vice President, Group Actuary,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3315 1966

Henry, Sheryl Ann, (A.S A.), *Actuary,* Blue Cross/Blue Shield of Wisconsin, 401 West Michigan, Milwaukee WI 53201 414/226-5518 1986

Henry, Walter P, (F.C.A., F.S.A., E.A.), *Consulting Actuary,* Buck Consultants Inc, Xerox Centre, 55 West Monroe, Chicago IL 60603 312/332-2285 1966

Hepokoski, Peter, (F.S A.), *Vice President & Investment Actuary,* Washington Square Advisors, 512 Nicollet Mall, Minneapolis MN 55402 612/372-5427 1974

Herbers, Joseph A, (A.C.A.S.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300 1986

Herbert, Robert F, Jr., (F.S.A.), *Consulting Actuary,* The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 1973

Herchenroether, Richard, (F.S.A., E.A.), *Consulting Actuary,* PO Box 99846, Pittsburgh PA 15233 412/321-1158 1979

Herder, John, (F.C.A.S.), *Consulting Actuary,* Milwaukee Teleservice, 1045 Clark Street, Suite 202, Stevens Point WI 54481 715/341-8780 1980

Herfkens, Jane M, (A.S.A.), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1986

Herget, R Thomas, (F.C.A., F.S.A.), *Senior Vice President,* PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670 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 i 1966

Admitted

Herman, Joan Elizabeth, (F.S.A.), *Vice President, Group Underwriting,* Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441 — 1983

Herman, Morey L, (A S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1538 — 1982

Herman, Randall Paul, (F.S.A.), Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 — 1984

Herman, Sanford B, (F S.A , E A), *Second Vice President & Actuary,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8674 — 1979

Herman, Steven C, (F.C.A.S.), *Director & Assistant Actuary,* Continental Insurance, Two Corporate Place South, Actuarial Department, Piscataway NJ 08854 201/981-4283 — 1979

Hermann, John A, (F.S.A., E.A.), *Consulting Actuary,* Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2206 — 1975

Hermes, Thomas M, (F.C.A.S , F C.A.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 — 1977

Herr, David D, Jr., (A.S.A), *Assistant Actuary,* Kentucky Central Life Insurance Co, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5157 — 1987

Herr, Timothy J, (A.S.A.), *Senior Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5504 — 1982

Herrington, J Alan, (F.S.A.), Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600 — 1979

Herrington, Walt N, (F.S.A.), *Director of Actuarial Support,* Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 — 1982

Herrle, Gregory N, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 — 1982

Hertel, Gary W, (F.S.A , E A), *Vice President,* Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 — 1979

Hertz, Douglas N, (F.S.A), *Vice President/Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1979

Herzfeld, John, (F.C.A.S.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1979

Herzog, Austin L, (E.A.), *Actuary,* EBASCO Risk Management, Two World Trade Center, New York NY 10048 212/839-1377 — 1976

Herzog, Thomas N, (A.S.A.), *Chief Actuary,* Department of Housing & Urban Development, 451 Seventh Street SW, Room 9138, Washington DC 20024 202/755-5880 — 1983

Hess, Albert L, (F.S.A., E A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1973

Hess, James L, (A.S.A.), *Associate Actuary,* Loyalty Life Insurance Co, Two Corporate Place South, Piscataway NJ 08854 201/981-4952 — 1986

Hess, Mason E, (A.S.A., E.A.), *Assistant Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1970

Hess, Morton B, (F.S.A.), *Supervising Actuary,* New York State Department of Civil Service, State Campus Building One, Albany NY 12239 518/457-3223 — 1968

Hess, Robert J, (F.C.A., A.S A., E.A.), *Chief Actuary,* Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 — 1966

Hester, Richard S, Sr., (F.S.A , E.A.), *President,* Hester & Hester Inc, 233 East Delavan Avenue, Newark NJ 07104 201/481-3394 — 1965

Admitted

Hettger, Henry J, Three Palms Pointe #302E, 420 64th Avenue, St Petersburg FL 33706 813/360-2052 — i 1967

Heuer, Wayne F, (A.S A.), *Actuarial Associate,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/238-5851 — 1979

Heuss, Susan P, (E.A.), *Enrolled Actuary,* Laventhol & Horwath/REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930 — 1983

Hevert, William T, 1351 Bayshore Drive, Fort Pierce FL 33450 — i 1966

Hewitt, Charles C, Jr., (F.C.A.S.), 290-A Heritage Hills, Somers NY 10589 914/276-2617 — 1965

Hewitt, David L, (F.C.A., E.A.), *Senior Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2468 — 1965

Hewitt, John E, (F.S.A.), *President,* John Hewitt & Associates Inc, 170 Ocean Street, South Portland ME 04106 207/767-5932 — 1967

Heyman, David R, (A.C.A.S.), *Senior Actuarial Analyst,* Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998 — 1987

Hezzelwood, William L, (F.S.A.), *Vice President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3117 — 1977

Hiatt, Charles E, (E.A.), *Consulting Actuary,* The Morton Co Inc, 23945 Calabasas Road, Suite 203, Calabasas CA 91302 818/992-4440 — 1968

Hibberd, William J, (F C A.S.), *Secretary & Associate Actuary,* Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-3081 — 1981

Hickey, John C, (F S.A., M.C.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1976

Hickman, Herbert W, (F.S.A), *Vice President & Associate Actuary,* Prudential Insurance Company, 10 Prudential Plaza, Newark NJ 07101 201/877-8667 — 1965

Hickman, James C, (F.S.A., A.C.A.S , E.A.), *Dean School of Business,* University of Wisconsin, School of Business, 1155 Observatory Drive, Madison WI 53706 608/262-1553 — 1965

Hickman, Milton G, (A.S.A.), *Assistant Actuary,* J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6534 — 1987

Hickman, S Martin, (F.S.A.), *President,* Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6818 — 1965

Hickman, Steven M, (F.S.A.), *Senior Underwriting Consultant,* Lincoln National Life Insurance Co, 1300 South Clinton, Box 2266, Fort Wayne IN 46801 219/427-4667 — 1984

Hidalgo, Manuel V, (F.S.A.), *Senior Actuarial Associate,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8479 — 1986

Higgins, Barbara, (F C.A.S.), *Actuary and Manager,* Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6746 — 1979

Higgins, Edward A, (A.S A.), *Manager of Product Research,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3530 — 1966

Higgins, Jeffrey M, (A S.A.), Milliman & Robertson Inc, 101 SW Main Street, Suite 925, Portland OR 97204 503/227-0634 — 1986

Higgins, Joseph C, (A.S.A.), *Vice President,* Keystone State Life Insurance Co, Center Plaza, 10 North Broad Street, Philadelphia PA 19107 215/751-0020 — 1982

Hightower, Edwin E, (F.S.A.), *Vice President & Actuary,* Govt Personnel Mutual Life, 800 NW Loop 410, PO Box 32266, San Antonio TX 78284 512/341-6161 — 1975

Higley, David L, (F.S.A.), *Vice President-Corporate Actuary,* Business Men's Assurance Co, One Penn Valley Park, PO Box 458, Kansas City MO 64141 816/753-8000 — 1979

Admitted

Higley, Thomas D, (F.S.A), *Assistant Vice President & Associate Actuary,* Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1979

Hilbrink, David A, (F.S A.), *Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6170 1981

Hildenbrand, Stephen G, (F.S.A), *Actuary,* Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1980

Hiles, Andrew H, (A.S.A.), Towers Perrin Forster & Crosby, 2102 'L' Street NW, Suite 400, Washington DC 20037 202/466-4440 1984

Hilger, Thomas C, (F.S.A.), *Assistant Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1982

Hill, Charles A, Jr., (F.S.A.), *Second Vice President & Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1979

Hill, Craig M, (A.S.A.), 1711-A LaVista Road, Atlanta GA 30329 404/633-3274 1982

Hill, Edward T, (F.S A.), E T Hill Consultant, 54 Baby Point Road, Toronto ON Canada M6S 2G3 1968

Hill, Edwin E, (A.S.A.), 263M East Sierra Madre Blvd, Sierra Madre CA 91024 818/355-6624 1 1966

Hill, George L, (F.S.A), 61 Woodchester Drive, Weston MA 02193 1 1965

Hill, J Stanley, (F.S.A.), 5011 Lake Avenue, #205, White Bear Lake MN 55110 i 1965

Hill, Mark W, (F.S.A.), 56 Buckingham Street, Manchester CT 06040 i 1965

Hill, Michael R, (F.S.A., E.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1979

Hill, Norman E, (F.S.A.), *Executive Vice President & Chief Actuary,* Associated Madison Companies, 200 Park Avenue, 31st Floor, New York NY 10166 212/351-2654 1965

Hill, Richard W, (F.S.A), *Vice President and Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7671 1965

Hill, Robert P, (F.S.A.), *Senior Vice President & Actuary,* Prudential Insurance Company, Executive Area/16 Wash, Prudential Plaza, Newark NJ 07101 201/877-6874 1970

Hill, Walter C, (F.S.A.), 128 Elm Avenue, Hackensack NJ 07601 i 1965

Hillhouse, James, (A.S.A., E A), *Senior Vice President,* The Alexander Consulting Group Ltd, 20 Bay Street, Toronto ON Canada M5J 2N9 416/868-5781 1971

Hillhouse, Jerry A, (F.C.A.S.), *Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2067 1966

Hilliard, Clarence P, (A.S.A., E.A.), *Vice President,* Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1610 1976

Hillman, James L, (F.S.A., E.A.), J & K Retirement Administration, 5201 Washington, Suite Two, Downers Grove IL 60515 312/852-8882 1976

Hinchliff, Timothy A, (F.S.A.), *Senior Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/246-7384 1971

Hineman, Harry, (A.C.A.), *President,* Halo Incorporated, 10457 Orchard Park, Indianapolis IN 46280 317/846-2163 i 1966

Hinkle, Alan F, (F S.A.), *Assistant Vice President & Individual Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5033 1979

Hinkle, Timothy C, (F.S.A.), *Actuary,* Connecticut General Life Insurance, Hartford CT 06152 203/726-7837 1972

Hinrichs, Peter A, (F.S.A.), *Vice President,* Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4357 1970

Admitted

Hinsch, William P, (A C.A.), *Consulting Actuary,* W P Hinsch & Associates, 9901 Interstate Hwy 10 West, Eighth Floor, San Antonio TX 78230 512/342-5297 1 1966

Hinsdale, Kenneth P, (F.S.A., E.A.), *Executive Vice President & Chief Actuary,* Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2430 1965

Hintz, Gregory William, (F.S.A.), *Vice President & Chief Actuary,* American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 1981

Hippen, David J, (A.S.A), *Senior Actuarial Associate,* Transamerica Occidental Life, 1150 South Olive, T-925, Los Angeles CA 90015 213/742-3959 1980

Hirko, George E, (A.S.A.), *Associate Actuary,* Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6957 1980

Hirsch, Jay D, (F S.A , E.A.), William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Suite 2900, Chicago IL 60606 312/930-6014 1977

Hirschhorn, Karen Andre, (A.S A., E A), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1985

Hirschkron, Gary W, (A.S.A., E A), *Vice President,* Management Compensation Group, PO Box 3917, Portland OR 97208 503/238-1813 1984

Hirst, Brian L, (F.S A), *Second Vice President,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1979

Ho, Mimi S, (F.S.A., E A.), *Consultant,* Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6054 1983

Ho, Yang, (F.S A.), *Associate Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/277-4680 1981

Hoak, William D, (E.A.), Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 212/536-2000 1987

Hobart, Gary P, (A.C.A.S.), *Director,* Royal Insurance Co, Product Actuarial Pricing, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2978 1979

Hobbs, Alan, (F S A.), *Second Vice President & Product Actuary,* General American Life Insurance Co, Individual Life PMU, 700 Market Street, H2-34, St Louis MO 63101 314/444-0489 1982

Hobbs, Edward J, (F.C.A.S.), *Senior Consultant & Director,* Orion Capital Corporation, Nine Farm Springs Drive, Farmington CT 06032 203/674-6600 1965

Hobelman, James B, (F S.A.), *Chief Actuary,* American Amicable Life Insurance Co, PO Box 1849-50, Waco TX 76703 817/753-7311 1986

Hoch, Ira J, (F S.A.), *Actuary,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5310 1977

Hoch, Kevin E, (A.S.A.), *Coordinator IHI Product Developmt,* Ohio National Life Insurance Co, 237 William Howard Taft Road, Cincinnati OH 45219 513/861-3600 1987

Hoch, Standley H, (F.S A.), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 1984

Hochheiser, Myron, (F.S A., E.A.), *Benefit Consultant,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1966

Hodes, Douglas M, (F S.A), *Vice President,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5822 1980

Hodges, H G, (E A), Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6000 1976

Hodges, Stephen Paul, (F.S.A.), *Associate Actuary,* Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-8789 1985

Admitted

Hodovick, Joseph, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1968

Hoeffner, Stephen J, Jr., (F.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, PO Box 76851, Los Angeles CA 90076 213/480-6457 1981

Hoffart, John L, (F.S.A , E.A.), 29285 Edgewood Road, San Juan Capistrano CA 92675 714/364-6180 i 1965

Hoffman, Earl L, (F.S.A.), *Assistant Vice President, Actuary*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5369 1979

Hoffman, Jeffrey S, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 1982

Hoffman, Joel C, (A.S.A.), *Actuarial Associate*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8299 1987

Hoffman, Nancy C, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 2101 'L' Street NW, Washington DC 20037 202/463-2872 1987

Hoffman, Richard H, (F.S.A.), *Director*, UFT Welfare Fund, 260 Park Avenue South, New York NY 10010 1965

Hoffman, Timothy J, (F.S.A.), *Vice President-Life, Health & Equities Products*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5760 1979

Hoffmann, Arnold J, (A.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 3600 Renaissance Tower, 1201 Elm, Dallas TX 75270 214/748-0501 1981

Hoffmann, Dennis E, (F.C.A.S.), *President*, John Deere Insurance Group Inc, John Deere Road, Moline IL 61265 309/752-8300 1974

Hofmann, Helen, (F.S.A., E.A), *Valuation & Corporate Financial*, Bankers Life & Casualty Co, 4444 Lawrence Avenue, Chicago IL 60630 312/777-7000 1981

Hofmann, Richard A, (A.C.A.S.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1982

Hogan, Francis X, (A.S.A., E.A.), *Senior Pensions Officer*, International Monetary Fund, 700 19th Street NW, Room 6-320, Washington DC 20431 202/623-8223 1970

Hogan, Joseph J, (F.S.A.), *Vice President & Actuary*, Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2000 1981

Hogan, William V, (A.S.A., E.A.), Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601 312/856-0116 1982

Hogeman, George L, (F.S.A.), 22 Red Coat Lane, Greenwich CT 06830 i 1965

Hogue, J Richard, (F.S.A., E.A.), Gosstyla Hogue & Associates, 16133 Ventura Boulevard, Suite 700, Encino CA 91436 818/783-0311 1975

Hogue, Robert D, (F.S.A.), *Vice President-Insurance, Corporate Finance Group*, Prudential-Bache Securities, One Seaport Plaza, 32nd Floor, New York NY 10292 212/214-6562 1972

Hohertz, Robert D, (F.S.A.), *Valuation Actuary*, General American Life Insurance Co, PO Box 396, St Louis MO 63166-0396 314/444-0674 1969

Hohman, Kenneth F, (F.S.A., E.A.), *Consulting Actuary/Partner*, Bryan Pendleton Swats & McAllister, 876 Starks Building, Louisville KY 40202 502/589-2928 1982

Hohmann, James E, (F.S.A.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300 1982

Hohmeier, Thomas J, (A.S.A.), *Assistant Actuary*, The Beaven/InterAmerican Cos, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9663 1987

Holcombe, Shepherd M, (F.C.A., F.S.A., E.A.), *Chairman*, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1965

Holcombe, Willis C, (A.S.A., E.A.), *President*, Actech Inc, 8 Piedmont Center, Suite 310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7185 1976

Holden, Douglas C, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, One Main Place, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634 1982

Holdredge, Wayne D, (A.C.A.S.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1985

Holland, Daniel J, (F.S.A., E.A.), *Partner*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 1976

Holland, David M, (F.S.A.), *President*, Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 1973

Holland, George W, (A.S.A., E.A.), *Consulting Actuary*, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610 1982

Holliday, Bob, (A.S.A.), *Vice President & Actuary*, Fidelity Union Life Insurance Co, One Allianz Financial Centre, 2323 Bryan Street, Dallas TX 75201 214/978-7486 1979

Hollister, Jeanne M, (F.C.A.S.), *Associate Actuary*, Aetna Life & Casualty, FMD Admin/Planning, PFSD, D132, 151 Farmington Avenue, Hartford CT 06156 203/273-2797 1985

Hollman, Stuart L, (A.S.A.), *Actuarial Assistant*, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1979

Hollobon, Anthony L, (F.S.A., E.A.), *Vice President & Chief Actuary*, Delta Life & Annuity, 35 Union Avenue, Suite 300, Memphis TN 38103 901/526-8000 1972

Holloway, Kirby W, Jr., (F.S.A.), *Actuarial Director*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8203 1965

Holloway, Robin G, (F.C.A., F.S.A., E.A.), *Managing Director-International*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3600 1966

Holm, Charles E, (E.A.), *President*, Pension Technology Inc, 2599 Mississippi Street, New Brighton MN 55112 612/631-2062 1976

Holm, Michael J, (E.A.), *Senior Actuary*, Noble Lowndes Inc, 100 Tri-State International, Suite 125, Lincolnshire IL 60015 312/940-9500 1986

Holm, Thomas J, (F S A , E A), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1980

Holman, R Jerome, (F S.A.), *Manager Group Pension Underwriting*, CNA Insurance Companies, CNA Plaza, 28S, Chicago IL 60685 312/822-4608 1984

Holmberg, Randall D, (F.C.A.S., A.S.A.), *Group Actuary*, American Hardware Mutual Insurance, PO Box 435, Minneapolis MN 55440 612/920-1400 1982

Holmberg, Ronald K, *Senior Executive Vice President*, Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3050 1966

Holmes, Al F, Jr., (E.A.), 8145 Pershing, St Louis MO 63105 314/863-9269 i 1968

Holmes, Robert P, (A.S.A.), *Senior Research Consultant*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/793-5872 1966

Holmes, Tony E, (F S.A.), *Manager, Group Insurance*, Great-West Life Assurance Co, 8505 East Orchard Road, Denver CO 80111 303/889-3408 1985

Holmes, William M, (F.S.A.), *Actuary*, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/252-6977 1979

Holoff, Richard L, (F.S.A., E.A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6487 1975

Holsten, Fred H, (F.S.A.), 28 Laurel Drive, Little Silver NJ 07739 201/741-3388 i 1965

Admitted

Holt, Paula R, (F.S.A.), *Associate Actuary PH*, Aetna Life & Casualty, 151 Farmington Avenue - MB53, Employee Benefits Division PH, Hartford CT 06156 203/636-6747 1984

Holt, William T, (F.C.A.S.), *Vice President*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2214 1970

Holthe, Karen Ann, (F.S.A.), *Senior Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/223-2432 1986

Homan, Mark J, (F.C.A.S.), *Director of Actuarial Pricing*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2015 1986

Homans, Ronald L, (F.S.A.), *Vice President*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1760 1978

Homza, Joseph, (E.A.), *Actuary*, Alexander & Alexander Consulting Group Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 1976

Honebein, Carlton W, (F.C.A.S.), *President*, Avco Insurance Services, 3349 Michelson Drive, Irvine CA 92715-1606 714/553-7900 1968

Honkomp, Robert J, (A.S.A.), *Assistant Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1800 1979

Hoog, Gerald H, (F.S.A.), *Assistant Group Actuary*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0744 1979

Hook, John F, (F.S.A.), 100 Hurricane Ridge Drive, Sequim WA 98382 i 1965

Hoop, William L, (F.S.A.), *Vice President & Actuary*, Home Life Financial Assurance Corp, 2400 West Bay Drive, Largo FL 33540 813/586-3733 1966

Hooshagen, Jeanne M, (E.A.), *Consulting Actuary*, Actuarial Benefit Services, 624 Travelers Tower, 26555 Evergreen Road, Southfield MI 48076 313/355-5232 1966

Hope, Francis J, (F.C.A.S.), Ramblers Rest, Site 36-W, River Road, Route 1, Box 800, Venice FL 33595 i 1965

Hope, Thomas H, (E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1221 Lamar, Suite 1600, Houston TX 77010 713/951-0060 1971

Hopkins, Harry V, (E.A.), *President*, General Pension Planning Corp, 5045 North Main Street, Suite 320, Dayton OH 45415 513/276-3909 1976

Hopper, Gerald E, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900 1981

Hopper, Loyd, (A.S.A., E.A.), *Consulting Actuary*, PO Box 5523, Tucson AZ 85703 602/624-6474 1971

Hopper, Monte J, (A.S.A., E.A.), *Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1969

Hopson, James Robert, (F.C.A., F.S.A., E.A.), *Actuary*, Johnson & Higgins, 400 Locust, Capital Square, Des Moines IA 50309 515/243-1900 1967

Horbatt, William R, (F.S.A.), *Manager*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-5649 1979

Horein, James R, (F.S.A.), *Vice President*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3377 1971

Horman, David M, (F.S.A., E.A.), *President*, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431 306/357-1450 1976

Horn, Dwain R, (E.A.), *Vice President*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1976

Horn, Peggy F, (E.A.), *Manager - Valuation Department*, Advance Benefits Systems Corp, 468 Pennsfield Place, PO Box 1407, Thousand Oaks CA 91360 805/496-1069 1987

Admitted

Horn, Randall C, (F.S.A.), *Vice President & Director, Group Risk Management*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2206 1979

Horn, Richard G, (F.S.A.), *President*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 1965

Horn, Richard J, (F.S.A.), *Director*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3020 1977

Horning, John W, (F.S.A., E.A.), *Consulting Actuary*, Louis Kravitz & Associates Inc, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/995-6100 1980

Horowitz, Bertram A, (F.C.A.S.), *President*, Bertram Horowitz Inc, Consulting Actuaries, One Lincoln Plaza, Suite 9L, New York NY 10023 212/877-1742 1980

Horowitz, Mark D, (A.S.A.), *Consultant*, Compensation Resources Inc, 33 West Main Street, Elmsford NY 10523 914/592-1500 1979

Horst, Barbara B, (F.S.A.), *Assistant Vice President & Actuary*, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5666 1979

Horst, Robert J, *Chief Actuary*, Pennsylvania Blue Shield, Senate Plaza, Building 4CC, Camp Hill PA 17011 717/763-3265 1984

Horwitz, Lois K, (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3901 1986

Hosfield, Gary L, (A.S.A.), *Staff Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7007 1982

Hosken, Daniel S, (E.A.), *President*, D S Hosken Inc, 1205 Quassey Avenue, Lake Bluff IL 60044 312/234-7664 1976

Hoskins, Robert H, (F.S.A.), PO Box 445, West Dennis MA 02670 617/398-8215 i 1965

Hoskins, Walter H, (A.S.A.), *Senior Planning & Research Associate*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1981

Hosseini, A Rana, (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5388 1979

Hotvet, James L, (F.S.A., E.A.), *Consulting Actuary*, Howard Johnson & Co, 251 South Lake Avenue, Suite 527, Pasadena CA 91101 818/795-1040 1983

Hotz, G Stephen, (M.C.A., A.S.A., E.A.), *President*, Actuarial Services Corporation, PO Box 29208, New Orleans LA 70189-0208 504/244-6056 1976

Houck, Kenneth J, (A.S.A., E.A.), *Actuary*, Johnson & Higgins, 600 Renaissance Center, Suite 2100, Detroit MI 48243 313/567-1600 1981

Hough, Paul E, (F.C.A.S.), *Vice President & Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Box 777, Novato CA 94998 415/899-2804 1976

Houghton, Anthony J, (F.C.A., F.S.A., E.A.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1965

Houle, Remi, (F.S.A.), *Vice President Reinsurance*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5852 1976

House, Sherwood G, (F.S.A., E.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6981 1966

Houseman, Raymond F, (F.C.A., F.S.A., E.A.), 3800 Southwestern Boulevard, Dallas TX 75225 i 1965

Houser, Robert N, (F.S.A.), William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Suite 2900, Chicago IL 60606 312/621-9800 i 1965

Housholder, P James, (F.S.A.), *Vice President*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6237 1976

Admitted

Houston, Ivan J, (A.C.A.), *Chairman & Chief Executive Officer*, Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131 — 1966

Hoveke, William J, *Vice President Actuarial & Underwriter Services*, Blue Cross/Blue Shield of Oregon, 100 SW Market Street, PO Box 1271, Portland OR 97207 503/220-8959 — 1984

Howald, Ruth A, (F.C.A.S.), *Actuary*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/228-5855 — 1986

Howard, Robert C, (E A.), *Senior Vice President & Actuary*, Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/941-2311 — 1976

Howard, William M, (A C.A., E A), *Professor*, University of Florida, University Station, PO Box 14471, Gainesville FL 32604 904/372-7077 — 1968

Howard, Willis B, Jr., (F.S.A.), *Vice President*, Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 — 1972

Howarth, John I, (F.S.A.), *Actuarial Officer-Individual Health*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43215 614/227-4671 — 1981

Howatt, F Frank, 438 North Hayden Bay Drive, Portland OR 97217 503/289-9362 — 1970

Howe, Jay N, (E.A.), *Vice President*, Metropolitan Federal Savings & Loan, Metropolitan Park Building, 1100 Olive Way, Seattle WA 98101 206/625-1818 — 1976

Howe, Kent P, (F.C.A., A.S.A., E.A.), The Wyatt Company, 8400 Normandale Lake Blvd, Minneapolis MN 55437 612/921-8700 — 1967

Howell, Charles Joseph, (E A), *Vice President*, Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/296-0309 — 1976

Howell, John F, (F.S A., E.A), *Vice President & Chief Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5672 — 1966

Howell, Rick Spencer, (A.S.A., E.A.), *Consulting Actuary*, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 — 1986

Howland, Mark F, (A.S.A.), *Director of Actuarial Services*, Blue Cross/Blue Shield of New Hampshire, Two Pillsbury Street, Concord NH 03306 603/224-9511 — 1984

Hoyer, Robert L, (F.S A), *Partner*, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600 — 1982

Hoylman, Douglas J, (F.C.A.S.), *Associate Actuary*, Government Employees Insurance Co, GEICO Plaza, Home Office Underwriting, Washington DC 20076 301/986-2936 — 1979

Hoyt, Mark S, (F C.A., F.S.A , E A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 2198 East Camelback Road, Suite 340, Phoenix AZ 85016 602/955-9682 — 1978

Hoyt, Mary K, (A.S.A.), *Actuarial Programming Analyst*, Philadelphia American Life Insurance, PO Box 2465, Houston TX 77252 713/871-4789 — 1981

Hruska, Robert, (A.S A , E A.), *Vice President & Actuary*, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10977 212/867-4100 — 1970

Hruska, Thomas J, (A S.A.), *Senior Actuarial Assistant*, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Actuarial Services Dept, Fort Wayne IN 46805 219/484-0511 — 1987

Hsiang, Harry C, (F.S.A., E.A.), *President*, Travelers Life Insurance Co International Ltd, One Tower Square, Hartford CT 06183 203/277-7393 — 1968

Hsiang, Henry C, (F S.A , E.A.), *Director, Group Pension*, Allstate Life Insurance Co, Allstate Plaza South, G5A, Northbrook IL 60062 312/291-6026 — 1979

Hsiao, William C, (F.S.A.), *Professor*, Harvard University, 677 Huntington Avenue, Boston MA 02115 617/732-1063 — 1967

Admitted

Hsieh, Ming-Shan, (A.S.A , E.A.), *Assistant Vice President*, Johnson & Higgins, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704 — 1980

Hsu, Chiukao, (A.S A), Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-2111 — 1985

Hsu, Karl, (A S.A.), *Actuarial Associate*, United of Omaha Life Insurance Co, 33rd & Dodge, Omaha NE 68131 402/342-7600 — 1979

Hu, David D, (A C A.S), *Associate Actuary*, Milliman & Robertson Inc, 251 South Lake Street, Suite 400, Pasadena CA 91101 818/577-1144 — 1981

Hu, Kaiyuan, (A.S.A.), *Advisory Actuarial Analysis*, The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 — 1983

Hubbard, Dorothy E, (E A), *Assistant Group Pension Fund Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1978

Hubbard, John A, (F S A), *Assistant Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1982

Hubbart, Wayland M, (A.S A), *Actuarial Assistant*, Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935 — 1983

Hubbell, Jaymes, (F S.A , E.A.), *Second Vice President/Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3671 — 1978

Huber, Robert J, *Vice President of Actuarial Services Division*, Blue Cross/Blue Shield of the Natl Capitol Area, 550 12th Street SW, Washington DC 20024 202/479-8310 — 1984

Huber, Thomas R, (F.S.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5388 — 1967

Hubler, Nancy J, (A.S.A.), *Manager, Underwriting Administration*, Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-7090 — 1985

Huddle, Carolyn M, (A S.A.), *Consulting Actuary*, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 — 1986

Huddleston, Dorothy M, (E A), 525 Harris Street, Henderson NV 89015 — 1976

Hudgins, James R, (A S.A.), *Actuary*, Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 — 1987

Hudson, C B, (A S A.), *President & Chief Executive Officer*, United American Insurance Co, 2909 North Buckner Boulevard, Dallas TX 75228 214/320-7236 — 1979

Huey, Martin S, (F S.A.), *Vice President & Reinsurance Actuary*, Phoenix Mutual Life Insurance Co, One American Row, 17M, Hartford CT 06115 203/275-5194 — 1971

Huff, David, (F.S.A , M.C A.), *Principal*, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 — 1971

Huff, Terry L, (F.S.A.), *Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2763 — 1978

Huff, William C, (F.S.A , E.A), *Pension Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5394 — 1986

Huffman, Joseph H, (A S A , E A), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 — 1979

Huffman, Patricia L, (F.S.A.), *Actuarial Officer*, Farmland Life Insurance Co, 1963 Bell Avenue, Des Moines IA 50315 515/245-8888 — 1983

Huffman, Peyton J, (F.S.A.), *Senior Vice President & Chief Actuary*, LifeUSA, Interchange N Bldg, Ste 600, 300 South County Road 18, Minneapolis MN 55426 612/546-7386 — 1977

Admitted

Huffman, Sam H, Jr., (F.C.A., E.A), *President*, Huffman & Associates, 21601 Devonshire Street, Suite 215, Chatsworth CA 91311 818/700-9215 — 1966

Huffman, Sam Houston, (F.C.A., A.S.A., E A), Route One, Box 784, Punta Gorda FL 33950 813/639-1443 — i 1966

Hug, Mark Anthony, (F.S.A.), *Director of Individual Actuarial Pricing*, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90051 213/742-3939 — 1985

Hughes, Diane Murdock, (E A), *Actuary*, Mid Atlantic Pension Services, 1800 Chapel Avenue West, Cherry Hill NJ 08002 609/663-8404 — 1987

Hughes, E Tom, (F.S.A , E.A.), *Vice President-Group General Markets*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0723 — 1972

Hughes, Herald H, Jr., (A.C.A), *Executive Vice President Administration*, Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500 — 1966

Hughes, James A, *Director Actuarial Services*, Community Mutual Insurance Co, 6740 North High Street, Worthington OH 43085 614/438-6670 — 1984

Hughes, James H, (F.S A., E.A), *Consultant*, Berends Dissinger & Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613 — 1983

Hughey, M Stanley, (F C.A.S., A C A.), **[Past President]**, 1831 East Mission Hills Road, Northbrook IL 60062 — i 1965

Hugues, John H, (E A.), *Consulting Actuary*, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — 1986

Hulet, Dennis J, (F.S.A., E.A), *Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1980

Hulet, Gary R, (A S.A), *Assistant Actuary*, Nationwide Corp, One Nationwide Plaza, 35T, Columbus OH 43216 614/249-8175 — 1984

Hull, Thomas Michael, (A.S A.), *Vice President*, MacKeen & Bailey Inc, 1305 Ashleybrook Lane, Winston-Salem NC 27103 919/765-4141 — 1987

Hulme, Richard W, (A.S A.), *Vice President & Actuary*, American Guardian Life Assurance, PO Box 46, Jenkintown PA 19046 215/576-3000 — 1968

Hulton, Charles E, (F.S A.), *Associate Actuary-Group*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6754 — 1978

Hummel, Thomas J, (F.S.A.), 3445 Oakview Place, Cincinnati OH 45209 — i 1965

Humphrey, Patrick L, (F S.A.), 3616 West 63rd Street, Prairie Village KS 66208 — i 1965

Humphrey, Vann H, Jr., (A.S A), *Assistant Vice President & Associate Actuary*, Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/782-6110 — 1966

Hung, Patrick C, (F.S.A.), *Director*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3038 — 1982

Hunstad, Robert E, (F.S.A), *Senior Vice President/Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3589 — 1969

Hunt, Barbara J, (E.A), *Benefit Consultant*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1055 — 1986

Hunt, David L, (F.S.A., E.A.), *Partner*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — 1973

Hunt, Frederic J, Jr., (F.C.A.S.), *Director & Associate Actuary*, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19101 215/523-2245 — 1965

Hunt, Herbert J, (E.A.), *Vice President & Actuary*, All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6740 — 1968

Hunt, James H, (F.S.A), *Consultant*, Massachusetts Savings Bank Life Ins, PO Box 4046, Woburn MA 01888 617/938-3500 — 1965

Admitted

Hunt, Mark Edward, (A.S.A), *Senior Actuarial Associate*, State Mutual Life Assurance Co of America, 440 Lincoln Street, Worcester MA 01605 617/852-1000 — 1986

Hunt, Ronald E, (F S.A.), *Vice President - Chief Operating Officer*, Nationwide Health Care Corp, One Nationwide Plaza, Columbus OH 43216 614/249-8328 — 1972

Hunter, J Robert, (F C A.S.), *President*, National Insurance Consumer Organization, 121 North Payne Street, Alexandria VA 22314 703/549-8050 — 1969

Hunter, John R, (F.S.A.), *Corporate Planning Director*, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5086 — 1981

Hunter, Mariann F, (F.S.A.), *Assistant Vice President & Actuary*, CIGNA Corp, N-66, Bloomfield CT 06152 203/726-8229 — 1980

Hunting, Thomas M, (A.S.A.), *Consulting Actuary*, New England Micro Systems, One Linden Place, Hartford CT 06106 203/249-0499 — 1979

Huntington, Curtis E, (F.S.A), *Corporate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2459 — 1972

Huntington, Henry S, III, (F.S.A , E A), 295 Highland Street, Dedham MA 02026 — 1965

Huntley, John W, (F.S.A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1965

Huntley, Newton E, (A.S A., E.A.), 264 Jonquil Place, Pittsburgh PA 15228 412/531-5139 — i 1969

Hunzelman, M James, (E.A.), Hunzelman & Co, 9304 Forest Lane, Suite 125, Dallas TX 75243 214/340-7816 — 1979

Hupf, Robert, (F.S A.), *Assistant Vice President & Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5034 — 1980

Huppenbauer, William H, (A.S.A.), *President*, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-4626 — 1979

Hurlbut, David G, (F.S A.), 560 Bedford Street, Unit E8, Abington MA 02351 — 1965

Hurley, James D, (A.C A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1979

Hurley, Paul M, (A C A.S.), *Assistant Vice President*, General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1465 — 1984

Hurley, Robert L, (F.C.A S.), 60 Vosburg Street, Mansfield PA 16933 — i 1965

Huse, Sylvester J, (A.S.A.), *Partner*, Decision Processes International, 63 Hill Street, Morristown NJ 07960 201/267-0504 — 1966

Husic, William N, Jr., (F.S.A.), *Assistant Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8623 — 1985

Husman, Catherine B, (F S.A.), *Vice President & Corporate Actuary*, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1685 — 1974

Hussey, Stephen G, (F.S.A., E A), *President*, Hussey & Associates Inc, 2354 Kemper Lane, Cincinnati OH 45206 513/861-4300 — 1973

Hustead, Edwin C, (F S.A., E.A.), *Senior Vice President*, Hay/Huggins Co Inc, 1110 Vermont Avenue NW, Suite 710, Washington DC 20005 202/833-9250 — 1981

Hustead, Toni S, (A.S A , E.A.), *Chief Actuary*, Department of Defense, 1600 North Wilson Boulevard, Fourth Floor, Room 438, Arlington VA 22209 202/696-5869 — 1984

Huston, Bruce A, (F.S.A., E.A.), *Actuary*, Fringe Benefits Design Inc, 36 Corporate Woods, Suite One, 9209 West 110th Street, Overland Park KS 66210 913/451-0100 — 1971

Huston, F Edward, (A.S.A.), 1633 Diamond Street, Apt 22, San Diego CA 92109 — i 1966

Admitted

Hutcheson, John D, (F.C.A.), 158 Orchard Way, Berwyn PA 19312 i 1967

Hutchings, Peter L, (F S.A., A.C A., E.A), *Executive Vice President & Chief Financial Officer,* Guardian Life Insurance Co, 201 Park Avenue South, Suite 16A, New York NY 10003 212/598-8638 1972

Hutchins, Pamela A, (F S A.), *Valuation Actuary,* Goverment Personnel Mutual Life, GPM Life Building, PO Box 32266, San Antonio TX 78284-4199 512/341-6161 1979

Hutchinson, Carroll R, (F.S.A , E.A.), *Senior Vice President & Chief Actuary,* Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1115 1965

Hutchinson, Gerald E, 523 Amberly Road, Glen Burnie MD 21061 i 1967

Hutchinson, R Garth, (F.S.A.), *Executive Director, Actuarial,* Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2728 1980

Hutchinson, Richard D, (E.A.), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2980 1984

Hutchison, James K, (A.S.A., E A), *Chief Actuary,* Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6060 1966

Hutchison, Michael B, (F.S.A), 67 Jackson Avenue, Toronto ON Canada M8X 2J7 416/231-3114 1970

Hutsell, Randy K, (F.C.A., F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 1977

Hutter, Heidi E, (F.C.A.S.), *Vice President,* North American Reinsurance Corp, The Pan Am Building, 200 Park Avenue, 16th Floor, New York NY 10166 212/973-5066 1984

Huttleston, David A, (M.C.A., A S A), *President,* Huttleston Associates Inc, Six Odana Court, Madison WI 53719 608/271-3845 1979

Hutzel, Peter B, (F.S A., E.A.), *Vice President,* Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/296-0333 1986

Huval, Ernest, (F.C A , E A), *Consulting Actuary,* Consulting Actuarial Services Inc, 10840 Malcolm Drive, Baton Rouge LA 70811 504/775-1557 1969

Hwang, Cheuwan K, (F.S A), *Vice President,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-4777 1986

Hwang, Kung-Pei, (A.S A), California Public Employees' Retirement System, PO Box 942715, Sacramento CA 94229-2715 916/326-3000 1987

Hwang, Li Hwan, (A.S A.), J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Suite 1220, Chicago IL 60601 312/332-0430 1982

Hyclak, Richard James, (A.S.A.), *Assistant Actuary,* Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1982

Hyers, D Dale, (F.S.A.), *President,* Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497 1979

Hyman, Howard Jay, (A.S A.), *Assistant Vice President,* Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1980

Hynes, Robert J, (F S.A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, Room 1207, New York NY 10010 212/576-6397 1980

I

Iammarino, Joseph, (F S.A , E A), *Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1980

Imler, Karen A, (F.S.A., E.A.), *Consulting Actuary,* W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1980

Admitted

Immerwahr, George E, (F S A), Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 206/485-7607 i 1965

Imperato, Richard A, (A S.A., E.A.), *Senior Manager,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5818 1983

Ingco, Aguedo, (F C A.S.), Price Waterhouse, 3500 One Biscayne Tower, Miami FL 33131 1982

Ingenthron, Roger P, (F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 515 Olive Street, St Louis MO 63101 314/982-0200 1974

Ingersoll, W Harrison, (F.S.A.), 29 Wakefield Place, Caldwell NJ 07006 i 1965

Ingham, Kenneth G, (E A), *President & Chief Executive Officer,* Wolper Ross Ingham & Co, 1570 Madruga Avenue, Fourth Floor, Coral Gables FL 33146 305/662-5557 1978

Inglis, R Evan, (A.S.A.), *Associate Actuary,* The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104 206/625-1125 1987

Ingraham, Harold G, Jr., (F.S.A., E.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, Hartford CT 06103-3599 203/727-0018 1965

Ingram, David N, (F.S A.), *Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5000 1980

Ingram, Robert J, (F.S A , E.A.), *National Director, Health Actuarial Services,* Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1969

Ingui, Silvio, (F.S A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1979

Inkrott, James G, (F C A S.), *Consulting Actuary,* 1005 Vincent Court, Westerville OH 43081 614/898-0956 1975

Insel, Beverly J, (A.S.A.), *Actuarial Associate,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8673 1987

Ip, Joseph C, (F.S.A.), *Managing Director,* Lombard Life Assurance Ltd, 31st Floor, Connaught Center, Connaught Road Central Dist, Hong Kong Hong Kong 5/8438373 1979

Ireland, John G, (F.C A , F.S A , E A), *Chairman,* William M Mercer Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8718 1966

Irish, Frank S, (F.S A.), *Senior Vice President & Corporate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place T-49, PO Box 111, Boston MA 02117 617/421-2427 1965

Irvan, Robert P, (F.C.A.S., F.S.A.), *Vice President & Chief Actuary,* CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3320 1973

Irwin, Richard J, (A S A.), *Associate Actuary,* A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/381-1674 1980

Isaacson, Fenton R, (F.C.A., F.S.A , E A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1965

Isbell, James L R, (F S A , E.A), *Consulting Actuary,* The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1982

Isenberg, Bernard, (A C.A., A.S A., E.A.), *Executive Vice President,* National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/684-6565 1966

Isenberg, Eric Michael, (A.S.A., E.A.), Peat Marwick Main & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000 1985

Ito, Howard M, (F.C.A., A.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1966

Iverson, Dennis R, (F S.A.), *Assistant Actuary,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3011 1972

Admitted

Iverson, Donald J, (F.S.A.), *First Vice President & Actuary,* Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3455 — 1981

Iverson, Randall Lee, (F S.A.), *Assistant Actuary,* Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 — 1981

Iverson, Ronald J, (F S.A , E A.), *Actuarial Advisor,* Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 — 1980

J

Jacks, Eugene E, (A C A., E.A.), *Senior Life Actuary,* California Department of Insurance, 600 South Commonwealth Avenue, 14th Floor, Los Angeles CA 90005 415/457-0781 — 1966

Jackson, Bruce E, (A.S.A), *Consulting Actuary,* J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Suite 1220, Chicago IL 60601 312/332-0430 — 1986

Jackson, Clayton L, (F S.A , E.A), 15000-2 Ashford, El Paso TX 79927 915/852-3024 — i 1965

Jackson, Frederick W, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1980

Jackson, James M, (A S.A., E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 — 1978

Jackson, Will W, Jr., (A.C.A., E A.), *Vice President & Actuary,* Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 — 1966

Jackson, Willard L, (E.A.), *President,* The Mountain Actuary, PO Box 808, Greenville CA 95947 916/284-6580 — i 1976

Jacob, Albert, (A.S.A., E.A.), *President,* Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 — 1967

Jacob, John E, (E.A.), *President,* The Jacob Company, 500 West Wilson Bridge Road, Suite 260, Worthington OH 43085 614/888-1005 — 1980

Jacobs, Dennis E, (F S.A., E.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Mail Code 51, Hartford CT 06156 203/636-6305 — 1980

Jacobs, Gregory D, (F.S A.), *Consulting Actuary,* Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois St, Ste 2000, Indianapolis IN 46204 317/237-2888 — 1980

Jacobs, Joshua, (F.S.A.), *Associate Group Actuary,* General American Life Insurance Co, 701 Market Street, St Louis MO 63101 314/444-0747 — 1975

Jacobs, Myron, (E.A.), *Vice President,* Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07018 201/675-8900 — 1969

Jacobs, Terry S, (F.C.A.S.), *Chairman of the Board & Chief Executive Officer,* Jacor Communications Inc, 602 Main Street, Suite 601, Cincinnati OH 45202 513/579-8240 — 1970

Jacobsen, Richard L, (F.C A., F.S.A., E.A.), *Consulting Actuary,* 12705 Parkwood Drive, Burnsville MN 55337-3659 612/890-0695 — 1972

Jacobson, Eric A, (A.S A.), *Assistant Actuary,* American General Life Insurance Co, Actuarial Department 5-64, 2727 Allen Parkway, Houston TX 77019 713/522-1111 — 1986

Jacobson, Gerald A, (A.S A.), *Assistant Vice President,* United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2402 — 1983

Jacobson, Martin Dale, (A S.A.), *Associate Actuary,* Summit National Life Insurance Co, 1815 West Market Street, Akron OH 44313 216/836-9551 — 1981

Jacobson, Reuben I, (F.S.A.), 10442 Prairie Hills Drive, Sun City AZ 85351 — i 1965

Jacobson, Sanford M, (E.A.), *President & Actuary,* Jacobson & Associates Inc, 2523 El Portal Drive, San Pablo CA 94806 415/231-0550 — 1976

Jacoby, Charles W, (F.S.A.), 8852 Heavenside Drive, Jacksonville FL 32217 — i 1965

Jacoby, Robert E, 2401 NW 45 Terrace, Topeka KS 66618 913/286-2145 — i 1967

Jaeger, Richard M, (F.C A.S.), *Vice President & Actuary,* Crum & Forster Corporation, Corporate Actuarial & Analysis, 305 Madison Avenue, Morristown NJ 07960 201/285-7220 — 1978

Jaffe, Jay M, (F.S.A., M.C.A., E.A.), *President,* Actuarial Enterprises Ltd, 600 Central Avenue, Suite 333, Highland Park IL 60035 312/831-6603 — 1969

Jaffke, Richard James, (A.S A , E.A.), *Senior Manager,* Peat Marwick Main & Co, 725 South Figueroa Street, Los Angeles CA 90017 213/972-4000 — 1980

Jagmin, Ronald A, (E.A.), *Actuary,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 — 1980

Jago, Richard J, (A.S.A.), *Consulting Actuary,* Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6918 — 1987

Jakielo, James G, (F S.A., E A), *Actuary,* Travelers Insurance Company, One Tower Square, FSD Support 13NB, Hartford CT 06183 203/277-6254 — 1976

Jaksich, William J, (F.S.A), *Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6015 — 1979

Jaloszynski, John E, (A.S A.), *Assistant Actuary,* Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979 — 1979

Jalowski, Edward R, (F.S.A.), *Assistant Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1984

James, David H, (A.C A , E.A.), *Consulting Actuary,* 5151 Halls Ferry, Baton Rouge LA 70817 — 1966

James, Drew Anthony, (F.S.A , E.A.), *Consulting Actuary,* Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 — 1982

James, Ken E, (F S.A , E A), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1976

James, Lee A, (A S.A , E A), *Actuary,* Hewitt Associates, 25231 Grogans Mill Road, The Woodlands TX 77380 713/363-0456 — 1981

James, Walter L, (A.S A.), *Life Actuary,* North Carolina Department of Insurance, 430 North Salisbury Street, Raleigh NC 27611 919/733-3284 — 1984

Jameson, Stephen, (F.C A S), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2499 — 1979

Jamieson, J Rae, (F.S A), 260 Deer Creek, Boerne TX 78006 512/249-9268 — i 1965

Jamison, Kenneth David, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 1401 Seventeenth Street, Suite 900, Denver CO 80202 303/298-7878 — 1987

Jangraw, Douglas J, (F.S.A.), *Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01101 413/788-8411 — 1984

Janiga, Brian M, (A.S.A.), *Actuarial Associate,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9282 — 1986

Janssen, Joanne F, (F.S A), *Consultant,* Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2700, Detroit MI 48243 313/567-6616 — 1982

January, Nancy Carol, (A.S.A.), *Actuary,* Shane A Chalke Inc, 8260 Greensboro Drive, Suite 325, McLean VA 22102 703/821-1555 — 1983

Janus, Paul, (F.S.A.), *Senior Vice President,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1969

Admitted

Janush, Erwin S, (F S.A , E A.), *Vice President & Consulting Actuary*, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 2920, Chicago IL 60601 312/938-3352 1979

Janzen, Marilyn F, (F S.A , E A.), *Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6016 1979

Jaquint, Michael D, (A.S.A.), *Assistant Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7099 1979

Jared, Calvert A, II, (F.S A.), *Senior Manager*, Deloitte Haskins & Sells, One World Trade Center, New York NY 10048 212/669-5265 1977

Jarka, John, (A.S.A , E.A.), *Executive Director*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854 201/562-6922 1977

Jarnes, Michael S, (F.S A , E A.), *Associate Pension Actuary*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5004 1979

Jarrett, Edward C, (F.S A.), *Consultant*, Actuarial Resources Corp, 59 Oakdale, Irvine CA 92714 714/857-4959 1981

Jaskolski, James A, (F.S.A), *Actuary Valuation & Management Reporting*, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6728 1979

Jaso, Robert John, (A.C.A S.), *Assistant Secretary/Associate Actuary*, Harleysville Mutual Insurance Cos, 355 Maple Avenue, Harleysville PA 19438 215/256-5371 1982

Jasulevicus, Donna A, (F A.), *Pension Actuarial Consultant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5730 1977

Jatkowski, Edwin P, (A S A., E.A.), *Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1970

Javaruski, John J, (A C A.S), *Secretary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3539 1987

Jay, Burton D, (F S.A.), **[Vice-President]**, *Executive Vice President & Chief Actuary*, United of Omaha Life Insurance 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, PO Box 712, Des Moines IA 50303 515/280-2775 1979

Jeeves, Douglas A, (E.A), Mellon Bank N A, OM 1940, One Mellon Bank Center, Pittsburgh PA 15258 412/234-0610 1981

Jeggle, David A, (F.S.A.), *Vice President & Chief Actuary*, Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1970

Jekel, Oscar H, Eight Homewood Drive, Kirkwood MO 63122 i 1966

Jeness, Cynthia, (F S.A , E A), Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 1978

Jenkins, Albion U, Jr., (F S A), PO Box 372, Allamuchy NJ 07820 1 1965

Jenkins, Allen W, (F S.A., E A), Allen Jenkins Inc, 9304 Forest Lane, #260, Dallas TX 75243-3633 214/340-0355 1971

Jenkins, Bruce W, (A S.A.), *Consulting Actuary*, Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/821-3957 1980

Jenkins, Elmore, Jr., (F.S.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place S-3, PO Box 111, Boston MA 02117 617/236-6208 1966

Jenkins, Robert W, (F.S.A.), *Second Vice President/Actuary*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2240 1970

Jenkins, Terry D, (A.S.A), *Managing Director*, National Mutual Insurance Co Ltd, National Mutual Centre, 151 Gloucester Road, Hong Kong Hong Kong 575-7282 1979

Jensen, Daryl D, *President*, Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98501-3372 206/943-1400 1971

Jensen, James M, (A S.A), *Senior Staff Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3588 1984

Jensen, James P, (A.C.A.S.), *Assistant Vice President*, Liberty Mutual Insurance Co, 175 Berkeley Street, PO Box 140, Boston MA 02117-0140 617/574-5631 1967

Jensen, John M, (E A), *Vice President*, Compensation Programs Inc, 10500 Barkley, PO Box 12905, Overland Park KS 66212 913/341-6060 1976

Jensen, Llewellyn W, (F.S A , E A), *Consulting Actuary*, 20 Pilot Point Road, Cape Elizabeth ME 04107 207/799-6937 1965

Jensen, Ralph, (A.S.A., E.A), *Associate Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1100 1976

Jensen, Russell R, (F S A), 929 North Astor, Apt 802, Milwaukee WI 53202 i 1965

Jerabek, Gerald J, (F C.A S.), *Associate Vice President*, Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7561 1979

Jermyn, Isadore, (A.S A.), *Vice President/Actuary*, Massachusetts Mutual Life Insurance, 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.), *Director - C/L Products*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6764 1980

Jerwers, James R, (A.S.A), *Senior Vice President*, Merit Life Insurance Co, 601 Northwest Second Street, Evansville IN 47701 812/464-6767 1984

Jetha, Shirazali, (F.S.A.), *Assistant Actuary, Individual D I*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6886 1987

Jex, Robert L, (F S.A.), 1453 Wellington Crescent, Winnipeg MB Canada R3N 0B2 i 1966

Joern, Bradley J, (F.S A.), *Associate Corporate Actuary*, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/342-7443 1977

Johansen, Robert J, (F.S A.), *Consulting Actuary*, Life Actuarial Services, 56 Pershing Avenue, Yonkers NY 10705 914/968-3890 1965

Johe, Richard L, (F C.A.S , A.C.A.), *Senior Vice President*, Amerisure Companies, 28 West Adams Avenue, Detroit MI 48226 313/965-8600 1965

John, Russell T, (F C.A.S), *Vice President, Actuarial*, Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/877-6328 1981

Johnsen, Storm, (A.S.A.), *Chief Actuary*, Washington Insurance Commissioner's Office, PO Box 7296, Olympia WA 98507 206/753-7020 1969

Johnson, Allan Hale, (F.S A., E A.), *Vice President & Actuary*, Transamerica Occidental Life, PO Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2285 1985

Johnson, Allan W, (F S A , E A.), *Second Vice President/Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1976

Johnson, Andrew M, (A S A), *Actuarial Associate*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/994-6747 1986

Johnson, Andrew Paul, (F C A.S), *Chief Actuary*, American Mutual Insurance Co, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000 1984

Johnson, Andrew Pickens, (A.S.A., E A), *Senior Specialist*, John Hancock Mutual Life Insurance, John Hancock Plaza T-26, Boston MA 02117 617/421-6069 1976

Admitted

Johnson, Carol C, (F.S.A.), *Consulting Actuary*, Two Beachside Common, Westport CT 06880 203/226-4114 1984

Johnson, Charles E, (F.S.A.), *Assistant Actuary*, Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/861-3600 1979

Johnson, Charles N, (E.A), *Associate*, William M Mercer-Meidinger-Hansen Inc, One West Main Street, Suite 820, Rochester NY 14614 716/325-2870 1976

Johnson, Christopher B, (E.A.), The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1985

Johnson, Dale, (F.S.A.), *Second Vice President & Group Actuary*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2552 1980

Johnson, Daryle G, (F.S.A., E.A), *Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3600 1970

Johnson, David Martin, (A S.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, Fourth Financial Center, Suite 510, Wichita KS 67202 316/262-5129 1980

Johnson, Delmar R, (E.A), *Vice President & Actuary*, Mazurek & Associates Inc, 14 Halsted Street, East Orange NJ 07018 201/673-6330 1981

Johnson, Eric J, (A.C.A S.), *Associate Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3235 1987

Johnson, Ernest L, III, (F.S.A.), *Vice President & Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 1979

Johnson, Gail E, (F.S.A , E.A.), *Consulting Actuary*, Gail E Johnson, 379 Norristown Road, Warminster PA 18974 215/443-9515 1979

Johnson, James E, (F S.A.), *Vice President & Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3724 1973

Johnson, Jeffrey E, (A.S.A.), *Actuarial Analyst*, Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1985

Johnson, Jerry L, (F C.A , F.S.A , E A.), *Consulting Actuary*, PO Box 280, Newbury NH 03255-0280 603/763-5617 1965

Johnson, John A, (F.S.A.), *Vice President Individual Insurance Products*, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5711 1976

Johnson, Kent R, (F.S A.), *Vice President & Corporate Actuary*, First Capital Life Insurance Co, 11011 North Torrey Pines Road, La Jolla CA 92037 619/458-8315 1979

Johnson, Kirk R, (A.S.A.), *Actuarial Associate*, CUNA Mutual Insurance Group, PO Box 391, Madison WI 53701 608/231-7640 1985

Johnson, Lance M, (A.S.A.), *Manager, Personal Computing Services*, Northwestern National Life Insurance, Box 20, Minneapolis MN 55164 612/738-4191 1981

Johnson, Larry D, (F C A.S.), *Associate Vice President*, Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6109 1979

Johnson, Lloyd H, (F.S.A., E.A.), 368 Belvar Avenue, Louisville KY 40206 i 1965

Johnson, Marilyn R, (E.A.), *Enrolled Actuary*, PO Box 1460, Bellaire TX 77401 713/661-1549 1976

Johnson, Mark H, (A S.A.), *Associate Actuary*, HBJ Insurance Companies, Sea Harbor Drive, Orlando FL 32887 305/345-2689 1987

Johnson, Mark O, (F S.A., E A), *Consulting Actuary*, Milliman & Robertson Inc, One Main Place, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634 1979

Johnson, Marvin A, (F.C.A.S), *Associate Vice President-Commercial Lines Reserve*, Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7766 1979

Admitted

Johnson, Philip G, (A.S.A.), *Senior Actuarial Assistant*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1983

Johnson, Phillip Lee, (A.S.A.), *Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1889 1986

Johnson, Rheuben C, (F S.A., A.C.A., E.A.), 8904 Pawnee Lane, Leawood KS 66206 1967

Johnson, Richard D, (F.S A.), *Vice President Group Opers & Chief Life Actuary*, Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7496 1975

Johnson, Richard E, (F S A., E A.), *Assistant Vice President & Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1973

Johnson, Richard W, (A.C A.S.), *Actuarial Reserve Manager*, Federated Mutual Insurance Co, 121 East Park Square, Owatonna MN 55060-3046 507/455-5260 1983

Johnson, Richard W, *Senior Actuarial Consultant*, Blue Cross/Blue Shield Association, 676 St Clair Street, Chicago IL 60611 312/440-6508 1974

Johnson, Robert B, (E.A.), *Actuarial Manager*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 1984

Johnson, Robert C, (F S.A.), *Associate Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/662-2738 1970

Johnson, Robert P, (F.S.A.), *Vice President*, North American Reinsurance Corp, 191 Post Road West, Westport CT 06880 203/227-6115 1976

Johnson, Rodger, (F C.A., E A.), The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1970

Johnson, Roger C, (F.S.A.), *President*, First Stochastics Inc, 1900 Market Street, Philadelphia PA 19103 215/964-8299 1975

Johnson, Roger D, (F.S.A.), *Senior Vice President & Actuary*, Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000 1970

Johnson, Roger Edward, (A.S.A.), *Actuarial Assistant*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3218 1985

Johnson, Ronald J, (A.S.A.), *Associate Actuary*, League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210 1985

Johnson, Royal A, (F.S.A., E A.), *Chief Operating Officer*, Richard Leahy Inc, 8630 Fenton Street, Silver Spring MD 20910 301/495-0099 1966

Johnson, Susan Lowe, (A.S.A.), *Assistant Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2275 1982

Johnson, Warren, (F.C.A.S), *Assistant Vice President - Associate Actuary*, Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3279 1982

Johnson, Wendy Anne, (A.C.A.S.), *Consulting Actuary*, The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568 1986

Johnston, Anthony S, (F.S.A , E.A), *Partner*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1986

Johnston, Daniel J, (A.C.A.S), *Vice President*, American Universal Insurance Co, 144 Wayland Avenue, Providence RI 02940 401/351-4600 1977

Johnston, David R, (F.S.A.), *Senior Vice President & Actuary*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4527 1972

Johnston, Ernest B, (F S.A.), *President*, Companion Life Insurance Co, PO Box 1072, Rye NY 10580-8072 914/921-0350 1975

Admitted

Johnston, J William, (F.S.A.), *Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Johnston, Michael L, (F.S A., E.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1979

Johnston, Thomas S, (F.C.A.S.), *Actuary,* Cameron & Colby Co, 60 Batterymarch Street, Boston MA 02110 617/348-3283 1983

Johnstone, Robert M, Jr., (F.S.A.), 56 Saw Mill Road, Huntington NY 11743 1965

Jolley, Jeff A, (A.S.A.), *Assistant Actuary,* First Capital Life Insurance Co, 11011 North Torrey Pines Road, La Jolla CA 92038 619/458-8502 1984

Jolley, Richard L, (E.A.), Advisors Pension Services Inc, Capitol Square Office Tower, 65 East State St, Suite 908, Columbus OH 43215 614/461-9421 1976

Jolls, Thomas H, Jr., (F C.A., A S.A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, 1925 Century Park East, Los Angeles CA 90067 213/551-5780 1971

Jones, Alan G, (F.C.A.S.), *Assistant Vice President & Actuary,* CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3206 1973

Jones, Alvin L, (F S.A , E A), *Vice President & Actuary,* Booke & Company, 7450 Horizon Drive, Suite 290, Columbus OH 43085 614/436-8100 1983

Jones, Anita L, (F.S.A), *Second Vice President and Actuary,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2616 1979

Jones, Brian A, (F C.A , A.S.A., E.A.), Leef & Jones Inc, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800 1968

Jones, Bruce M, (A.S.A.), *Assistant Actuary,* Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4422 1986

Jones, Bruce R, (F.C.A.S.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4636 1983

Jones, Charles H, (A.S.A.), 520 Windmeadows, Altamonte Spring FL 32701 i 1966

Jones, Del R, (A.C.A.S.), *President,* International Marine Casualty Services, PO Box 4400, Houston TX 77210-4400 713/226-6118 1980

Jones, Donald A, (A S.A , E.A.), *Vice President,* Ann Arbor Actuaries Inc, 321 South Main Street, Ann Arbor MI 48104 313/662-2373 1966

Jones, Donald J, (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1986

Jones, Donald K, (E.A.), *Asst Vice President Group Marketing Development,* Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3114 1976

Jones, Donn B, Jr., (F.S.A., E A), *Vice President,* Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000 1971

Jones, Frances O, (F.S.A.), 126 East Hickory Street, Hinsdale IL 60521 312/920-1831 1977

Jones, Frank C, (F.S.A.), *President and Chief Executive Officer,* Kinder Life Insurance Company, PO Box 76025, Birmingham AL 35253 205/879-1541 1970

Jones, Harold M, (F.C.A.S.), 16 Leicester Road, Marblehead MA 01945 i 1965

Jones, Hodge L, (F.S.A., E.A.), 167 Sunset Place, Sequim WA 98382 i 1965

Jones, J Michael, (E.A.), *Partner,* Hewitt Associates, 100 South Ashley Drive, 1200, Tampa FL 33602 813/221-2222 1982

Jones, James D, (A.S.A.), *Attorney,* Illinois Department of Insurance, Legal Division, 320 West Washington, Springfield IL 62767 217/782-8216 1979

Admitted

Jones, Janice M, (F.S.A.), *Assistant Product Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0469 1979

Jones, Leslie E, (A.S.A.), *Staff Assistant,* MIC Life Insurance Co, 3044 West Grand Boulevard, Annex 150, Detroit MI 48202 313/556-1643 1986

Jones, Matt B, Jr., (F.S.A.), *Vice President,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6625 1968

Jones, Michael B, (A.S.A., E.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1979

Jones, Nathan F, (F.S A , A.C A S.), *Supervising Actuary,* New York State Insurance Department, 160 West Broadway, 18th Floor, New York NY 10013 212/602-0309 1965

Jones, Norman L, (F.C.A., F.S.A., E.A.), *Actuary,* Gabriel Roeder Smith & Co, The Globe Building, 407 East Fort St, Suite 200, Detroit MI 48226 313/961-3346 1970

Jones, Randall S, (F S.A.), *Manager & Associate Actuary,* CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-7568 1984

Jones, Richard J, 119 Nut Bush Road, Greensboro NC 27410 919/292-0756 i 1966

Jones, Van Allen, (F.S.A.), *Group Actuary,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7091 1982

Jones, Warren R, (A.S A.), *Assistant Vice President & Actuary,* National Foundation Life Insurance, 777 Main Street, Fort Worth TX 76102 817/878-3378 1982

Jones, Weston R, (E.A.), *Actuary,* Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95841 916/484-6811 1981

Jones, William W, (E.A), Benefit Plans Services Inc, PO Box 909, Huntington WV 25712 304/525-6557 1980

Jonske, Fred, (F.S.A., E.A.), *President,* Lincoln Benefit Life Insurance Co, Lincoln Benefit Life Bldg, 134 South 13th Street, Lincoln NE 68508 402/475-4061 1979

Jordan, C Michael, (A S.A.), *Chief Actuary, Life & Health,* South Carolina Department of Insurance, 1612 Marion Street, Columbia SC 29201 803/737-6210 1982

Jordan, C Wallace, (F.S A), 18 Snow Shore Road, Orleans MA 02653 617/255-4562 i 1965

Jordan, George R, Jr., (A.S.A), *Chairman & Chief Executive Officer,* Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215-1989 713/789-5640 1966

Jordan, James L, (E A), *Consulting Actuary,* Jordan & Andrews, 131 Stony Circle, Suite 200, Santa Rosa CA 95401 707/545-1001 1976

Jordan, Jeffrey R, (A.C A.S.), *Associate Consultant,* Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street NE, Atlanta GA 30309 404/870-1358 1987

Jordan, Michael L, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1972

Jordan, Robert H, (F S A.), *Consulting Actuary,* Jordan Associates, 190 South Warner Road, Suite 100, Wayne PA 19087 215/688-3833 1965

Jorve, Barry M, (A.C.A.S.), *Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6027 1971

Josephson, Gary R, (F.C A S), *Consulting Actuary,* Milliman & Robertson Inc, 15700 West Bluemound Road, Brookfield WI 53005 414/784-2250 1982

Joshi, Atul V, (A.S.A.), *Consulting Actuary,* Sedgwick Tomenson Associates, PO Box 439, Toronto Dominion Centre, Toronto ON Canada M5K 1M3 416/361-6821 1971

Joss, Richard, (F.S.A , E A.), *Consulting Actuary,* The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1979

Joyner, Billy N, (F.S.A), *Vice President,* GEICO Corporation, GEICO Plaza, Washington DC 20076 301/986-3690 1965

Admitted

Joyner, Leon F, Jr., (A S A., E.A.). *Associate Actuary*, Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003 — 1983

Ju, Faming, (A.S.A.), *Assistant Actuary*, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6007 — 1981

Ju, William, (A.S.A.), Guardian Life Insurance Co, 201 Park Avenue, New York NY 10003 212/598-8673 — 1987

Juan, Mabini L, (F.S.A., E A), *Executive Vice President & Actuary*, Philippine American Life Insurance, United Nations Avenue, Office of the Actuary, 4th Flr, Metro Manila Philippines 058-4155 — 1975

Judd, Steven W, (F C A.S.), *Second Vice President*, Federated Mutual Insurance Co, 121 East Park Square, Owatonna MN 55060-3046 507/455-5200 — 1980

Jumper, Rebecca S Upchurch, (A.S.A.), *Assistant Actuary*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351 — 1980

Juncker, Walter, (F.S.A.), *Vice President*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/278-5650 — 1975

Juneja, Diljit S, (F.C.A., A.S.A.), *President*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-6698 — 1976

Jungk, David H, (F.S A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Actuarial Department - GFSO, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8580 — 1978

Junker, Richard, (F.S.A.), *Senior Associate Actuary*, Indianapolis Life Insurance Co, North Meridian Street at 30th, PO Box 1230, Indianapolis IN 46206 317/927-6500 — 1979

Justin, Judith, (F.S.A.), *Assistant Vice President*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8551 — 1982

K

Kaack, Ingo, (F.S A.), *Second Vice President*, John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/421-4124 — 1968

Kabala, Joel C, (A.S.A.), *Actuarial Associate*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2533 — 1984

Kabele, Thomas G, (F.S.A.), *Vice President & Corporate Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8841 — 1985

Kacmarynski, Joseph P, 4334 Franklin Avenue, Des Moines IA 50310 — i 1966

Kadison, Jeffrey P, (A.C.A S), *Manager*, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600 — 1984

Kadoyama, Mitsuru, (F.C A , F.S.A.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3221 — 1965

Kagan, Arthur B, (F.C.A , F.S.A., E A.), *President*, The Morton Co Inc, 23945 Calabasas Road, Suite 203, Calabasas CA 91302 818/992-4440 — 1967

Kagen, Maynard I, (F.S.A., E.A.), *Associate Executive Director*, US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4980 — 1965

Kager, Timothy C, (A.S A., E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1803 — 1979

Kahn, David J, (A.S.A., E.A.), *Vice President*, S & E Pension Ltd, 1615 Northern Boulevard, Manhasset NY 11030 516/365-7144 — 1971

Kahn, Linda M, (F.C.A., F.S.A., E A.), *Director of Program Management*, Pacific Maritime Association, 635 Sacramento Street, PO Box 7861, San Francisco CA 94111 415/576-3248 — 1965

Kahn, Paul M, (F.C A., F.S.A., E A.), P M Kahn & Associates, 2430 Pacific Avenue, San Francisco CA 94115 415/346-0643 — 1965

Kain, Dale R, (F S A.), *Second Vice President & Corporate Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3590 — 1966

Kaiser, James A, (F.S.A.), *Associate Actuary-Individual Financial*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5235 — 1986

Kalavase, Satish A, (F S A , E.A.), *Assistant Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5658 — 1987

Kaleas, John R, (F S A., E.A), *Consulting Actuary & Principal*, Conway Jones & Associates Inc, 1914 North 34th Street, Suite 201, Seattle WA 98103 206/545-6826 — 1975

Kalish, Daniel H, (E.A.), *President*, Advanced Actuarial, Consultants of New Jersey Ltd, 545 Route 17 South, Ridgewood NJ 07450 201/447-2525 — 1976

Kalish, Mitchell Allan, (F.S.A.), *Director, Actuarial Services*, Empire Blue Cross/Blue Shield, 633 Third Avenue, 35th Floor, New York NY 10017 212/481-2445 — 1982

Kaliski, Alan E, (F.C.A.S.), *Vice President*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2732 — 1977

Kalke, William C, (E A.), *Group Pension Actuarial Operations Manager*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6589 — 1980

Kallop, Roy H, (F.C A.S.), 74 Shelley Avenue, Yonkers NY 10701 — 1965

Kallus, Ann L, (F.S.A.), *Assistant Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5282 — 1986

Kalmbach, Leland J, (F.S.A.), 415 South East Street, Chelsea MI 48118 — i 1965

Kalnberg, John F, (A.S.A., E.A), *Associate Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1164 — 1982

Kalwarski, Eugene M, (F S.A., E.A.), *Principal & Consulting Actuary*, Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 — 1980

Kamer, Joel V, (F.S A.), *Vice President & Group Insurance Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4977 — 1971

Kaminetzky, Dr. Lee, (A.S A.), *Associate Professor Mathematics*, City College of New York, 138 Street & Convent Avenue, New York NY 10031 212/690-5346 — 1985

Kan, Philip Tai-Ping, (A.S.A., E.A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400 — 1978

Kandrac, Joseph J, (F.S.A., A.C.A.), *Vice President and Consulting Actuary*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2461 — 1971

Kane, Adrienne B, (F.C.A.S), *Assistant Vice President & Associate Actuary*, Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-3255 — 1983

Kane, Howard L, (F.C.A , F S.A , E.A.), *Vice President & Actuary*, Noble Lowndes International Inc, 535 Madison Avenue, New York NY 10022 212/371-8282 — 1971

Kanitkar, Yeshwant G, (A.S.A., E.A), 69 Park Acre Road, Pittsford NY 14534 716/334-4173 — i 1978

Kanney, James R, (F.S.A.), *President*, Project Assistance Corporation, 6205 Sharon Woods Boulevard, PO Box 29545, Columbus OH 43229 614/890-4697 — 1965

Kaplan, Arnold M, (E.A.), *Vice President*, Prestige Planning Corporation, 127 John Street, New York NY 10038 212/344-6300 — 1981

Admitted

Kaplan, Barry, (E.A.), *Enrolled Actuary-Account Executive*, T R Paul Inc, 14 Commerce Road, Newtown CT 06470 203/426-8161 — 1979

Kaplan, Donald W, (F.S.A), *Second Vice President & Associate Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1576 — 1976

Kaplan, Michael H, (F.S.A., E.A.), *Senior Vice President/Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1970

Kaplan, Mortimer, (F.C.A.), *Consulting Actuary*, 472 Chestnut Street, Springfield MA 01107 413/733-4594 — 1969

Kaplan, Robert S, (F C.A.S.), *Reinsurance Operations Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6759 — 1987

Kapner, Joanna M, (E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2725 — 1977

Kaptein, Roy, *Vice President Actuarial & Underwriting*, Blue Cross/Blue Shield of New Jersey Inc, 33 Washington Street, Newark NJ 07102 201/456-3379 — 1985

Kapur, Vishwa N, (A S A), *Consulting Actuary*, 25 Winthrop Drive, Woodbury NY 11797 516/692-7646 — i 1971

Karlin, Michael J, (F.S.A., E.A.), *Vice President & Associate Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1978

Karlinski, Frank J, III, (F.C.A.S.), *Vice President, Operations*, Prudential Property & Casualty, 23 Main Street, PO Box 419, Holmdel NJ 07733 201/946-5608 — 1979

Karo, David N, (A.S.A.), Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7183 — 1984

Karp, Ronald A, (F.S.A., E.A.), *President*, Ronald A Karp Associates Inc, 47 Maple Street, Summit NJ 07901 201/522-1414 — 1965

Karras, Ioannis S, *Actuary-Rate Filings & Pricing*, Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Detroit MI 48226 313/225-9037 — 1984

Karsan, Nooruddin S, (F.S.A.), *Principal*, Raymond Karsan & Associates, 259 Radnor Chester Road, Suite 160, Radnor PA 19087 215/971-9171 — 1986

Kasner, Kenneth R, (A.C.A.S.), *Director and Assistant Actuary*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4073 — 1987

Kass, David R, (F.S.A , E A.), *President*, David R Kass & Company, 25550 Chagrin Boulevard, Suite 403, Beachwood OH 44122 216/464-2280 — 1965

Kastrinsky, Ira G, (F.S.A., M.C.A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1979

Kataria, Sham S, (A.S.A.), *Assistant Vice President & Actuary*, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/685-2900 — 1984

Katcher, Anne M, (F.S.A.), *Assistant Vice President & Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21 J, New York NY 10121 212/714-5275 — 1981

Katcher, Mitchell R, (F S.A), *Vice President & Chief Actuary*, Monarch Resources Inc, 780 Third Avenue, 27th Floor, New York NY 10017 212/753-4460 — 1982

Katz, Frank L, (E.A.), *Consulting Actuary*, B A Jones & Co Inc, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800 — 1984

Katz, Gerald L, (F.S.A., E.A.), *Vice President-Pension Actuary*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8705 — 1974

Katz, Jeffrey Stanton, (F.S.A.), *Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7839 — 1985

Katz, Lynn Robert, (E.A.), *Executive Director, Consultant and Actuary*, Actuarial & Pension Consultants Inc, PO Box 160037, Miami FL 33116 305/382-2214 — 1979

Admitted

Katz, Robert L, (F.S.A.), *Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1011 — 1986

Katzan, Philip, (E.A.), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1976

Kauffman, Alan S, (E.A.), *Partner*, Laventhol & Horwath/ REBC Associates, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930 — 1976

Kaufman, Allan M, (F.C.A.S.), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1977

Kaufmann, Christie W, (A.S.A.), *Assistant Vice President & Actuary*, Summit National Life Insurance Co, 1815 West Market Street, Akron OH 44313 216/869-8331 — 1979

Kaur, Alan F, (A.C.A.S.), *Consulting Actuary*, 206 East Edmonton, Bismarck ND 58501 701/255-1385 — 1980

Kavall, Robin Jayne, (A.S A.), *Actuary*, Blue Cross/Blue Shield of the Natl Capital Area, 550 12th Street SW, Washington DC 20065 202/479-8441 — 1982

Kavanagh, Brian, (E.A.), 1243 West Roscoe, Chicago IL 60657 312/528-5953 — 1970

Kaye, Richard M, (F.S.A , E.A.), *Partner*, Coopers & Lybrand, 400 Renaissance Center, Suite 3900, Detroit MI 48243 313/446-7218 — 1976

Kays, David F, (A.S.A., E.A.), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, Fisher Building, Sixth Floor, Detroit MI 48202 — 1979

Kaysen, Kenneth E, 546 Evans Road, Springfield PA 19064 — i 1966

Kayton, Howard H, (F.C.A S., F.C.A., F.S.A.), *Vice President & Chief Actuary*, The Holden Group, 11365 West Olympic Boulevard, Los Angeles CA 90064 213/312-6328 — 1965

Kazakoff, Michael, (F.C.A., F.S.A.), *Executive Vice President & Chief Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2082 — 1965

Kazanjian, Agnes, (E A), *Reviewing Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2520 — 1976

Kazin, Iris H, (F S.A., E.A.), *Actuary*, Lebenson Actuarial Services Inc, 81 Main Street, White Plains NY 10601 914/949-4690 — 1976

Kearnan, Bruce E, (A.S.A), *Actuarial Associate*, John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/572-5648 — 1986

Keating, Daniel J, (F.S A), *Second Vice President & Actuary*, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4541 — 1979

Keating, Jacqueline M, (F.S.A), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1984

Keating, Richard C, (F C.A , E.A.), PO Box 15, Gurnee IL 60031 312/623-2338 — 1976

Keaton, Charles W, (F.C.A., F S.A , E.A.), *President*, McCready & Keene Inc, 7941 Castleway Drive, Box 50280, Indianapolis IN 46250-0280 317/849-4333 — 1965

Keatts, Glenn H, (F.C.A.S), *Vice President & Actuary*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/625-5464 — 1981

Keeler, Harry, (F.S.A), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5948 — 1987

Keene, Charles R, (F C A , A.S.A., E A.), 12430 Bluestem Drive, Sun City West AZ 85375 602/584-5108 — i 1965

Keene, Kenneth K, (F.S.A., E.A.), *Senior Vice President/Director*, Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-7900 — 1965

Keetch, G Y, (F.C.A., E.A), 2207-B Boca Raton Drive, Austin TX 78747 512/282-4123 — 1 1965

Admitted

Keffer, William W, (F.S.A., E.A.), *Executive Vice President,* Benetech Corp, 7419 South Depew Street, Littleton CO 80123 303/979-6237 — 1965

Keh, Hsien-Ming K, (F.S.A.), *Director & Associate Actuary,* AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7747 — 1980

Kehela, Edmund F, (A.S.A., E.A.), *Principal & Actuary,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6488 — 1968

Keith, Allan B, (F.C.A , F S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 — 1979

Keklak, Gregory P, (A.S.A.), *Actuarial Associate,* Guardian Life Insurance Co, 201 Park Avenue South, East 17th Street, New York NY 10003 212/598-8673 — 1986

Kell, Robert E, (F S.A.), *Second Vice President & Actuary,* Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160 — 1983

Kellar, Stephen H, (F.S.A.), *Vice President-Group Actuary,* Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 — 1982

Kellen, Michael L, (F.S.A.), *Vice President & Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2086 — 1979

Keller, Barbara A, (F.S A.), *Vice President & Actuary,* Security-Connecticut Life Insurance, Security Drive, Avon CT 06001 203/674-6232 — 1979

Keller, Donald E, (F.S A.), *Vice President, Individual Opers & Chief Actuary,* Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511 — 1979

Keller, Glen D, (F.S.A), *Actuary,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3539 — 1987

Keller, James B, (F.S.A), *Director, Reins Pricing & Product Development,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2170 — 1984

Keller, John W, (F.S.A.), *Managing Actuary,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7113 — 1972

Keller, Peter J, (E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8746 — 1981

Keller, Robert J, (F.S.A.), *Assistant Vice President & Associate Actuary,* Great American Reserve Insurance Co, 2020 Live Oak Street, PO Box 388, Dallas TX 75221 214/953-7206 — 1981

Keller, Thomas, (F.S.A), *Senior Vice President & Chief Financial Officer,* AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7717 — 1977

Kellett, James M, (A.S A.), *Actuarial Associate,* Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2947 — 1986

Kelley, Donel C, (A.S.A.), *Director of Actuarial Research,* Blue Cross/Blue Shield of Kansas City, 3637 Broadway, PO Box 169, Kansas City MO 64141 816/561-2300 — 1980

Kelley, Jack A, (F.S.A.), *Vice President & Actuary,* Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2760 — 1976

Kelley, Mary A, (A S.A.), *Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, 34th Floor, Chicago IL 60685 312/822-4257 — 1979

Kelley, Randy D, (A.S.A., E.A.), *Actuarial Advisor,* Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Pace Ferry Road, Atlanta GA 30326-1119 404/365-1805 — 1982

Kelley, Robert J, (F.C.A.S.), *Associate Actuary,* State Farm Fire & Casualty Co, 112 East Washington Street, 10-S, Bloomington IL 61701 309/766-6561 — 1984

Admitted

Kelley, Vance W, (F.S A.), *Group Actuary,* Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/474-2504 — 1971

Kellie, William C, (F.S.A.), *Vice President,* Blue Cross/Blue Shield of Indiana, 120 West Market, 16-B, Indianapolis IN 46204 — 1974

Kellison, Stephen G, (F S.A., E.A.), *Executive Director,* American Academy of Actuaries, 1720 'I' Street NW, Seventh Floor, Washington DC 20006 202/223-8196 — 1968

Kellogg, Terry D, (F.S.A.), *Vice President/Actuary,* Blue Cross/Blue Shield of Alabama, 450 Riverchase Parkway East, Birmingham AL 35298 205/988-2148 — 1980

Kelly, Anne, (F C A S.), *Chief Casualty Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280 — 1977

Kelly, Edmund F, (F.S.A.), *Senior Vice President, Employee Benefits Division,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1982

Kelly, Gary R, (A.S.A.), *Associate Actuary,* Reserve Life Insurance Co, 403 South Akard, Dallas TX 75202 214/670-9700 — 1985

Kelly, George E, (M.C.A., A.S.A., E.A.), *Consulting Actuary,* Buck Consultants Inc, 4918 USX Tower, 600 Grant Street, Pittsburgh PA 15219 412/281-2506 — 1980

Kelly, Jeremiah, (F.S.A.), *Vice President/National Account Operations,* Prudential Insurance Company, 56 North Livingston Avenue, PO Box 2900, Roseland NJ 07068 201/994-6909 — 1971

Kelly, Juan N, (A S.A , E A.), Peat Marwick Main & Co, One Marine Midland, Rochester NY 14604 716/454-1644 — 1976

Kelly, Karen M, (A S.A., E.A.), *Enrolled Actuary,* Lebenson Actuarial Services Inc, 81 Main Street, White Plains NY 10601 914/949-4690 — 1979

Kelly, Thomas J, (F.S A., E A.), *Consulting Actuary,* 33-11 162nd Street, Flushing NY 11358 718/463-0348 — 1965

Kemble, James W, (F.S A., E.A), 7016 Mark Terrace Drive, Edina MN 55435 612/944-2314 — 1965

Kemp, Michael A, (F.S.A.), *Assistant Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1985

Kemper, Lee H, (F S.A , E.A.), *President,* L H Kemper & Associates Inc, 5112 Sangamore Road, Bethesda MD 20816 301/229-0311 — 1965

Kempken, David W, (F.S.A., E.A.), *Head of Office,* William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 — 1974

Kendall, David P, (A S.A), *Associate Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1987

Kennedy, Carol A, (E.A.), *Consulting Actuary,* Donald E Kennedy, 2210 Mount Carmel, PO Box 351, Glenside PA 19038-0351 215/886-2140 — 1978

Kennedy, Donald E, (F.S.A.), *Consulting Actuary,* Donald E Kennedy, 2210 Mount Carmel Avenue, PO Box 351, Glenside PA 19038-0351 215/886-2140 — 1967

Kennedy, Douglas, (A S A , E.A.), *Vice President,* Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 — 1976

Kennedy, J Stephen, (A.S A., E.A.), *Senior Manager,* Deloitte Haskins & Sells, 200 East Randolph Drive, Suite 7500, Chicago IL 60601 312/856-8254 — 1976

Kenney, James A, (F.S.A , A C.A S , E.A.), *Consulting Actuary,* Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Room 700, Berkeley CA 94704 415/644-3383 — 1979

Kenney, Leslie P, (F.S.A., M.C.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 8000 Interstate 10 West, One Forum - Suite 920, San Antonio TX 78230-3868 512/344-0220 — 1980

Admitted

Kenny, Kevin, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 1982

Kent, Irwin I, (F.C.A., A.S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6700 1965

Kent, Kenneth Alan, (A.S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6700 1986

Kent, Louis A, (E A.), *Principal,* Central California Actuaries & Consultants, 1009 East Gettysburg Avenue, Fresno CA 93704 209/224-8725 1984

Kent, Morton J, (F.S.A., E.A.), *Board Chairman,* Media Central Inc, Osborne Office Center, Suite 620, Chattanooga TN 37411 615/894-4980 1965

Kenyon, Frederic V, (F S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1600 Summer Street, Stamford CT 06905 203/357-1759 1970

Keppler, Cristina S, (A.S A), Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1885 1987

Kern, Richard D, (E.A.), *Retirement Plan Consultant,* Richard D Kern, 517 Third Street, Suite 27, Eureka CA 95501 707/443-7355 1982

Kerr, David E, (A.S.A.), *Assistant Actuary,* Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19049 215/953-3432 1986

Kerr, John B, (A.S A), *Assistant Actuary,* Philadelphia American Life Insurance, PO Box 2465, Houston TX 77252 713/871-4788 1980

Kerr, William D, (E A), The New England, Employer Plan Services, 140 South Dearborn Street, Chicago IL 60603 312/346-3824 1971

Kerrigan, William D, (F.S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8635 1983

Kersey, Charles E, (A.S.A), 7508 Greenlawn Road, Louisville KY 40222 502/426-3382 i 1969

Kershner, James D, (F S.A., E A.), National Retirement Insurance Co, 30755 Barrington Avenue, Madison Heights MI 48071 313/585-1900 1979

Kerstein, Andrew M, (A.S.A.), *President,* First Delaware Holdings Inc, 600 Beneficial Center, Peapack NJ 07977 201/781-4042 1980

Keshner, Steven E, (A.S.A.), *Assistant Actuary,* MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8455 1987

Kessel, Hugh G, (A.S.A.), PO Box 949, Kingston WA 98346 i 1979

Kesselman, Harvey, (M.C A., A.S.A., E.A.), *Actuary,* Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2100 1976

Kessler, Steven, *Assistant Vice President, Financial Management,* Empire Blue Cross/Blue Shield, 633 Third Avenue, 35th Floor, New York NY 10017 212/973-7062 1984

Kessner, William V, (E.A.), *Consulting Actuary,* Corporate Pension Services, PO Box 1316, Oak Brook IL 60521 1979

Ketchel, Karl O, (A.S.A.), *Assistant Actuary,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3499 1987

Ketzlach, Kalman J, (F.S.A.), *Vice President & Comptroller,* Prudential Property & Casualty, PO Box 419, Holmdel NJ 07733 201/946-5200 1978

Ketzner, Jon S, (E.A.), *Actuary,* Paul A Tanker & Associates, 1521 Locust Street, Philadelphia PA 19102 215/735-1202 1976

Keys, Larry D, (F.C.A., F.S.A , E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1979

Khalil, Michael O, (F.S.A.), *Pension Actuary,* American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1719 1986

Admitted

Khalique, Abdul, (F.S.A., E.A.), *Second Vice President,* American General Corp, 2929 Allen Parkway, Houston TX 77019 713/831-1126 1981

Kheel, Brian S, (F.S.A , E.A.), *Assistant Chief Actuary,* New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-6655 1972

Khury, C K, (F.C.A.S.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, 43rd Floor, New York NY 10036-8855 212/997-8353 1973

Kidd, Robert M, (A S A), 1824 Mears Avenue, Cincinnati OH 45230 513/232-2232 i 1966

Kidd, Thomas D, (F.S.A.), *Actuary,* The Wyatt Company, #700-401 West Georgia Street, Vancouver BC Canada V6B 5A1 604/688-6211 1975

Kidwell, W Duane, (F.S.A., E.A.), 10 Monticello Drive, Paxton MA 01612 617/753-6234 1965

Kiefer, Donald C, (F.S.A.), *Senior Manager & Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4959 1978

Kiefer, James C, (A.S A), *Senior Vice President,* Buck Consultants Inc, 1675 Broadway, Suite 1950, Denver CO 80202 212/330-1000 1975

Kieley, John, (F.S.A , E A), *Partner,* Hewitt Associates, 20 William Street, Suite 340, Wellesley MA 02181-4102 617/237-5999 1977

Kientz, Dorothy I, (F C.A., A.S.A.), 36 Montrose Avenue, Verona NJ 07044 i 1965

Kiernan, Edward P, *Associate Actuary,* Delta Dental Plan of Michigan, PO Box 30416, Lansing MI 48909 517/349-6000 1984

Kiernan, William J, (F.S.A), *Vice President & Actuary,* Equitable Life Assurance Society, 135 West 50th Street, Third Floor, New York NY 10020 212/315-7071 1973

Kieser, Joyce R, (E A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1981

Kieser, Manfred B, (A.S.A., E.A.), *President,* MBK Pension Group Inc, 9309 Olde Eight Road, Sagamore Hills OH 44067 216/468-0637 1971

Kikla, Samuel M, (F.S.A., E.A.), *Vice President,* Fred. S James & Co Inc, Public Ledger Building, Sixth Floor, Philadelphia PA 19106 215/928-4600 1976

Kilbourne, Frederick W, (F.C.A S., F.C.A., F.S.A., E.A.), *Managing Director,* William M Mercer-Future Cost Analysts Inc, 3333 Michelson, Suite 600, Irvine CA 92715 714/474-6969 1965

Kildahl, Kathryn J, (F.S.A , E.A.), *Assistant Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3899 1983

Killick, David H, (F.S.A., E.A.), *Consulting Actuary,* Conrad M Siegel Inc, Corporate Center 81, Suite 100, 500 Nationwide Drive, Harrisburg PA 17110 717/652-5633 1985

Killion, Raymond F, (F.S.A.), Five High Ridge Road, Wilton CT 06897 i 1965

Kilmer, James E, (F.S.A.), *Vice President - Taxes,* Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1974

Kim, Choong J, (A.S A , E.A.), *Senior Vice President,* National Associates Inc, 800 Pepperdine University Plza, 3415 Sepulveda Box 34080, Los Angeles CA 90034 213/390-8801 1979

Kim, Kwang E, (A S A.), *Actuarial Officer,* Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7205 1981

Kim, Yungchai, (A.S.A., E.A.), *Associate Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2885 1983

Kimball, Herbert W, (F.C.A., F.S.A., E.A.), Hoyts Lane, PO Box 2261, Ogunquit ME 03907 1965

Admitted

Kincaid, David M, (A.S.A.), CONSECO Inc, 11825 North Pennsylvania St, Carmel IN 46032 317/573-6397 1979

King, Carolyn, (F.S.A.), *Vice President-Portfolio Management*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1874 1978

King, David P, (F.S.A.), *Vice President & Actuary*, United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300 1978

King, Edwin H, (F.S.A., E A.), *Associate Actuary-Investments*, Nationwide Life Insurance Co, One Nationwide Plaza, 8T, Columbus OH 43214 614/249-8238 1979

King, James A, (E.A.), *Consulting Actuary*, 469 Crown Street, Brooklyn NY 11225 718/735-4540 1971

King, Jon L, (F.C.A., F.S A., E A.), Buck Consultants Inc, 1801 Century Park East, Suite 480, Los Angeles CA 90067 213/282-8232 1975

King, Kerry K, (A.C.A.S.), *Associate Actuary*, Transamerica Insurance Group, 1150 South Olive Street, Los Angeles CA 90015 213/742-4316 1979

King, Norman R B, (M.C.A.), *Actuary & General Manager*, Professional Life & Casualty, 720 North Michigan Avenue, Chicago IL 60611 312/642-2456 1967

King, Roland E, (F.S.A.), *Chief Actuary*, Health Care Financing Administration, Equitable Building Room 100, 1705 Whitehead Road, Baltimore MD 21207 301/594-2826 1981

King, Russell L, (E.A.), *Vice President & Actuary*, National Old Line Insurance Co, 501 Woodlane, Little Rock AR 72203 501/372-5000 1966

Kingsley, Leonard E, (F.S.A.), *Associate Actuary*, American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1892 1987

Kinnamon, Jay B, (F.S.A.), *Assistant Actuary*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1984

Kinney, John Patrick, III, (F.S.A.), *Actuarial Fellow*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2206 1985

Kinsey, Paul F, (A.S.A.), 6133 Washington Boulevard, Wauwatosa WI 53213 i 1966

Kinsky, Stephen C, (F.S.A.), *Vice President - Chief Operating Officer*, Equitable of Colorado, 111 South Cascade Avenue, Colorado Springs CO 80903 303/632-3999 1979

Kinzer, Mark E, (A S.A.), *Actuarial Associate*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/238-5851 1984

Kinzer, Michael J, (F.S.A), *Vice President & Chief Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5482 1982

Kiontke, Gary L, (F.S.A.), *Assistant Vice President & Associate Actuary*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-7147 1980

Kioski, Gregory, (A.S.A., E.A.), *Director of Systems*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1976

Kipnis, Roni S, (A.S.A.), *Manager*, Monarch Resources Inc, 780 Third Avenue, New York NY 10017 212/753-4460 1984

Kipp, Richard, *Consultant*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1984

Kirby, Karen Marie, (F.S.A.), *Assistant Vice President & Assistant Actuary*, Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8988 1984

Kirby, William J, (E.A), *Owner Pension Services*, William J Kirby Pension Services, 129 Mill Street, Professional Building, Room 4, Berlin CT 06037 203/828-6788 1966

Kirk, Jill A, (A S.A.), *Staff Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4368 1984

Admitted

Kirkland, Larry M, (A.S.A.), *Vice President & Assistant Actuary*, Western Reserve Life Assurance, Company of Ohio, PO Box 5068, Clearwater FL 34618 813/585-6565 1980

Kirkpatrick, David K, (A.S.A.), *Consultant*, Incepts Inc, 12801 North Central Expy, Suite 700, Dallas TX 75243 214/385-6497 1979

Kirkpatrick, Thomas H, (F.S.A.), 12518 Shadow Hills Drive, Sun City West AZ 85375-4653 602/584-0455 i 1965

Kirley, Paul O, (F.S A.), *Associate Actuary*, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1983

Kirschenbaum, Anna L, (F.S.A.), *Associate Actuary*, Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2000 1978

Kirzner, Judith L, (F.S.A.), *Second Vice President Product Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037-2165 313/746-6212 1979

Kischuk, Geoffrey L, (F S A.), *Vice President & Actuary*, Provident Life & Accident Insurance, Transamerica Center, Los Angeles CA 90015 213/742-3001 1980

Kischuk, Richard K, (F S A., E.A.), *Principal*, Crown Point Management Consultants Inc, PO Box 508, Noblesville IN 46060 317/877-0905 1976

Kissel, James R, (E.A.), Kissel & Associates Inc, Sachem Hill Professional Ctr, 157 Goose Lane, Guilford CT 06437 203/453-1881 1980

Kissel, Jeffrey Allen, (F.S.A., E.A.), *Benefit Consultant & Actuary*, Williams Thacher & Rand Inc, 708 Third Avenue, New York NY 10017 212/949-1344 1980

Kist, Frederick O, (F.C.A S), *Partner*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1356 1980

Kitchen, Duane, (A.S.A., E.A.), *Principal*, GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 213/990-4030 1966

Kitchen, Emmett B, (A.C A.), *President & Actuary*, Mutual Life Insurance Co of Washington, 1900 'L' Street NW, Washington DC 20036 202/296-2650 1966

Kitsos, Theodore J, (F.S.A.), *Director Financial Planning/Analysis*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-2338 1979

Kittel, Sharon L, (F S.A., E.A.), *Consultant*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1980

Kittredge, John K, (F.S.A.), 878 Pinehurst Drive, Chapel Hill NC 27514 1965

Kivi, Michael R, (F.S.A., E.A.), *Pricipal*, Towers Perrin Forster & Crosby, 2101 'L' Street NW, Washington DC 20037 202/466-4440 1978

Klaasse, Frank L, (F.S.A), 1804 Skyline Drive, Chattanooga TN 37421 615/894-0513 1966

Klaassen, Eldon J, (F.C.A.S., F.C.A.), *Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1965

Klapman, Brian L, (A.S.A.), *Senior Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1198 1983

Klaristenfeld, Harry I, (F.S.A.), *Vice President, Corporate Actuarial*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5307 1978

Klausen, James S, (A.S.A.), *Actuarial Assistant*, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3119 1985

Klayman, Earl, (F.S.A.), *Associate Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000 1981

Admitted

Kleen, John T, Jr., (A.S.A), *Consulting Actuary*, J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Chicago IL 60601 312/332-0430 — 1971

Kleiman, John B, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, MC52, 151 Farmington Avenue, Hartford CT 06115 203/636-3713 — 1976

Klein, Allen M, (A.S.A.), Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-5000 — 1984

Klein, David M, (F.C.A.S), *Senior Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06105 203/547-3975 — 1975

Klein, Martin P, (A S A.), *Assistant Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2333 — 1986

Klein, Nancy W, (E A.), Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 — 1977

Klein, Oscar R, (F.S.A., E.A.), *Executive Vice President*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 — 1965

Klein, Richard C, (F.S A), *Vice President & Actuary*, First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 312/495-3336 — 1979

Klein, Robert Alan, (A.S A., E.A), *Senior Consultant*, Coopers & Lybrand, 280 Trumbull Street, Hartford CT 06103-3598 203/722-1970 — 1976

Klein, Ronald, (F.S A), *Assistant Vice President - Brokerage*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 — 1977

Klein, Ronald L, (A.S.A.), *Assistant Actuary*, MONY Financial Services, Glenpointe Centre West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6341 — 1984

Kleinberg, Albert J, Jr., (F.C A , F.S.A., E.A.), *Group Executive*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1000 — 1974

Kleinman, Joel M, (F C.A S.), *Assistant Actuary*, Hartford Insurance Group, Actuarial Department, Hartford Plaza, Hartford CT 06115 203/547-5565 — 1982

Klem, Walter, (F.S A.), 30 Western Drive, Short Hills NJ 07078 201/379-5550 — 1965

Klemm, Andrew H, *Senior Principal*, Hay Group, 1600 South Brentwood Boulevard, Center 40 Exec Bldg, Ste 490, St Louis MO 63144 — 1976

Klemm, John D, (A S.A.), *Actuary*, Health Care Financing Administration, Office of the Actuary, 1705 Whitehead Road, Baltimore MD 21207 301/597-6326 — 1983

Klempner, Eric Robert, (A.S.A.), *Actuarial Assistant*, CNA Insurance Companies, CNA Plaza 39SP, Chicago IL 60685 312/822-7745 — 1984

Klicker, Max, (A S A), *Vice President & Actuary*, First Farwest Insurance Cos, 400 SW Sixth Avenue, Portland OR 97204 503/222-0396 — 1980

Klieber, Eric J, (F.S.A., E.A.), *Actuary*, Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694 — 1980

Kline, Douglas F, (F.C.A S.), *Consulting Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 — 1976

Kling, Richard W, (F.S.A.), *Executive Vice President*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3785 — 1970

Kling, William A, (A.S.A.), *Senior Associate Actuary*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8511 — 1981

Klingenberg, Dean A, (F.S.A.), *Individual Products Actuary*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7162 — 1980

Klinger, Kenneth A, (F.S.A.), *Senior Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7886 — 1982

Admitted

Klingler, Kenneth D, (F.S.A , E A), *Actuary*, The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 — 1981

Klingman, George C, (A.C.A.S.), *Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6223 — 1971

Klinzman, Frank W, (F.S A), *Vice President & Staff Actuary*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000 — 1965

Klopfenstein, Timothy J, (F.S A.), *Vice President & Actuary*, Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-7161 — 1984

Klose, Charles J, (E A.), *Actuary/Consultant*, Estate & Pension Advisory Board, Two Bala Cynwyd Plaza, Suite 916, Bala Cynwyd PA 19004 215/667-3800 — 1984

Kloss, Joseph C, (A.S.A., E.A.), *Actuarial Unit Manager*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1976

Klubock, Steven H, (F S.A., M.C A., E A), *Consultant*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 — 1979

Klueh, Kenneth C, (F S.A.), *Senior Vice President & Chief Actuary*, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4525 — 1967

Knapp, Darrell D, (F.S.A.), *Senior Marketing Analyst*, Crown Life Insurance Co, US Executive Center, 201 North Union Street, Alexandria VA 22314 703/684-4110 — 1985

Knapp, Harry E, Jr., (F.S.A., E.A.), *Vice President, Real Estate Finance*, Prudential Mortgage Capital Co, Prudential Plaza, Newark NJ 07101 201/877-8161 — 1980

Knarr, Shirley A, (F.S.A.), *Vice President & Actuary*, The Capitol Life Insurance Co, 1331 17th Street, PO Box 1200, Denver CO 80201 303/866-9563 — 1980

Kneale, Jack R, (E.A), *Vice President & Actuary*, Kissel & Associates Inc, Sachem Hill Professional Ctr, Guilford CT 06437 203/453-1881 — 1980

Kneuer, Paul J, (F.C.A.S.), *Regional Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4902 — 1986

Knies, Paul H, (F S.A), 650 Westbrook Road, Ridgewood NJ 07450 201/445-4794 — 1965

Knight, James P A, (F.S.A), *Senior Vice President & Chief Actuary*, United Olympic Life Insurance Co, PO Box 90055, Bellevue WA 98009 206/451-1280 — 1972

Knilans, Kyleen, (F C.A.S.), *Associate Vice President*, Nationwide Mutual Insurance Co, One Nationwide Plaza, 27T, Columbus OH 43216 614/249-6122 — 1984

Knorr, Frank E, (A.S.A.), *Reserve Analyst*, Aetna Life & Casualty, 151 Farmington Avenue, #XCB3, Hartford CT 06156 203/273-0379 — 1987

Knowler, Dr Lloyd A, (E A), *Professor*, University of Iowa, Dept of Stats & Act'l Sciences, Iowa City IA 52242 319/335-0811 — 1966

Knowles, Robert L, (F S A., E A), *Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1972

Knowlton, Henry K, (F.C.A , F.S.A., E A.), Tillinghast/ Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1965

Knox, Frederick, (F.S.A.), *Senior Vice President*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7064 — 1965

Knutson, James J, (A.S.A.), *Associate Actuary*, North American Reassurance Co, Carillon Tower East Suite 301, 13601 Preston Road, Dallas TX 75240 214/387-1606 — 1979

Kobrine, David P, (A.S.A.), *Vice President*, National Associates Inc, 3415 Sepulveda Boulevard, Los Angeles CA 90034 213/390-8801 — 1987

Admitted

Kobrine, Ronald, (F.S.A., E.A.), *Executive Vice President & Senior Actuary,* National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 1966

Koch, Judy A, (A.S.A , E A.), *Senior Actuarial Consultant,* Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1986

Koch, Kenneth E, (F.C A , E.A.), Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6107 1970

Koch, Leon W, (F C A S), *Assistant Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6172 1980

Koch, Robert B, (F.S.A.), 818 Oveja Court SE, Albuquerque NM 87123 1 1965

Kocher, Carol E, (A S.A., E.A.), *Senior Actuarial Consultant,* John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4798 1985

Kochhar, Anil Pal, (A S.A), *Actuarial Assistant,* Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2000 1987

Kocken, William Norbert, (F.S.A.), *Assistant Actuary,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3107 1982

Kodis, Robert L, (E A), *Associate Pension Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5270 1976

Koegel, David, (A C.A.S), *Assistant Vice President,* Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880 1986

Koehne, Mark T, (E.A), *Employee Benefits Consultant,* Alexander & Alexander Consulting Group Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 1986

Koenig, William C, (F.S A), *Managing Actuary,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7102 1979

Koger, Gerald T, (F.C.A.), *Consulting Actuary,* Gerald T Koger & Associates Inc, 301 West Indian School Road, Suite C-152, Phoenix AZ 85013 602/230-7752 1966

Kohlhepp, Edward John, (E A.), *President,* Van Buren & Kohlhepp Ltd, 140 Terry Drive, Suite 102, Newtown PA 18940 215/860-9999 1983

Kohli, Anil K, (F S.A., E A), *Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-3483 1979

Kohlmann, Milton N, (E A.), *Pension Actuary,* Paramus Pension Actuaries, 463 Nevada Street, Paramus NJ 07652 201/265-7242 1976

Kohn, Peter, (E.A.), Wolfman & Moscovitch Inc, 200 North LaSalle Street, Suite 2050, Chicago IL 60601 312/977-1240 1987

Kok, Willem, (E.A.), 6330 West Lincoln Avenue, Morton Grove IL 60053 312/965-6375 i 1976

Kole, Morris B, (F.C A S.), 90 Hillturn Lane, Roslyn Heights NY 11577 516/621-6522 i 1965

Kolkman, Paul F, (F.S.A), *Vice President/Finance,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2895 1980

Kollar, John J, (F C.A.S.), *Vice President and Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5081 1975

Kollmar, Richard, (A C.A S.), *Actuarial Programming Manager,* Crum & Forster Personal Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3490 1982

Kolodny, George, (F S A.), 20 East 35th Street, New York NY 10016 1 1965

Kolojay, Timothy M, (A.C.A.S.), *Senior Consultant,* Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5267 1979

Koloms, Leonard, (F.S.A.), *Senior Vice President & Corporate Actuary,* Benefit Trust Life Insurance Co, 1771 Howard Street, Chicago IL 60626 312/274-8100 1976

Kolsrud, Douglas C, (F S A), *Manager,* Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 1983

Komaroff, C David, (A.S.A.), *Programmer/Analyst,* Boeing Computer Services, PO Box 24346 M/J 55-11, Seattle WA 98124 206/931-4631 1979

Konecny, Robert R, (F S.A.), *Actuarial Associate,* Allstate Life Insurance Co, Allstate Plaza South G5C, Northbrook IL 60062 312/291-5395 1982

Konen, Mark E, (F.S.A.), *Actuary,* Reserve Life Insurance Co, 403 South Akard, Dallas TX 75202 214/670-9700 1984

Kong, Loong, (F.S A., E.A), *Consulting Actuary,* Louis Kravitz & Associates Inc, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/995-6100 1979

Konicki, John P, (E.A.), The McKay Barlow Company Inc, 10 Park Place, PO Box 211, Butler NJ 07405 201/492-1880 1977

Kooken, Michael W, (F.C.A S , A.S A), *Regional Controller,* CNA Insurance Companies, PO Box 1572, Downers Grove IL 60515 312/719-3000 1986

Koons, Edmond E, (F S A., E A.), *Senior Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 1978

Koopersmith, Michael B, (F.S.A.), *Executive Vice President, Marketing & Sales,* The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/793-5801 1975

Kopel, Gerald, (F.S A.), *Vice President,* Equitable Life Assurance Society, 787 Seventh Avenue, New York NY 10019 212/554-2698 1975

Kopenski, Frank R, Jr., (A S A), *Assistant Actuary,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3347 1986

Kopp, Ralph B, (F.S.A.), *Executive Vice President & Actuary,* Prairie States Life Insurance Co, 440 Mt Rushmore Road, Rapid City SD 57701 605/348-1262 1980

Koppel, Ellen L, (A S.A), 302 Williams Road, Ft Washington PA 19034 215/628-8285 1979

Koppel, Spencer, (F S.A.), *Executive Vice President,* Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19049 215/953-3600 1970

Koppen, Michael F, (A S.A.), *Actuarial Associate,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7654 1985

Koppikar, Dinkar B, (A S A.), *Life & Health Actuary,* Florida Insurance Department, Larson Building, Tallahassee FL 32301 904/488-4439 1980

Kornhauser, Marvin L, (F C.A , F.S A , E A), c/o The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1 1965

Kornya, Peter Stephen, (F S A.), *Senior Associate Actuary,* Indianapolis Life Insurance Co, PO Box 1230 B, Indianapolis IN 46206 317/927-6642 1983

Korper, Leslie E, II, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1971

Koski, Mikhael I, (F.C A S.), *Associate Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Actuarial Department, Wausau WI 54401 715/842-6644 1980

Kosloff, Herbert I, (F.S A., E A), *Vice President,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3511 1974

Koslowski, Mark A, (E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1976

Kosmer, Deborah Jones, (F.S.A.), *Assistant Actuary,* Life Insurance Co of Virginia, PO Box 27601, Richmond VA 23261 804/281-6096 1982

Admitted

Kossman, Stephen L, (F S.A), *Second Vice President & Actuary,* Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/685-2900 1979

Kotsonis, James N, (F.S.A.), *Senior Vice President,* National Fidelity Life Insurance Co, 7171 West 95th Street, Overland Park KS 66212 913/967-1304 1975

Koupf, Gary Irwin, (F.C.A.S.), *Actuary,* Motors Insurance Corp, 3044 West Grand Boulevard, Annex 150, Detroit MI 48202 313/556-1907 1982

Koutsopoulos, Constantine, (F S.A.), Ethniki Insurance Co, Karageorghi Servias 8, Athens Greece 102 10 324-2823 1977

Kovacs, Frank, (A.S.A., E.A.), *Vice President & Actuary,* National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 1980

Kowalchuk, Theodore J, (F.C.A., F.S.A., E.A.), T J Kowalchuk Associates Inc, Seventeen Battery Place, New York NY 10004 212/344-1400 1965

Kozik, Thomas J, (F C.A.S.), *Director of Corporate Planning/Actuary,* Allstate Insurance Co, Allstate Plaza, Department F-5, Northbrook IL 60062 312/291-7711 1979

Kra, Dr Ethan E, (F C A , F S A , E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7125 1979

Kraabel, Stephen E, (F.C.A., F.S.A., E.A.), *President,* United Actuarial Services Inc, 3901 North Meridian Street, Suite 500, Indianapolis IN 46208 317/924-0495 1970

Kraegel, Wilfred A, (F.S A), *Futurist & Lecturer,* Wilfred A Kraegel, 405 East MacArthur Road, Milwaukee WI 53217 414/352-6508 i 1965

Kraft, Raymond J, (E A), *Consultant,* 419 Mansfield Avenue, Haddonfield NJ 08033 609/429-5899 i 1976

Krahulec, Richard C, (F.S A , E A), *Director, Actuarial Services,* Retirement Data Services, 9975 Valley View Road, Eden Prairie MN 55344 612/941-7101 1979

Krakowski, Israel, (F.C.A S), *Manager, Specialty Pricing,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1986

Kramer, Charles M, (F S.A., E.A.), *Actuary,* Williams Thacher & Rand Inc, 7979 Old Georgetown Road, Bethesda MD 20814 301/654-0505 1980

Kramer, Michael L, (F.S.A., E A.), *Vice President,* Johnson & Higgins, 345 California Street, San Francisco CA 94104 415/981-6700 1984

Kranke, Eric L, (E.A), *President,* Pension Actuaries Inc, 1375M Remington Road, Schaumburg IL 60173-4813 312/885-1145 1980

Krantz, Kerry A, (F S.A.), *Associate Actuary,* Direct Marketing Corp of America, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/930-8120 1979

Krause, Gustave A, (F.C.A S., F C A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30329-1119 404/261-5420 1977

Kraushaar, Charles W, Jr., (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000 1965

Krauss, Russell H, (A S.A., E.A.), 14 Southwood Drive, Morris Plains NJ 07950 1971

Kravitz, Louis, (E.A.), *President,* Louis Kravitz & Associates Inc, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/995-6100 1976

Kraysler, Stephen F, (F S A , E A.), *Managing Director,* Wolper Ross & Company Ltd, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210 1970

Kreamer, James R, (F.S.A., E A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6124 1973

Kreider, Donald E, (F.S A), *Vice President,* IDS Life Insurance Company, Intercorp Insurance Products, IDS Tower 10, Minneapolis MN 55440 612/342-8565 1973

Kreidler, James S, (F.S.A., E A.), *Actuary,* The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9350 1978

Krenz, Joseph A, (A.S.A.), *Consulting Actuary,* 910 University Tower Bldg, 12th & University Street, Little Rock AR 72204 501/664-6238 1967

Kreps, Rodney E, (A.C.A.S.), *Assistant Actuary,* Fireman's Fund Insurance Co, 1600 Los Gamos Drive, San Rafael CA 94911 415/492-6704 1986

Kretschmer, Albert H, Jr., (F S.A., E A.), 2143 Culver Drive, Wilmington DE 19810 302/475-9307 i 1965

Kreuter, Peter S, (F.S.A., E.A.), *Supervising Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0288 1984

Kreuzer, James H, (F.C.A.S.), *Vice President & Actuary,* Commercial Credit Insurance Services Inc, 950 Third Avenue, New York NY 10022 212/980-0066 1976

Krieger, Raymond B, (F.C A , F.S A , E.A.), *Consulting Actuary,* Ray Krieger Consultants Inc, 60 Cutter Mill Road, Great Neck NY 11021 516/482-5565 1965

Krinsky, Robert D, (F.C.A., A.S.A., E.A.), *President,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1966

Kripke, Albert E, 3200 Sixth Avenue, Apt 2K, San Diego CA 92103 i 1969

Krisher, William K, (F.S.A.), Four Hawk's Lane, Simsbury CT 06070 203/658-9408 i 1965

Krishnamurthy, S, (A.S.A., E.A.), *President,* Krish Actuarial Consultants Inc, PO Box 2599, Laurel MD 20708 301/490-1537 1986

Krist, Karen, (A.S.A , E.A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6172 1978

Kriston, Francis J, Jr., (A.S.A), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345 1987

Kriz, David G, (A S.A), *Actuarial Associate,* Kemper Group, Long Grove IL 60049 312/540-3973 1979

Krogh, Elden C, (F.S.A.), Route 4, PO Box 63A, Anderson SC 29624 i 1965

Krogstad, Craig A, (F.S.A), *Associate Actuary,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3417 1986

Kroll, Alice, (F S A.), *Senior Vice President - Life Co,* United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46206 317/263-7714 1976

Kroll, Cedric W, (F.C.A., A.S.A., E.A.), 3117 Maries Drive, Falls Church VA 22041 703/671-1091 i 1965

Krosky, David, (F.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 1977

Krosky, Michael, (F S.A , A.C A , E.A.), *President,* Quality Pension Service, 519 Morris Avenue, Rockville Center NY 11570 516/766-2183 1968

Krueger, David W, (F S A.), *Consulting Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1973

Krugel, Michael J, (A S A.), *Assistant Actuary,* Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/277-4669 1983

Kruse, Brian W, (E.A.), *Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2700 1982

Kryvicky, Robert C, (M.C.A., A.S.A., E.A), *Vice President,* Towers Perrin Forster & Crosby, 1810 Columbia Plaza, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111 1978

Kuba, Robert J, (A S.A.), *Senior Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8941 1984

Admitted

Kucera, Jeffrey L, (F.C.A S.), *Product Marketing Director*, Allstate Insurance Co, Allstate Plaza D-6, Northbrook IL 60062 312/291-4725 1980

Kudera, Andrew E, (A.C.A.S., A.S.A.), Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1984

Kuechle, Gerrit C, (E.A.), *President & Actuary*, National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0222 1980

Kuehn, Gary N, (A.S.A.), *Staff Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1986

Kuehn, Ronald L, (F S.A.), *Associate Actuary*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7497 1985

Kuehn, Ronald T, (F C A.S.), *Senior Vice President & Practice Director*, Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2464 1977

Kuendig, William N, II, (F S A., E A), *Principal*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 1973

Kuhlman, Thomas J, (F S A., E.A), *Principal*, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1979

Kuhlmann, George H, Jr., (A S.A), *Assistant Vice President*, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-7670 1970

Kuhn, Jeffrey P, (F.S.A.), *Second Vice President & Associate Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1578 1975

Kuipers, Philip, (F S.A , E A.), *Actuary*, The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204-3712 503/241-8307 1980

Kuklinski, James A, (A.S.A.), *Actuarial Officer*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7169 1980

Kulik, John M, (A.C.A S.), *Assistant Actuary*, Crum & Forster Commercial Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3042 1986

Kummer, Cheryl S, (A S A , E A), Milliman & Robertson Inc, 1400 Smith, Suite 830, Houston TX 77002 1987

Kunesh, Daniel J, (F.S.A., E A.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077-1035 312/967-4300 1973

Kung, Minnie Cmenn, (A.S.A., E A), *Senior Actuarial Analyst*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1985

Kuni, Joel D, (A S.A.), *Associate Actuary*, Farmers New World Life Insurance Co, 3003 77th Southeast, Mercer Island WA 98040 206/232-8400 1986

Kunis, A Maxwell, (F.C.A., F.S.A., E.A.), *President*, A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995 1965

Kunis, Manuel, (E.A.), *Vice President*, A M Kunis & Company Inc, 184 Grand Avenue, Box 728, Englewood NJ 07631 201/569-0995 1976

Kunkemueller, A Henry, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2995 1965

Kunzman, Michelle L, (F.S.A., E.A.), *Director, Group Underwriting*, CIGNA Re Corp, A CIGNA Company, R-26 A, Hartford CT 06152 203/726-5816 1982

Kuo, Chung-Kuo, (A.C.A.S.), *Associate Actuary*, United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2119 1986

Kupferman, E Perry, (F.S.A.), *Vice President & Deputy Chief Actuary*, ITT Lyndon Insurance Group, 700 Community Federal Center, 12555 Manchester Road, St Louis MO 63131 314/821-6060 1979

Kurash, Stephen P, (F.S.A., E.A.), Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270 1979

Kuster, Bruce C, (A.S A.), *Actuarial Associate*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1985

Kuttler, Michal Bauer, (F S.A.), *Consulting Actuary*, 467 St Nicholas Avenue, Haworth NJ 07641-1627 201/384-6492 1981

Kwan, Chac B, (A.S.A.), *Associate Actuary*, New York State Insurance Department, 160 Broadway, New York NY 10013 212/602-0224 1986

Kwasha, H Charles, (F C A., A S A), 10800 Biscayne Boulevard, Suite 735, Miami FL 33161 305/893-0206 i 1965

Kwassman, Stuart, (F.S.A.), *Associate Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1984

Kyle, George B, (F.S.A., E.A.), 25, avenue du Soleil d'Or, 06230 Villefranche-sur-Mer, France 93-76-64-80 i 1965

L

L'Abbate, Salvatore A, (F.S.A., E.A.), *Actuary Pensions*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8080 1965

LaBombarde, A Richard, (A.S.A., E.A.), *Research Actuary*, Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037-1435 202/429-9760 1986

Labute, Ronald, (F.C.A., A S.A., E A), *Vice President & Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1966

Laccetti, Nicholas J, (E A.), *Senior Vice President & Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1976

Lacek, Mary Lou, (A.C A.S.), *Assistant Director*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3490 1987

Lachance, Michael D, (F.S A.), *Second Vice President & Line Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7044 1984

Lachter, Jack, (E.A), *Vice President & Actuary*, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8843 1968

Ladley, John D, (F.S.A.), *Senior Vice President & Practice Director*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2462 1978

Lafond, Andre, (F S.A.), *Senior Vice President, Administration*, Les Cooperants, 333 Rue St Antoine Est, Montreal PQ Canada H2X 1R9 514/287-6618 1981

Lai, Eugenia, (A.S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 1986

Laing, I Gordon M, (A.S.A), *Vice President & Actuary*, Companion Life Insurance Co, 401 Theodore Fremd Avenue, Rye NY 10580-1493 914/935-8437 1984

Lake, Daniel J, (A.S.A.), *Actuarial Assistant*, Life Insurance Co of North America, Five Penn Center Plaza, Philadelphia PA 19103 215/569-7272 1986

Lake, Gary D, (F.C A., F S A., E A.), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 1977

Lake, Meno T, (F S.A.), 24333 Little Valley Road, Hidden Hills CA 91302 818/888-8579 i 1965

Lake, Richard A, (F.S.A), *Vice President & Actuary*, National Casualty Company, 515 North Sixth Street, #1800, St Louis MO 63101-1877 314/421-4626 1976

Lakenbach, Cary O, (F.S.A.), *Vice President & Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1979

Laketek, Maryann, (E.A.), *Consultant*, Hewitt Associates, 120 South Riverside Plaza, Suite 820, Chicago IL 60606 312/726-2040 1978

Admitted

Laline, Daniel G, Jr., (F.S.A., E.A.), Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 — 1979

LaLonde, Robert J, (F.S.A.), Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 — 1980

Lamale, Ellen, (F.S A), *Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6337 — 1980

LaMar, Jack L, (F.S.A.), *Assistant Vice President & Associate Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8513 — 1981

Lamb, James D, (F.S.A.), *Associate Actuary*, Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111 — 1972

Lamb, John A, (A C.A.S.), *Assistant Vice President-Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2429 — 1979

Lamb, R Michael, (F.C.A.S.), *Casualty Actuary*, Oregon State Insurance Division, Labor & Industries Building, Salem OR 97310 503/378-4271 — 1976

Lambert, Bill G, (E A), *Enrolled Actuary*, Lambert Massey & Berman Inc, 423 South Hull Street, PO Box 140, Montgomery AL 36101 205/264-6679 — 1977

Lambert, LeeR, (F.S A), *Vice President and Tax Actuary*, National Liberty Corp, Liberty Park, Valley Forge PA 19493 215/648-5924 — 1979

Lambert, Michael J, (A.S.A., E.A.), *Associate Pension Actuary*, Connecticut General Life Insurance, Group Pension Division, PO Box 2975, M-50, Hartford CT 06104 203/725-2563 — 1976

Lambert, Richard F, (F.S.A.), *Vice President and Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-7940 — 1981

Lamenzo, James R, (A S A), *Senior Consultant*, Peat Marwick Main & Co, One Boston Place, Boston MA 02108 617/723-7700 — 1987

LaMonica, Michael A, (F C A.S.), *Senior Actuary*, Allstate Insurance Co, Allstate Plaza North, D-7, Northbrook IL 60062 312/291-6307 — 1979

Lamontagne, Robert J, (F.S.A., E.A), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7310 — 1976

Lampron, Ernest J, *Underwriter & Associate Actuary*, Blue Cross/Blue Shield of Massachusetts, 25 Newport Avenue, Second Floor, Quincy MA 02170 617/847-6725 — 1984

Lamps, Dale, (F.S.A., E A), Touche Ross & Co, 800 Frey Building, Grand Rapids MI 49503 616/459-9421 — 1971

Lamson, James W, (F.S A.), *Consulting Actuary*, Actuarial Resources Corp, 14904 Locust, Olathe KS 66062 913/782-1199 — 1979

Lancaster, Edwin B, (F.S.A , E A.), 33 Meadow Brook Lane, Mount Kisco NY 10549 914/666-8601 — 1965

Landry, Douglas M, (F.S.A), *Second Vice President*, North American Life & Casualty, 1750 South Hennepin Avenue, Minneapolis MN 55403 612/347-6527 — 1976

Landry, Patrick, (F.S.A.), *Consulting Actuary*, William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2972 — 1980

Landstrom, Beverly G, (A.S.A.), *Actuarial Assistant*, Home Life Insurance Co, One Centennial Plaza, Piscataway NJ 08854 201/980-4247 — 1985

Lane, Charlotte L, (E.A.), *Research Consultant*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3114 — 1976

Lane, Edward C, (F.C A , A S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3428 — 1976

Lane, Raymond D, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3311 — 1983

Admitted

Lane, William R, (F.S.A.), *Vice President & Group Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2130 — 1980

Lang, Andrew C, (F S.A., E A.), *Principal*, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19355 215/569-6009 — 1971

Lang, Larry, (F C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 — 1979

Lange, Clifford A, (F S.A.), *Senior Manager*, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600 — 1983

Lange, Dennis L, (F C.A.S.), *Actuary*, Milliman & Robertson Inc, 15700 West Bluemound Road #400, Brookfield WI 53005 414/784-2250 — 1982

Lange, Gary S, (F.S A), *Assistant Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2937 — 1980

Lange, Jeffrey T, (F C.A.S), 112-45 Hannibal Street, Saint Albans NY 11412 718/454-4044 — 1965

Langer, Barry F, (F.S.A.), *Associate Actuary*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3519 — 1976

Langer, David, (F C A , A.S A., E A), *President*, David Langer Company Inc, 60 East 42nd Street, Suite 1834, New York NY 10165 212/986-2942 — 1966

Langerman, Robert N, (E.A.), *Chartered Financial Consultant & CLU*, Robert N Langerman Associates, 47 College Street, New Haven CT 06510 203/777-7663 — 1979

Langhans, John, (F.S.A., E.A.), *Vice President & Actuary*, Pension Consultants Inc, 1260 New Britain Avenue, West Hartford CT 06110 203/521-3100 — 1974

Langhans, Meier F, 6a Cooper Lane, Whiting NJ 08759 — 1966

Langlitz, Leon L, (F.S A.), *Assistant Actuary*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 — 1985

Langston, Esse D, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143 — 1965

Laning, Kurt J, (F S A), *Manager, Group Pension Products*, Great-West Life Assurance Co, PO Box 1080, Denver CO 80201 303/889-3443 — 1987

Lannen, James R, (F.S.A , M.C A , E A), *Director, Personnel Relations*, Aeroquip Corporation, 300 South East Avenue, Jackson MI 49203 517/787-8121 — 1975

Lannert, Thomas F, (F.S A., E.A), *Consulting Actuary*, Compensation Management Inc, 8112 Maryland Avenue, Suite 300, St Louis MO 63105 314/726-0010 — 1975

Lanskey, Stanley M, (A.S.A., E.A.), *Senior Employee Benefits Specialist, Actuary*, American Home Products Corp, Employee Benefits Department, 685 Third Avenue, New York NY 10017 212/878-6614 — 1981

Lapierre, Denis, (F.S.A.), *Vice President Actuarial*, Canadian Reassurance Co, 1010 Sherbrooke Street West, Suite 1707, Montreal PQ Canada H3A 2R7 514/288-3134 — 1982

Lapointe, Jacques, (A S A.), *Actuarial Assistant*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3671 — 1987

Larew, John R, (A.S A , E A), *Second Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5655 — 1969

Largent, Steve M, (F.S A.), *Vice President Product Research & Development*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 — 1980

Larimer, Charles F, (F.S.A.), *Actuarial Consultant*, Bob Gold & Associates Inc, 205 West Wacker Drive, Suite 1305, Chicago IL 60606 312/332-3081 — 1979

Larimore, Stuart B, (E.A.), *Manager, Compensation & Benefits Planning*, Boise Cascade Corporation, One Jefferson Square, Boise ID 83728 208/384-6475 — 1976

Admitted

Larini, Paul G, (A.S.A.), *Director, Competition/Conservation,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1982

Larkin, James P, (F.S.A., E A.), *Vice President & Chief Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6726 1971

LaRose, J Gary, (F.C.A.S.), *Senior Manager,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 1980

Larrison, John P, (E A.), *President,* Chase Southeast Corporation, 401 Second Street East, Suite 217, Indian Rock Beach FL 33535 813/596-9194 1980

Larson, Charles M, (A.S.A.), 11513 Havenwood Drive, Whittier CA 90606 213/692-5855 i 1966

Larson, Eric P, (M.C.A., A.S.A., E.A.), *Consulting Actuary/ Office Manager,* The Wyatt Company, 1401 17th Street, Suite 900, Denver CO 80202 303/298-7878 1977

Larson, Graham John, (F.S A.), *Associate Actuary,* Pioneer Mutual Life Insurance Co, 203 North 10th Street, Fargo ND 58102 701/293-3300 1981

Larson, Robert E, (F.S A , E.A.), 603-54th Place, Western Springs IL 60558 312/246-5450 i 1965

Larson, Ryan R, (F.S A.), *Vice President-Annuity & Group Product Development,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3766 1979

Larson, William E, (E.A.), *Senior Pension Actuarial Consultant,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5757 1982

LaSorella, Kenneth A, (F S.A), *Manager,* Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5361 1981

Lassow, Richard B, (F.S A), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 1980

Lastinger, James C, (A S A , E.A.), Alexander & Alexander Consulting Group Inc, 3565 Piedmont Center, Atlanta GA 30363 404/261-3400 1976

Latta, Judith E, (F S A., E.A), *Partner,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1760 1980

Latta, Raymond A, (F.C A), *Consulting Actuary,* Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143 1 1965

Lattanzio, Francis J, (F.C.A.S), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Suite 710, Skokie IL 60077-1035 312/967-4300 1979

Lattanzio, Steven P, (F C.A.S), *Senior Vice President & Actuary,* Insurance Technical & Actuarial Consultants Corp, 500 Montauk Highway, Suite K, West Islip NY 11795 516/661-8400 1980

Lau, Brian R, (F S.A.), *Manager, Individual Products,* Great-West Life Assurance Co, 8515 East Orchard Road, Tower II 10th Floor, Englewood CO 80111 303/889-4018 1980

Lau, Kenneth K, (F.S.A.), *Vice President & Actuary-Mass Marketing Department,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8484 1980

Lauer, J Alan, (F.S.A), *Vice President & Consulting Actuary,* Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2800 1965

Lauerman, Thomas E, (F S A.), *Vice President, Director Info Systems & Services,* Woodmen Accident & Life, 1526 'K' Street, Lincoln NE 68508 402/476-6500 1979

Laughlin, Robert L, (M.C A , A.S A., E A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1976

Launer, Lee Eric, (F S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 1975

Admitted

Laur, Charles F, (E.A.), *Vice President,* Alan N Kanter & Associates, 31 Walker Avenue, Suite 200, Baltimore MD 21208-4004 301/486-4900 1976

Lautzenheiser, Barbara J, (F.S.A., E A), *Principal,* Lautzenheiser & Associates, One Commercial Plaza, 22nd Floor, Hartford CT 06103-3599 203/246-0893 1968

Laux, Robert J, (F S A.), *2nd Vice President & Associate Corporate Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2580 1981

Lauzon, Dennis P, (F.S.A.), *Second Vice President/Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1984

Lavarack, Patricia A, (E.A.), *Actuary,* Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694 1979

Laverdiere, Michel, (F.S A.), *Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5562 1970

LaVigne, Joseph A, (F.S.A., E.A.), Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1965

Lavonas, Mary G, (E.A), *Assistant Actuary,* Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932 1986

Law, Kevin M, (F.S.A.), *Second Vice President,* Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3569 1981

Lawin, Paul, (F S.A.), *Assistant Vice President & Associate Actuary,* Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 1981

Lawley, Carl David, Jr., (E.A.), *Vice President,* McGuinn & Lawley Inc, Public Ledger Building, Independence Mall, Philadelphia PA 19106 215/922-1919 1980

Lawlor, Rita Manning, (F.C.A , F S A., E A), *Manager of Research Department,* Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3706 1985

Lawrence, John W, Jr., (F.S.A., E.A.), *Chief Actuary,* Actuarial & Admin Services, 4500 North 32nd Street, Phoenix AZ 85018 602/955-0299 1974

Lawrence, Stewart D, (F S.A., E A), *Senior Vice President,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1977

Lawrey, Richard A C, (A.S.A.), *Principal,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02181 617/965-8420 1986

Laws, James, (F.S.A., E A.), *Vice President & Actuary,* Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550 1979

Lawson, Barbara V K, (A S.A., E.A.), *Associate Actuary,* Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 1981

Lawson, Harold R, (F.S.A.), 40 North Road, Glens Falls NY 12801 1967

Lawson, Joseph E, (A S.A , E.A.), *President,* The Lawson Group Inc, 13902 North Dale Mabry, Suite 251, Tampa FL 33618 813/962-2554 1976

Leach, Richard V, (A.S.A.), *Actuarial Assistant,* Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 1987

Leach, Robert K, (F.S A.), *Associate Pension Actuary,* Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1980

Learson, Richard J, (A S A , E.A.), *Consulting Actuary,* 33 Irving Place, 11th Floor, New York NY 10002 212/529-8301 1966

Leary, Thomas J, (F S.A), *Vice President & Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1970

Admitted

Leavitt, Gordon H, (F S A), *Senior Vice President/Actuary,* Savings Banks Life Insurance Fund, 200 Park Avenue, New York NY 10166 212/598-7450 1965

Lebens, Joseph R, (A.C.A.S.), *Senior Actuarial Associate,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4841 1987

Lebenson, Robert D, (E.A.), *President,* Lebenson Actuarial Services Inc, 81 Main Street, White Plains NY 10601 914/949-4690 1976

LeBlanc, Sidney A, (F.S A., E.A), *Senior Vice President, Financial Plng & Control,* Pan-American Life Insurance Co, 601 Poydras, Pan American Center, New Orleans LA 70130 504/566-3653 1972

Leblond, Richard M, (A.S.A., E.A), *Consulting Actuary,* Buck Consultants Inc, Avenue du Gui 159, 1180 Brussels Belgium 2/375-6351 1971

Leboffe, Cosmo A, (E A), *President,* Plan Advisors Inc, PO Box 302, Bala Cynwyd PA 19004 1978

Lebos, Leo, Jr., (F.S A.), *Executive Vice President - Marketing,* American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1410 1974

LeBow, Kenneth D, (F.S A.), *Actuary,* Guardian Life Insurance Co, Bethlehem Business Park, 3900 Burgess Place, Bethlehem PA 18017 215/861-6305 1975

Leckenby, Jean R, (E.A.), *Actuary & Consultant,* V J Shah & Co Inc, 50 Congress Street, Boston MA 02109 617/723-3350 1978

Leckie, Robin B, (F S A), *Senior Vice President & Chief Actuary,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3525 1974

LeClair, Peter T, (F.S.A., A.C.A.S , E A.), *Senior Vice President & Chief Financial Officer,* Life Insurance Co of North America, Five Penn Center Plaza, 32nd Floor, Philadelphia PA 19103 215/569-7720 1970

Ledbetter, Alan R, (F C.A.S.), *Vice President, Underwriting,* Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2784 1979

Ledbetter, Kim W, (F.S A., E.A.), *Associate Actuary,* Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2747 1980

Leder, Philip A, (F.S.A., E.A.), *Associate Actuary,* Hazlehurst & Associates Inc, 400 - 108th NE, Suite 414, Bellevue WA 98004 206/455-9272 1981

Lederman, Charles M, (F.C.A.S.), Insurance Financial Services, 633 Germantown Pike, Suite 200, Plymouth Meeting PA 19462 215/834-1099 1980

Ledwos, Kenneth T, (F S.A), *Senior Actuary,* Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959 1982

Lee, Antony Y, (E A), *Senior Vice President,* National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 1976

Lee, Curtis H, (F.S.A), *Vice President & Actuary,* Fidelity Union Life Insurance Co, One Allianz Financial Centre, 2323 Bryan Street, Dallas TX 75201 214/978-7180 1973

Lee, David S, (F S.A.), *Vice President & Actuary,* United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Five-Life Product Development, Omaha NE 68175 402/978-2269 1979

Lee, H Douglas, (F.C.A., F.S.A., E.A), *Vice President,* Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2747 1975

Lee, J Tyler, (F.S.A), *Vice President & Actuary,* Royal Life Insurance Cos, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2070 1979

Lee, Jason M, (A.S.A.), Martin E Segal Co, 520 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1981

Admitted

Lee, Lucian R, *Assistant Vice President,* Liberty Life Insurance Co, Box 789, Greenville SC 29602 803/268-8293 1969

Lee, Robert H, (F C.A S.), *Associate Actuary & Secretary of Financial Opers,* Horace Mann Insurance Companies, PO Box 5011, Upland CA 91785-5011 714/625-0746 1985

Lee, Steven G, (F S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1986

Lee, Susan E, (A.S.A , E A), *Vice President & Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1976

Lee, Thomas J, (F.S.A), *General Director,* John Hancock Mutual Life Insurance, C-8, Pol Coll & Cont Services, PO Box 111, Boston MA 02117 617/572-5951 1966

Lee, Timothy D, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1400 Smith, Suite 830, Houston TX 77002 713/658-8451 1981

Leen, John R, (E.A.), *Consulting Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4554 1976

LeFevre, Paul H, (F.S.A., E A.), *Senior Vice President & Chief Actuary,* Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3519 1976

Leff, Harold, (F.S.A), *Vice President & Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-5892 1975

Leggett, Richard A, (F S.A.), 81 Spring Lane, West Hartford CT 06107 i 1965

Leggette, Charles W, (E A), *President,* Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 1980

Lehman, James H, (F.S.A.), *Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1979

Lehman, Merlin R, (F C A S.), *Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2769 1977

Lehman, Stephen H, (F.S.A , E.A), *Vice President,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3425 1971

Lehman, W Douglas, (F S.A.), *Vice President,* Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4265 1977

Lehman, Walter, (A.S.A., E.A.), Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151 1986

Lehmann, Earl R, PO Box 770542, Steamboat Springs CO 80477 303/879-2408 i 1970

Lehmann, Steven G, (F C.A.S., F.S A), *Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-6033 1977

Lehpamer, Philip J, (A.S.A.), *Director, Group Pricing,* Metropolitan Life Insurance Co, One Madison Avenue, Area 21V, New York NY 10010 212/578-2546 1980

Leif, Elizabeth J, (F S A.), *Second Vice President & Associate Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5132 1981

Leight, Arthur S, (F.S A., A.C.A.S., E.A.), *Actuary,* Laventhol & Horwath/REBC Associates, 400 Park Avenue, New York NY 10022 1965

Leight, Douglas L, (F.S.A., E.A.), *Consulting Actuary,* Douglas L Leight Ltd, 555 Fifth Avenue, New York NY 10017 212/420-0224 1977

Leight, Grace, (A.S.A., E.A), 71-40 112 Street, Forest Hills NY 11375 212/263-2941 i 1966

Leighty, William G, (F.S A , E A.), *Consultant,* Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 1975

Admitted

Leimkuhler, Urban E, Jr., (F C.A S.), *Vice President*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3186 — 1978

Leiner, William W, Jr., (A C A.S), *Actuary & Assistant Vice President*, Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-6473 — 1987

Leiser, Richard Walter, (A.S A.), *Senior Actuary*, British-American Insurance Co Ltd, 8601 Six Forks Road, Suite 700, Raleigh NC 27615 919/848-2513 — 1984

Leisinger, Warren, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5575 — 1978

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

Leister, Kellen G, (F.S.A., E.A.), *Partner*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 — 1985

Leitermann, John H, (A S.A.), *Assistant Vice President - Life Annuity Fin*, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500 — 1979

Leland, Alan C, Jr., (F.S.A), *Vice President*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5110 — 1980

LeLaurin, Suzanne, (F.S.A.), *Individual Pension & Annuity Vice President*, General American Life Insurance Co, 13045 Tesson Ferry Road, PO Box 396, St Louis MO 63128 314/525-3500 — 1979

Lem, Kenneth, (F.S.A), *Chief Actuary*, Knights of Columbus, Columbus Plaza, New Haven CT 06507 203/772-2130 — 1979

Lemery, Francis P, (F.S A , E A.), *Senior Vice President & Actuary*, Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 — 1969

Lemieux, Richard G, (F.S A), *Principal*, William M Mercer Ltd, 600 de Maisonneuve Blvd West, Suite 1100, Montreal PQ Canada H3A 3J4 514/285-1802 — 1975

Lemkau, Portia Lynn, (A S A., E.A), *Consultant*, PO Box 2273, Tacoma WA 98401 206/572-6663 — 1981

Lenaburg, David Scott, (F S.A.), *President & Chief Executive Officer*, Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4865 — 1984

Lenaburg, Jean Pollard, (F S A), *Vice President & Actuary*, GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7303 — 1983

Leno, Steven C, *Director-Actuarial & Statistical Services*, Blue Cross/Blue Shield of North Dakota, 4510 13th Avenue SW, Fargo ND 58121 701/282-1129 — 1984

Lenser, John M, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1973

Lent, David R, (F.S.A., E.A.), *Associate Group Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6112 — 1980

Leo, Carl J, (A.C.A.S.), *Vice President - Actuary*, Superior Insurance Co, 4501 Circle 75 Parkway, Building D, Suite 4140, Atlanta GA 30339 404/952-4885 — 1981

Leonard, Bradley D, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, American Heritage Life Insurance Co, 11 East Forsyth Street, Jacksonville FL 32202 904/359-2560 — 1974

Leonard, Gregory E, (F.C.A.S., M.C.A.), Towers Perrin Forster & Crosby, One Mill Pond Lane, Simsbury CT 06070-2486 809/259-8863 — 1976

Leonard, Marilyn R, (A.S.A.), McInally Associates Inc, Radnor Station, Building Two, Radnor PA 19087 215/687-2088 — 1981

Leonard, Wilford A, (F.S.A., E.A), *Vice President & Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2439 — 1969

Admitted

Leone, Robert J, (F.S.A., E A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1983

Leong, Kenneth K, (A.S.A.), *Actuary*, Health Care Financing Administration, Office of the Actuary, 1705 Whitehead Road, Baltimore MD 21207 301/597-6146 — 1980

Leong, Leonard P J, (F S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 — 1967

Lepage, Paul A, (F.S.A), *Senior Vice President & Chief Actuary*, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431 603/357-1450 — 1979

Lerner, Gary G, (E.A.), *Vice President & Actuary*, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8844 — 1969

Lerner, Peter, (A.S A), *Special Risks Director*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3539 — 1980

LeRoux, David, (F S.A.), *Vice President, Assoc Director of Guar Products*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3805 — 1985

Leroux, Jean-Francois, (F.S.A.), *Assistant Actuary*, Canadian Reassurance Co, 1010 Sherbrooke Street West, Suite 1707, Montreal PQ Canada H3A 2R7 514/288-3134 — 1987

Lerwick, Stuart N, (F C A.S.), *Senior Vice President & Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2255 — 1981

Leslie, William, Jr., (F C A S.), 12175 Bernardo Oaks Court, Rancho Bernardo CA 92128 — i 1965

Leslie, William H, (F.S A , E.A), *Vice President & Group Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8468 — 1969

Lessing, Brian R, (A.S.A), *Assistant Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21G, New York NY 10001 212/714-5277 — 1984

Lessl, John A, (A.S.A., E.A.), *Director of Actuarial Department*, Ogle & Waters Inc, Feather Sound Corp Center, One Corporate Drive, Suite 600, Clearwater FL 34622 813/577-2884 — 1980

Lester, David, (A.S.A., E.A.), *Consulting Actuary*, Corroon & Black, 695 East Main Street, Stamford CT 06904 203/359-0010 — 1980

LeSueur, David C, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 — 1978

Letkiewicz, George F, (F.S.A.), Academy Life Insurance Co, One Valley Forge Plaza, Valley Forge PA 19487 215/337-1400 — 1981

Letourneau, H Louis, (E.A.), *President*, Pension Concepts Inc, 4499 Cascade Road SE, Grand Rapids MI 49506-3632 616/942-5050 — 1976

Letson, Edward W, PO Box 412, Glen Ellen CA 95442 — i 1966

Letts, G Rodney J, (F.S.A), *Senior Vice President & Chief Actuary*, First Stratford Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2500 — 1987

Letwin, Fred G, (F.S.A.), 4514 Staughton Drive, Indianapolis IN 46226 — i 1965

Leube, Joseph J, (E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, 255 Public Ledger Building, Philadelphia PA 19106 215/923-5300 — 1976

Leung, Kung Lup, (A.C A.S., A.S A.), *Manager-Retirement Benefits*, National Mutual Insurance Co Ltd, 8/F Sun Hung Kai Centre, 30 Harbour Road, Wanchai Hong Kong 5/8332265 — 1982

Levene, David, (F.S.A.), *Vice President & Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3502 — 1971

Levenson, Martin, (A.S.A , E A.), *Senior Vice President/Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1966

Admitted

Leventhal, Gary D, (F S A., M.C.A , E.A), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1979

Levering, Cynthia J, (A.S.A., E.A), *Assistant Vice President*, Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2893 1979

Levin, Howard J, (F.S.A., E.A), *Partner*, Hewitt Associates, 120 South Riverside Plaza, Chicago IL 60606 312/726-2040 1975

Levin, Joseph W, (F.C.A S.), *Vice President & Actuary*, Employers Reinsurance Corp, PO Box 2991, Overland Park KS 66201 913/676-5390 1969

Levine, George M, (A.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2429 203/651-3761 1983

Levine, Joel Ira, (F.S.A), *Actuary*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6236 1980

Levine, Kenneth, (F.S A , E.A.), *Vice President, Group Pension Actuary*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8712 1977

Levine, Steven J, (E.A.), *Vice President & Chief Actuary*, Goldstein Levine & Weiner Inc, 777 West Putnam Avenue, Greenwich CT 06830 203/531-1700 1984

Levinson, Louis, (F S A), 106 Bronson Terrace, Springfield MA 01108 1 1965

Levit, Alan D, (F.S.A , M C A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1980

Levitas, Robert M, (A.S.A.), American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/332-7910 1979

Levitsky, Charles A, (A.S.A.), 11680 Sunshine Terrance, Studio City CA 91604 1 1970

Levitt, Leonard R, (A S.A , E.A), *President*, Peachtree Consultants Ltd, 2100 Natl Bank of Georgia Bldg, 34 Peachtree Street, Atlanta GA 30303 404/521-1600 1980

Levy, Gerald A, (F S.A., E A), *Vice President, Group*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8572 1965

Levy, Harris S, (E.A), *President/Chief Actuary*, Certified Actuarial Consultants Inc, Ridgewood Commons, 947 Linwood Avenue, Ridgewood NJ 07450 201/447-5980 1978

Levy, Jeffrey A, (E.A), *Actuary*, Williams Thacher & Rand Inc, 708 Third Avenue, New York NY 10017 212/949-1344 1984

Levy, Jerrold M, (A.S.A , E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, 225 North Michigan Avenue, Chicago IL 60601 312/565-6066 1980

Levy, Leslie, (A.S.A., E A.), *President*, Aetna Healthcare Systems Inc, CityPlace YCCI, 151 Farmington Avenue, Hartford CT 06156 203/275-3577 1979

Levy, Thomas D, (F.S.A , E A.), *Senior Vice President/Chief Actuary*, Martin E Segal Co, 1920 'N' Street NW, Suite 500, Washington DC 20036 202/872-1870 1970

Lew, Edward A, (F.S.A.), *Consulting Actuary*, 31017 Peace Street, Three Rivers, Punta Gorda FL 33982 813/639-0191 1 1965

Lewandowski, Chester T, (F.S.A.), *Second Vice President & Actuary*, The New England, 501 Boylston Street, Boston MA 02117 617/578-3204 1978

Lewandowski, John J, (A.C.A.S.), *Senior Actuarial Associate*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6823 1987

Lewin, Janet L, (A.S.A., E.A.), *Actuary*, Plan Design Consultants Inc, 1400 Fashion Island Blvd, San Mateo CA 94404-1584 415/341-3322 1986

Lewis, Clair A, (F.S.A.), *Senior Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7104 1965

Lewis, Fielding, (F S A., E A.), Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5148 1978

Lewis, Herman, (F S A , E A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6313 1965

Lewis, James Lee, Jr., (F.S.A), *Senior Vice President Planning & Operations*, Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935 1965

Lewis, Lucinda Manzi, (F.S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6713 1982

Lewis, Martin A, (F.C.A.S.), Tillinghast/Towers Perrin, Union Tower, Suite 466, 165 South Union Boulevard, Denver CO 80228-2211 303/969-9911 1985

Lewis, Randal John, (A.S A), *Assistant Vice President & Assistant Actuary*, United Olympic Life Insurance Co, 110-110th Avenue NE, PO Box 90055, Bellevue WA 98009 206/451-7441 1986

Lewis, Stephen H, (F S.A), *President*, First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 312/495-3336 1980

Lewis, Steven N, (F.S.A , E.A.), *President*, Lewis & Associates Inc, Three Bethesda Metro Center, Suite 750, Bethesda MD 20814 301/656-9191 1980

Lewis, Walter Lee, III, *Vice President*, Blue Cross/Blue Shield of Mississippi, PO Box 1043, Jackson MS 39205 601/932-3704 1984

Lewis, William H, (F S.A., E A.), 900 Gulf Boulevard, Apt 805, Indian Rocks Beach FL 34635 813/595-4442 1 1965

Lewis, William H, Jr., (F C A., F.S.A . E A.), *President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1969

Lewis, Winthrop T, (A.S.A., E A.), 50 Ancient Way, Yarmouth Port MA 02675 617/362-2358 1 1966

Lhamon, Frederic T, (F.C.A , F.S.A , E.A), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1975

Li, Robert T, (A.S.A.), *Assistant Vice President & Associate Actuary*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3855 1982

Li, Yung-Tat Stephen, (F.S.A.), *Assistant Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-4168 1986

Libbey, David W, (F.S.A), *Second Vice President & Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1978

Libby, William B, (A S.A), *Secretary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06117 203/273-0123 1971

Libera, John J, Jr., (F.S.A.), *Senior Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1979

Libman, Michael L, (A.S A , E.A.), *Vice President*, Johnson & Higgins, 2600 National City Center, Cleveland OH 44114 216/356-0704 1971

Licht, Peter M, (A C A S.), *Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1699 1984

Licitra, Sam F, (A.C.A.S.), *Assistant Vice President & Assistant Actuary*, Combined International Corp, 123 North Wacker Drive, 25th Floor, Chicago IL 60606 312/701-3568 1987

Liddle, J Thomas, (F S.A.), *Vice President & Actuary*, Equitable Life Assurance Society, 787 Seventh Avenue, Area 44-K, New York NY 10019 212/554-4196 1966

Lie, Geoffrey Yuenfei, (A.S.A.), *Assistant Actuary*, Executive Life Insurance Co, 9777 Wilshire Boulevard, Beverly Hills CA 90212 213/273-4202 1982

Lieberman, Henry S, (A.S.A.), *Assistant Financial Officer*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6402 1983

Admitted

Lieberman, Sherman B, (F.S.A , E.A.), *Vice President & Actuary,* Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311 1976

Liebers, Elise C, (A.C.A.S.), *Supervising Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-8799 1987

Liebeskind, Debra Sue, (F.S.A.), *Actuarial Director,* Prudential Insurance Company, 3701 Wayzata Boulevard, Minneapolis MN 55440 612/349-2028 1982

Liebeskind, Stuart L, (F.S.A.), *Vice President & Assistant Actuary,* Prudential Insurance Company, North Central Home Office, PO Box 1143, Minneapolis MN 55440 612/553-6372 1980

Liggett, John M, (A S.A.), *Reinsurance Manager,* Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/387-8400 1986

Light, George D, Jr., (F S.A), *Staff Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1984

Likins, Robert B, (F.S.A., E.A.), *Senior Vice President & Actuary,* Pruco Life Insurance Company, 213 Washington Street, Floor 5W, Newark NJ 07102 201/877-6654 1977

Likkel, Craig F, (F.S.A), *Vice President & Actuary,* Family Life Insurance Co, Park Place, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000 1980

Lillis, Terrance J, (A.S A), *Senior Actuarial Associate,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-4885 1987

Lilly, George P, (F.C.A.), *Life Actuary,* The Beaven Companies, 901 West Jackson Boulevard, Chicago IL 60607 312/633-9659 1966

Limpert, John J, (A.C.A.S), *Assistant Actuary,* Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-3082 1984

Limsui, Eben Ros, (A.S.A.), Federal Life Insurance Co (Mutual), 3750 West Deerfield Road, Riverwoods IL 60015 312/520-1900 1986

Lin, Che, (F.S.A.), Towers Perrin Forster & Crosby, First Floor, BBC House, 10 Queen's Road, Central, Hong Kong 5/0233193 1970

Lin, Chin-Tung, (F.S.A), *Director & Associate Actuary,* Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7726 1982

Lin, Gary H, (F.S.A.), *Assistant Vice President & Actuary,* MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8747 1982

Lin, Jer-San, (A S.A.), *Senior Actuarial Assistant,* United of Omaha Life Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600 1984

Lin, Shiu-Shiung, (F.S.A.), *Assistant Vice President & Actuary,* Colonial Penn Group Inc, 11 Penn Center Plaza, 13th Floor, Philadelphia PA 19181 215/988-8637 1978

Lin, Susan, (F S.A.), *Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4086 1982

Lincoln, Charles G, (A.S.A.), 1210 Casey Key Road, Nokomis FL 33555 813/484-6669 1966

Lincoln, Mark H, (A.S.A.), *President,* Lincoln-Cross Inc, One Nashville Place, Ste 1750, 150 Fourth Avenue North, Nashville TN 37219-2417 615/252-6030 1983

Lincoln, W Chandler, III, (A.S A), *Actuarial Associate,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1985

Lindahl, Richard M, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1979

Linden, John R, (F.C.A.S.), *Chief Casualty Actuarial Division,* Connecticut Insurance Department, 165 Capitol Avenue, Hartford CT 06106 203/566-5502 1965

Admitted

Linden, Orin M, (F.C A.S.), *Director, Merger & Acquisition Services,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3276 1980

Lindgren, Robert E, (E.A.), William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Suite 2900, Chicago IL 60606 312/621-9800 1976

Lindley, Gary, (F.S A), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza South, G6D, Northbrook IL 60062 312/291-6097 1979

Lindsay, Bruce G, (A S.A.), United Services Life Insurance Co, PO Box 3700, 950 North Glebe Road, Arlington VA 22203 703/875-3400 1966

Lindsay, Robert L, (F.S A., E A.), *Executive Vice President,* MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6630 1965

Lindstrom, Lawrence A, (F.S.A.), *President,* Germantown Insurance Company, 5501 Germantown Avenue, Philadelphia PA 19101 215/438-4800 1974

Line, Russell A, (F.S.A.), *Vice President & Actuary,* Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1968

Ling, George S, (F.C.A., A.S.A., E A), *Executive Vice President,* Kruse O'Connor & Ling Inc, 101 Southeast Second Place, Suite 201, Gainesville FL 32601 904/375-3800 1966

Lingo, F Jay, (F S A , E.A), *Principal,* Touche Ross & Co, 800 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1979

Link, James E, *Vice President, Finance,* The Community Life Insurance Co, 250 Old Wilson Bridge Road, Worthington OH 43085 614/433-8309 1984

Link, Margaret A, (A S.A., E.A.), *Actuary,* Halliwell & Associates Inc, 1800 Two Gateway Center, Pittsburgh PA 15222 412/288-0822 1987

Link, Robert F, (F.S.A.), 309 Ferry Road, Old Lyme CT 06371 203/434-5505 i 1965

Link, William P, (F.S A), *Vice President & Actuary,* Prudential Insurance Company, 56 North Livingston, Roseland NJ 07068 201/994-8101 1979

Linn, Eldon R, (A.S.A.), *Associate Actuary,* The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 1966

Linney, Steven R, (F S.A.), *Actuary,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3274 1979

Lino, Richard, (F.C A.S.), *Vice President & Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5076 1965

Lino, Richard A, (F.C.A.S.), *Vice President/Senior Actuary,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4557 1982

Linquanti, August J, (A C A.S), 3260 Perry Avenue, Apt 3BS, Bronx NY 10467 i 1968

Lippai, Steven E, (F.S.A.), *Vice President & Actuary,* Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3571 1979

Lipsky, Gerald I, (F S A.), *Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, C-2, Boston MA 02117 617/572-5619 1979

Liptak, Walter T, (A C.A., A.S.A., E.A.), *President,* Blue Cross/Blue Shield of Florida, 8657 Baypine Road, Suite 306, Jacksonville FL 33216 904/791-6111 1969

Lipton, Barry C, (F.C.A.S.), *Assistant Vice President & Associate Actuary,* Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2914 1985

Lis, Raymond S, Jr., (A C.A.S.), *Director,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2285 1977

Admitted

Liscord, Paul S, (F.C.A.S.), *Consulting Actuary*, Liscord Ward & Roy Inc, 6B Hill's Court, Hills Avenue, Concord NH 03301 603/228-1391 — 1965

Lisle, Lottie, (F.C A , A S.A , E.A.), *Consulting Actuary*, CAWA Associates, 307 Yoakum Parkway, Suite 219, Alexandria VA 22304 703/370-1339 — i 1966

Lister, David H, (F.S.A.), *Assistant Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53593 608/231-7555 — 1980

Lister, John J, (E.A.), *Consultant*, 3800 Bond Avenue, Drexel Hill PA 19026 215/449-4427 — 1976

Liston, Fiona E, (A.S.A., E.A.), *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1987

L'Italien, Paul J, (F S.A.), *Associate Financial Officer*, John Hancock Mutual Life Insurance, John Hancock Place T-56, PO Box 111, Boston MA 02117 617/421-6403 — 1985

Litchenburg, Alfred L, (F.S A.), *Senior Vice President & Chief Actuary*, American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5069 — 1978

Litow, Mark E, (F.S A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 West Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 — 1979

Little, D Alan, (F.C.A., F.S.A., E.A.), *Senior Vice President & Chief Actuary*, Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/930-7776 — 1966

Little, Roger E, (F.S.A.), *Vice President & Actuary*, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7159 — 1980

Littmann, Mark W, (F C.A S), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8345 — 1986

Liu, Jing Cheng, (A.S.A , E.A), *Vice President, Actuarial & Data Processing*, Spencer Organization Inc, 366 Kinderkamack Road, Westwood NJ 07675 201/666-6011 — 1982

Liu, Liangan, (A.S A , E A.), *Senior Actuary*, Atlantic Richfield Company, 555 South Flower Street, BOA-3207, Los Angeles CA 90001 213/486-2880 — 1981

Liu, Shu-Yen, (A.S A.), *Actuarial Assistant*, CIGNA Corp, 900 Cottage Grove Road, Bloomfield CT 06002 203/726-3925 — 1987

Liuzzi, Joseph R, (A.C.A S), *Assistant Vice President-Business Controller*, CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/523-3014 — 1982

Liuzzo, Joseph, (F.S.A.), *Vice President*, Compensation Resources Inc, 33 West Main Street, Elmsford NY 10523 914/592-1500 — 1980

Lively, David L, (F.S.A., E A.), *Vice President*, Johnson & Higgins of Ohio Inc, 2700 National City Center, Cleveland OH 44114 216/356-0704 — 1966

Livingston, Arlene E, (F S A , E A.), *Assistant Vice President*, Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-8833 — 1982

Livingston, James A, Jr., (F S A.), 12 New Country Club Road, Birmingham AL 35213 — i 1965

Livingston, James L, Jr., (F.S.A.), *Senior Vice President & Chief Actuary*, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/954-7296 — 1980

Livingston, Roy P, (F.C.A.S.), *Director & Associate Actuary*, CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/523-4267 — 1979

Livorsi, Thomas J, (F C A., F S A , E.A), *Manager*, Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5259 — 1978

Livsey, Frank, (A.S.A., E.A), *Partner*, Hewitt Associates, 160 Bloor Street East, Toronto ON Canada M4W 1B9 416/961-5090 — 1974

Admitted

Llewellyn, David, (F.S.A.), *Vice President & Chief Actuary*, Health Insurance Association of America, 1025 Connecticut Avenue NW, Washington DC 20036-3998 202/223-7860 — 1970

Lloyd, John C, (A S.A), *Director, Actuarial & Underwriting*, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4827 — 1981

Lo, Richard W, (F.C.A.S.), *Assistant Vice President*, CIGNA Corp, 1600 Arch Street, 26 Tower, Philadelphia PA 19103 215/523-3698 — 1980

Lo, Won H, (A.S.A.), *Senior Actuarial Associate*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1985

Loadman, Arthur E, (F S.A), 126 Kingsway Avenue, Winnipeg MB Canada R3M 0H1 — i 1966

Locatelli, Robert, (F S A), *Vice President & Actuary*, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431-2000 603/357-1450 — 1979

Locey, James M, (E.A.), *Consultant*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 — 1987

Lo Cicero, Joseph A, (E.A), *Benefit Consultant*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 — 1976

Lockwood, Donald A, (F.C.A., A.S.A., E.A), *Executive Vice President*, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 — 1965

Lockwood, Gerald A, (F.S.A.), *Second Vice President*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2933 — 1979

Lockwood, M Scott, (A.S A.), *Senior Actuary*, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204-2805 317/263-5744 — 1987

Loeb, Harold A, (A.S A , E.A.), *Senior Vice President*, Hay/Huggins Co Inc, 700 South Flower Street, Los Angeles CA 90017 213/629-3921 — 1976

Loeffel, Carl L, (F.S.A.), *Vice President*, Equitable Life Assurance Society, Location 10 FE, 195 Broadway, New York NY 10007 212/618-5230 — 1968

Loether, Amy L, (F.S.A., E A), *Second Vice President*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5504 — 1982

Loffree, James A, (F S.A.), *Assistant Vice President, U S Group*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6964 — 1976

Lofgren, Eric P, (F S.A., E A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7045 — 1979

Lofley, Jeffrey Lee, (F.S.A), *Assistant Actuary*, Colonial Penn Life Insurance Co, 11 Penn Center, 19th & Market Streets, Philadelphia PA 19181 215/988-8000 — 1981

Loftis, John M, (F S A.), 670 Quarterstaff Road, Winston-Salem NC 27104 — i 1965

Loftis, Warren T, (A.S A.), *Senior Actuarial Associate*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5354 — 1986

Logan, Loren G, (F S.A., E A), Route 3, Box 167, Kimberling MO 65686 — i 1965

Logan, Thomas J, (F.S.A), *Manager Special Projects*, Allstate Life Insurance Co, 60 Allstate Plaza, Building I, Floor Two, Northbrook IL 60062 312/291-5518 — 1979

LoGuercio, Stuart E, (A S.A.), *Associate Actuary*, North Atlantic Life Insurance Co, Robbins Lane, Jericho NY 11753 516/934-8782 — 1981

Lohmann, Leslie John, (F S.A., E.A.), Towers Perrin Forster & Crosby, 1200 Smith Street, Two Allen Center, Suite 2750, Houston TX 77002 713/951-9500 — 1979

Lohse, Rudolph M, (F.S.A., E.A.), *Chairman & Consulting Actuary*, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — 1965

Admitted

Loken, Alan V, (A.S.A), *Consulting Actuary*, W E Stanley & Co Inc, 925 West Market Street, Greensboro NC 27435-5363 919/273-9492 1984

Lombardi, Louis J, (F.S.A.), *Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1982

Lombardi, Lynne-Anne, (A S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3094 1983

Lombardi, Robert J, (A.S.A), *Actuarial Assistant*, Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10005 212/428-2235 1985

Lombardo, John Scott, (F.C.A.S.), *Vice President & Actuary*, Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Box 350, Warwick RI 02887 401/827-2356 1981

Lome, Elinor, (E.A.), *Vice President*, Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900 1976

Lomicky, Robert A, (F S A , E.A.), *Assistant Chief Life Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0288 1980

Lommele, Jan Alan, (F.C.A.S.), *Consulting Actuary*, Touche Ross & Co, One State Street, Hartford CT 06103 203/522-1300 1979

London, William J, (A.S.A), Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Seventh Floor, Towson MD 21204 301/494-5441 1986

Lonergan, Clyde G, (F.S.A , E A), Creative Pension Services, 234 South Figueroa Street, Suite 1231, Los Angeles CA 90012 213/620-9938 1966

Lonergan, Kevin F, (F C.A S.), *Associate Actuary*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06115 203/277-7928 1984

Lonergan, Thomas T, (F S A , E.A.), *Managing Director - Office Manager*, William M Mercer-Meidinger-Hansen Inc, Five Crown Center, Kansas City MO 64108 816/474-0666 1977

Lonergan, Thomas Xavier, (F.S A , A C.A.S.), *Associate Actuary*, CIGNA Corp, 900 Cottage Grove Road, S-202, Bloomfield CT 06002 203/726-6617 1981

Lones, William R, (F.S.A., E A), *Actuarial Vice President*, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6927 1965

Loney, David A, (A.S A), *Actuarial Vice President*, Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456 1986

Long, Leon L, (A.S.A.), 3714 Cornell Street, Des Moines IA 50313 1966

Long, Maureen A, (E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1987

Long, Robert A, (A C A., E A), *Actuary*, Texas State Board of Ins, 1110 San Jacinto, Austin TX 78701-1998 512/463-6102 1966

Long, Terry M, (F S.A.), *Consulting Actuary*, Lewis & Ellis Inc, 5330 College Boulevard, Overland Park KS 66211 913/491-3388 1982

Long, V Kay, (F S A.), *Assistant Actuary*, The Capitol Life Insurance Co, 1331 17th Street, Suite 900, PO Box 1200, Denver CO 80201-1200 303/861-4065 1980

Longaker, Leslie W, (E.A), *President*, Longaker & Associates Inc, 3300 Monroe Avenue, Building East, Rochester NY 14618 716/248-3920 1978

Longerman, Kenneth John, (F.S.A.), *Senior Actuary*, Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60522-9006 312/990-1000 1978

Longiotti, Charles Alan, (F.S.A., E.A.), Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 1985

Longley-Cook, Alastair G, (F.S.A.), *Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4216 1980

Longley-Cook, Laurence H, (F.C.A.S , A.S A.), 845 'E' Avenue, Unit A, Coronado CA 92118 619/435-0808 1965

Longmoore, John T, (F.S.A., E A.), *Senior Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4163 1965

Longo, Frank J, (F.S.A.), *Vice President/Investment Actuary*, Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2000 1983

Longoria, Ricardo A, (F S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 515 Olive Street, St Louis MO 63101 314/982-0225 1979

Longyear, George Y, (A S.A.), *Senior Actuarial Assistant*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3116 1971

Lonsdale, Frederick, (A S A.), *Actuary*, Massachusetts Division of Insurance, State Rating Bureau, 100 Cambridge Street, Boston MA 02202 617/727-2815 1980

Loo, Jay Tsu-Yi, (F S A , E A), *Consulting Actuary*, JL Pension Actuarial & Consulting Services Inc, 411 Century Plaza, Lansdale PA 19446 215/362-2248 1969

Loomis, G Herbert, (F S A , E A.), *Actuary*, MMC&P Inc, One Gateway Center, 11th Floor, Pittsburgh PA 15222 412/261-4060 1979

Loop, Susan Lynn, (E A), *Vice President/Consulting Actuary*, McCready & Keene Inc, 7941 Castleway Drive, Box 50280, Indianapolis IN 46250-0280 317/849-4333 1981

Loper, Dennis James, (F.C A.S.), *Associate Actuary*, Allstate Insurance Co, Two Allstate Commercial Plaza, 51 West Higgins Road, South Barrington IL 60010 312/551-2615 1984

Lord, Brent Allen, (F.S A.), *President*, Lord & Ware Inc, 11711 North Meridian, Suite 604, Carmel IN 46032-9577 317/843-5888 1979

Lord, Frank C, (E.A.), *Assistant Vice President Asset Management Services*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8004 1979

Lord, Samuel H, (F.S.A., E.A.), *Second Vice President, Pension Planning*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5542 1970

Lorenz, Alois J, (E.A.), *Employee Benefit Plan Consultant*, 12400 Olive Boulevard, Suite 102, St Louis MO 63141 314/434-2656 1971

Lorenz, George, (E.A.), *Consultant*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6975 1987

Loring, Denis W, (F.S.A., E A.), *Vice President & Actuary*, Equitable Life Assurance Society, 787 Seventh Avenue, Location TW/43-N, New York NY 10019 212/554-3316 1977

Loring, Melinda K, (F.S A), *Vice President*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7332 1980

Lorisz, Steven Joseph, (F.S A , M C A , E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1980

Losk, Norman S, (F.S.A., A C A , E.A.), The Wyatt Company, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1972

Lotkowski, Edward P, (F.C.A.S), *Vice President, Pricing*, Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5605 1982

Lotter, Johan L, (A.S.A.), *Senior Vice President*, Cologne Life Reinsurance Co, 1200 Bedford Street, PO Box 300, Stamford CT 06904-0300 203/356-4990 1985

Loucks, William D, Jr., (F.C.A.S.), *Vice President & Actuary*, AIG Marketing Inc, 505 Carr Road, PO Box 9495, Wilmington DE 19809 302/761-3480 1983

Lough, C Allen, (F.S.A.), *Vice President & Actuary*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6493 1980

Admitted

Loughlin, Martin J, (F.S A.), *Vice President & Actuary*, GroupAmerica Insurance Co, 140 Garden Street, Hartford CT 06154 203/524-9699 — 1969

Lourens, Douglas J, (F.S.A.), *Assistant Actuary*, Equitable Life Insurance of Iowa, 604 Locust, PO Box 1635, Des Moines IA 50306 515/245-6918 — 1986

Lovaglio, George M, (A S.A), *Associate Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1284 — 1985

Lovekamp, Glen H, (A S A., E.A.), *Actuary*, Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61702 309/557-2307 — 1966

Lovett, Bruce E, (F.S.A.), *Associate Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8249 — 1986

Low, George D, (A.S.A.), *Consulting Actuary*, 184 High Street, Pittsfield MA 01201 413/445-5024 — i 1966

Lowden, Beverly S, (F S.A), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0360 — 1968

Lowden, Robert D, (F S A), *Senior Vice President & Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5560 — 1965

Lowe, Richard Lee, (A.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, First Union Plaza, Suite 2200, Charlotte NC 28282 704/372-9910 — 1986

Lowe, Robert F, (F.C A.S., F.C.A), *President*, Casualty Actuaries Inc, 12115 Lackland Road, Suite 370, St Louis MO 63146-4012 314/878-5002 — 1970

Lowe, Stephen P, (F.C A.S., F C A.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 — 1979

Lowery, P Randall, (F.S.A.), *Vice President*, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 — 1979

Lowman, Thomas B, (F.S A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, Suite 400, 1001 22nd Street, Washington DC 20037 202/293-9422 — 1982

Lowrie, Walter B, (F S A., A.C.A), *Associate Professor*, University of Connecticut, Department of Mathematics, U-9, Storrs CT 06268 203/486-4236 — 1966

Lozowski, Chester M, (A.S A.), *Associate Actuary*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 — 1979

Lubarsky, Leonard S, (A.S.A.), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue 6/485, New York NY 10017 212/490-9000 — 1984

Lubin, Lawrence, (F S.A), 384 Audubon Road, Englewood NJ 07631 201/568-3145 — 1966

Lublin, Leon, (A.C.A., E.A.), 9529 Kuhn Road, Jacksonville FL 32217 — i 1966

Lucas, Edy H, (A.S.A.), 2406 New Road, Northfield NJ 08225 609/645-1778 — 1987

Lucas, Kevin M, (A.S.A.), *Actuarial Associate*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8355 — 1985

Lucas, Oscar M, (A.S.A.), *Manager, Actuarial & Underwriting Departments*, Pacific Heritage Assurance Co, 111 SW Columbia Street, Portland OR 97201 503/221-6721 — 1982

Luchesi, Scott K, (F S.A.), *Vice President & Chief Marketing Officer*, GEICO/Life Insurance, GEICO Plaza, Washington DC 20076 301/657-7310 — 1980

Lucker, Arthur Mark, (A.S.A.), *Actuarial Associate*, CIGNA Corp, Individual Financial Group, 1600 Arch Street, Philadelphia PA 19103 215/523-7763 — 1980

Luckner, Warren R, (F.S.A.), *Senior Education Actuary*, Society of Actuaries, 500 Park Boulevard, Suite 440, Itasca IL 60143 312/773-3010 — 1977

Luddy, Barbara L, (F.S A., E A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, C-2, Boston MA 02117 617/572-5614 — 1980

Ludke, David R, (A S.A.), *Vice President*, American General Corp, PO Box 3247, Houston TX 77253 713/831-1147 — 1979

Ludwig, George S, (F.S.A., E.A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014 — 1983

Ludwig, Stephen J, (F C.A S.), *Assistant Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5646 — 1984

Luedtke, Diane S, (F.S.A.), *Director*, CIGNA Corp, Route A-132, Hartford CT 06152 203/726-5210 — 1982

Lueken, Margaret A, (F.S A), *Group Product Development Actuary*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46802 219/427-4051 — 1986

Luk, Peter, (F.S A.), *Group Actuary*, ACC Holdings Limited, ACC House, 61 Lavender Street, Milsons Point NSW 2061 Australia 02/922-7055 — 1977

Lukan, Edelbert, (E.A.), Laventhol & Horwath/REBC Associates, 400 Park Avenue, New York NY 10022 212/421-9710 — 1976

Lukens, Jaywood, (F.S.A., E.A.), 5545 Riviera Drive, Coral Gables FL 33146 — i 1965

Lukis, Edward R, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1986

Lum, Jennifer S J, (F.S A . E A), *Associate Consulting Actuary*, Buck Consultants Inc, Bishop Square, Pauahi Tower, 1001 Bishop Street, Suite 1313, Honolulu HI 96813 808/533-6002 — 1986

Lumsden, William F, (F.C A . F S A , E A.), William M Mercer-Meidinger-Hansen Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669 — 1965

Lunbeck, Robert A, (F.C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, 1700 One Penn Center, 1617 Kennedy Boulevard, Philadelphia PA 19103 215/569-4393 — 1965

Lund, Allan C, (M.C A., A.S A., E A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 — 1966

Lund, H Neil, (F.S.A.), *Vice President & Chief Actuary*, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/576-4514 — 1979

Lundberg, James J, (A.S A), *Senior Actuary*, Blue Cross/ Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4805 — 1969

Lunde, Orlen E, (F.S A.), *Vice President & Corporate Life Actuary*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4539 — 1970

Lundquist, Franklin L, (F.S.A), *Actuarial Vice President*, Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371 — 1974

Lunemann, Gerard J, (A S A.), *Vice President*, Beneficial Insurance Group, 400 Beneficial Center, Peapack NJ 07977 201/781-4219 — 1985

Lusk, Jerry E, *Group Vice President & Chief Executive Officer*, Blue Cross/Blue Shield of GA, 3348 Peachtree Road NE, Atlanta GA 30326 404/262-8403 — 1984

Lutek, Ben Walter, (F.S.A.), *Associate Actuary, Valuation*, Fidelity Union Life Insurance Co, One Allianz Financial Center, 2323 Bryan Street, Dallas TX 75201 214/978-7410 — 1986

Luther, J Wade, (A S.A.), *Senior Actuarial Associate*, Munich American Reassurance Co, PO Box 3210, Atlanta GA 30302 404/394-5665 — 1985

Luttrell, Nancy K, (A.S A., E.A.), Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 — 1985

Admitted

Lutz, Carl J, (A.S.A.), *Senior Vice President & Actuary*, Life Insurance Co of the Southwest, PO Box 569080, Dallas TX 75356-9080 214/638-9178 1979

Lutz, Harry S, (F.C A., F S A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 1974

Luzader, Randall M, (F C.A , A.S.A., E.A.), *President/Chief Actuary*, Luzader & Associates, 1208 G Daniel Baldwin Building, Erie PA 16501 814/456-6243 1970

Lyle, Aileen Conlon, (F.C.A.S.), *Senior Actuarial Officer*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8002 1982

Lyle, Robert A, (F S A), *Second Vice President & Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1977

Lyle, Robert V, (F.S A.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6805 1968

Lyle, Ted A, (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/835-4700 1979

Lyn, Shau H, (A S.A.), *Actuarial Officer*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1980

Lynas, Robert H, (M.C.A.), 7809 Saddle Creek Trail, Sarasota FL 34241 813/924-9775 i 1969

Lynch, Charles E, (F.S.A., E.A), *Vice President*, Benefit Actuaries Inc, PO Box 70109, Louisville KY 40270 502/587-9501 1980

Lynch, James M, (F.S A.), *Vice President*, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551 1983

Lynch, John T, (F.S A , M.C.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3540 1976

Lynch, Josiah, (F.C.A., A.S.A., E A.), *President*, Lynchval Systems Inc, 6842 Elm Street, PO Box 957, McLean VA 22101 703/893-3170 1966

Lynch, Mark L, *Assistant Vice President*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2186 1977

Lynch, Robert R, (A.S.A., E.A.), *Manager, Pensions*, Metropolitan Life Insurance Co, One Madison Avenue, Area 2H, New York NY 10010 212/578-8645 1979

Lynch, Timothy J, (F.S.A., E.A.), *Southern Region Head*, William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 1972

Lynde, Harold W, (E A.), 236 C Marblehead Lane, Jamesburg NJ 08831 i 1966

Lynn, Donald R, *Vice President, Finance*, Blue Cross/Blue Shield of Kansas, 1133 Topeka Boulevard, Topeka KS 66629 913/295-4697 1984

Lynn, Randall K, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, Interco Corporate Tower, 101 South Hanley, Clayton MO 63105 314/621-6705 1980

Lyon, Dorothy M, 8140 Township Line Road, Indianapolis IN 46260 i 1966

Lyons, Daniel J, (F.C A.S., F S.A.), *Actuary*, Associated Actuaries, 86 East Broad Street, PO Box 92, Hopewell NJ 08525 609/466-0380 i 1965

Lyons, Daniel K, (F.C.A.S.), *Vice President/Actuary*, Frank B Hall & Company Inc, 549 Pleasantville Road, Casualty Actuarial Servs Div, Briarcliff Manor NY 10510 914/742-3144 1984

Lyons, Frank J, (F C.A., E.A.), 22 Maple Avenue, New York NY 10465 1967

Lyons, Harold V, (F.S.A., E.A), 70 Hudson Road, Bellerose NY 11001 516/328-3324 i 1965

Lyons, Harold V, Jr., (F.S.A.), *Second Vice President & Associate Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1581 1976

Lyons, Samuel J, Jr., (A.S.A , E.A.), *Manager, Retirement Plans*, Weyerhaeuser Company, Tacoma WA 98477 206/924-7343 1971

M

Mabry, Frederick C, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488 1969

Macagney, Patricia C, (A S A.), *Associate Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2727 1986

Macarchuk, John, (F.S.A.), 160 A Gulf Street, Shrewsbury MA 01545 i 1965

Macaulay, Joseph P, (F.S.A., E.A), *Actuarial Director*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6178 1971

MacBain, John A, (A.S A.), *Consulting Actuary*, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1979

MacBain, Kenneth D, (F.S.A., E.A.), Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1982

MacDonald, A Howard, (F.S.A), *Vice President, Financial Reporting Actuary*, United Presidential Life Insurance, PO Box 9006, Kokomo IN 46902-9006 317/453-8784 1979

MacDonald, A Ross, (F.S A), 53 Belgrave Avenue, Toronto ON Canada M5M 3S9 416/489-1822 i 1967

MacDonald, Andrew M, (F.S.A.), *Actuary*, The Wyatt Company, Royal Bank Center, Suite 306, 255 Ponce De Leon, Hato Rey PR 00917 809/753-8520 1980

MacDonald, Colin D, (F.S A), *Assistant Vice President & Actuary*, CalFarm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4000 1970

MacDonald, David D, (A S A., E.A), *Actuary*, The Wyatt Company, 1020 McKay Tower, Grand Rapids MI 49503 616/458-2131 1966

MacDonald, Donald G, (F S A), *Assistant Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000 1985

MacDonald, J Bruce, (F C.A., F.S A , E A.), *Principal*, William M Mercer Ltd, 1770 Market Street, Halifax NS Canada B3J 3M3 902/429-7050 1966

Macdonald, Jean M, (E.A.), *Vice President & Actuarial Consultant*, Frank B Hall Consulting Co, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1983

MacDonald, Karen Olsen, (F.S A), *Second Vice President*, Transamerica Occidental Life Insurance Co, Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3737 1980

MacDougall, John A, (F C A , F.S.A , E.A.), *Vice President & Actuary*, Edward H Friend & Co, Division of Johnson & Higgins, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 1966

Mace, Vincent G, Jr., (F S.A.), *Vice President-Group Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1980

MacGinnitie, W James, (F.C.A.S., F.C.A., F.S.A.), [**President-Elect**], Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1602 1965

Mack, Merrill J, (F.S A), *Vice President & Actuary*, Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1966

MacKeen, W Duncan, (F S.A.), *President*, MacKeen & Bailey Inc, 1305 Ashleybrook Lane, Winston-Salem NC 27103 919/765-4141 1979

Admitted

Macken, Daniel D, (F.C.A., E.A.), *Consulting Actuary*, 4748 Calle Camarada, Santa Barbara CA 93110 805/967-3033 i 1965

MacKillop, Donald K, (F S A.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3997 1965

MacKinnon, Malcolm D, (F.S.A., E.A.), *Senior Vice President*, Prudential Insurance Company, 55 North Livingston Avenue, Information Systems Office, Roseland NJ 07068 201/533-6641 1965

Macklin, Donald F, (F.S.A.), *Senior Actuary*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4534 1976

Macky, Louise E, (F S.A.), Milwaukee Insurance, PO Box 621, 803 W Michigan Street, Milwaukee WI 53201 414/271-0525 1980

MacLafferty, William P, (A.S A), *Actuarial Assistant*, American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1024 1987

MacLaughlin, Betty K, (E.A.), *Assistant Director*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/954-3236 1976

MacLean, George A, (F S A), 16029 Farr Hill Drive, Westfield IN 46074 317/896-5769 i 1965

MacLean, James F, (F.C.A., F.S A., E.A), *Actuarial Consultant*, John M Bragg & Associates Inc, 1643 Dakota Circle, Lincoln NE 68502 402/421-1182 1 1965

Macleish, Bruce G, (F.S A), *Director Actuarial Research*, Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-6186 1980

MacLennan, Alan D, (F.S.A., E.A.), *Senior Vice President-Group*, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3450 1976

MacLennan, Robert D, (F.S.A.), *Vice President & Chief Actuary*, American Guaranty Life Insurance Co, 1430 SW Broadway, Portland OR 97201 503/221-1350 1965

MacMichael, Joseph W, Jr., (E.A.), *President*, Colonial Pension Services Inc, 30 South Haddon Avenue, Haddonfield NJ 08033 609/795-5353 1981

Macomber, William A, (F.S A.), *Associate Actuary*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1965

MacPhail, Jack D, (F.S.A., E.A.), *President*, Pacific Heritage Assurance Co, 111 SW Columbia Street, PO Box 1020, Portland OR 97207 503/221-6713 1965

Macphee, Malcolm T, (F.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1300 Third National Fin Center, 424 Church Street, Nashville TN 37219 615/259-1300 1971

Mactas, Edward Scott, (F.S.A , E A), *Consultant*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3602 1980

Mactas, Leonard, (F.C.A , F S.A , E A), 757 Wearimus Road, Westwood NJ 07675 201/447-2444 1965

Mactas, Mark V, (F S.A., M.C A , E A.), *Principal*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1979

MacVeigh, Patrick J, (A S A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, Columbia Plaza, Suite 1810, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111 1984

Madar, Paul Joseph, (A.S.A.), *Actuarial Associate*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1594 1980

Madou, Roland Georges, *Vice President & Corporate Actuary*, St Lawrence Reassurance Co, 425 de Maisonneuve Blvd West, Suite 1720, Montreal PQ Canada H3A 3G5 514/288-1900 1984

Madrecki, Karl, (A.S A), Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1979

Magalska, James, (F S A , E A), *Principal*, Touche Ross & Co, 1600 Amhoist Tower, St Paul MN 55102 612/222-2514 1973

Magalska, Jon K, (F S A.), *Associate Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/225-1608 1984

Magaro, William D, (A S A), *President*, Bankers United Trust Co, One Oak Park, Suite 400, 1020 NE Loop 410, San Antonio TX 78209-1218 512/829-5100 1980

Magee, Ken, (F.S.A., E.A.), *Actuary*, Metropolitan Life Assurance Co of New Zealand Ltd, 139 Albert Street, Auckland 1 New Zealand 064/954-1166 1982

Magic, Michael F, (F.S.A., M.C.A.), *Actuary*, Allstate Life Insurance Co, 60 Allstate Plaza South, I2D, Northbrook IL 60062 312/291-7122 1980

Maglathlin, Ralph H, (F.S.A., E.A.), 44 Treeborough Drive, West Hartford CT 06117 i 1965

Magness, Herbert L, (A S.A.), *Assistant Actuary*, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/345-6711 1982

Magnus, Mark B, (E.A.), Angell Disend & Quesnel Inc of Rhode Island, 225 Newman Avenue, Rumford RI 02916-0710 401/438-9250 1981

Magnuson, Earl S, (F.S.A., A.C.A.), *Vice President, Life Actuarial*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1482 1966

Magnusson, D S, (F.S.A., E.A.), *Vice President, Taxation*, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7745 1984

Magnusson, Lynn A, (F S A , E A), *Actuary*, Benefit Trust Life Insurance Co, 1771 Howard Street, Chicago IL 60626 312/274-8100 1976

Maguire, Brian P, (A C.A.S.), *Actuarial Assistant*, The Travelers Insurance Cos, 30 Batterson Park Road, Farmington CT 06034-1182 1987

Maguire, Ralph D, (F S.A.), 216 Tall Timbers Road, Glastonbury CT 06033 1 1965

Magyar, Joel C, (F S A.), *Vice President & Actuary*, Integrity Life Insurance Co, 1350 Avenue of the Americas, New York NY 10019 212/373-6068 1973

Mahan, Steven H, (F.S.A., E.A.), *Manager*, Peat Marwick Main & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000 1984

Mahder, John, (F.S A.), *Director*, Aetna Life & Casualty, 151 Farmington Avenue, MC 1D, Hartford CT 06156 203/636-4510 1965

Maher, Stephen M, (F.S A), *Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8298 1984

Mahler, Howard C, (F C.A S.), *Vice President & Actuary*, Massachusetts Rating Bureaus, 40 Broad Street, Boston MA 02109 617/542-5080 1980

Mahoney, Michael J, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1971

Maidanick, Charles, (F.C.A., A.S.A., E.A.), *IRS Agent*, Internal Revenue Service, 230 South Dearborn Street, Chicago IL 60604 312/886-4860 i 1966

Maidelis, Martins O, (A.S.A.), *Consultant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1983

Maier, Donald B, (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4905 1965

Maine, James S, 10211 Ohio Drive, Omaha NE 68134 402/393-4085 1 1965

Maine, Leslie D, (F.S.A.), *Senior Vice President & Chief Actuary*, Balboa Life & Casualty, 3349 Michelson Drive, Irvine CA 92715 714/533-7953 1981

Admitted

Makgill, Stephen S, (F.C.A.S), *President*, Pennsylvania Compensation, Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371 1965

Makin, James R, (F.S A.), *Actuarial Associate*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1985

Malament, Daniel, (A.S A , E.A.), 75 Henry Street, Brooklyn NY 11201 1966

Malasky, Arnold M, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220 1969

Malerich, Steven Floyd, (A.S.A.), *Vice President, Actuary*, Early American Life Insurance Co, 2706 Gannon Road, St Paul MN 55116 612/698-2411 1982

Malizia, Anthony M, (F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 601 Montgomery Street, San Francisco CA 94111 415/392-0616 1981

Malkiewich, Lindsay J, (F.S.A., E.A.), *Actuarial Director*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3623 1980

Malkin, Debra K, (A.S.A.), *Senior Consultant*, Peat Marwick Main & Co, 345 Park Avenue, 35th Floor, New York NY 10154 212/872-6793 1984

Malkin, Moses M, (E A.), *President & Actuary*, Professional Pensions Inc, 444 Foxon Road, East Haven CT 06513 203/468-7339 1979

Malkind, Lance, (A.S.A.), *Actuary*, Laventhol & Horwath/ REBC Associates, 1710 East Indian School Road, Suite 201, Phoenix AZ 85016 602/277-2371 1980

Mallett, Richard B, (F S.A , E A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1979

Mallin, Mitchell, (E.A.), *Pension Consultant*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1976

Mallory, Robert L, (F S.A.), *Assistant Vice President & Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2362 1965

Malloy, Grace L, (A S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, PO Box 111 Hancock Place, T-49, Boston MA 02117 617/638-9376 1986

Malloy, Thomas M, (F.C.A., F.S.A , E.A.), *Assistant Vice President & Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2423 1968

Maloney, John T, (F.S.A), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3082 1979

Maloney, Timothy B, (A.S.A.), *Actuarial Associate*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351 1987

Maloney, William F, (E.A.), *Chairman of the Board*, Frederick Associates Inc, 720 West Katella, Orange CA 92667 714/771-6540 1976

Maltz, Allen P, (F.S.A , E.A), *Senior Vice President & Chief Finacial Officer*, Partners National Health Plans, 5215 North O'Connor Road, Fourth Floor, Irving TX 75039 214/869-2500 1978

Maltzan, David A, (F.S.A), *Director, Insurance Operations International*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6000 1987

Mamakos, Emmanuel S, (E.A.), *Associate Actuary*, William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Lake Cook Office Centre, Deerfield IL 60015 312/948-7400 1976

Mamuscia, David P, *Consultant*, Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Suite 3714, Detroit MI 48226 313/225-9262 1984

Man, Sarah A, (A.S.A.), *Assistant Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2329 1986

Manchester, Karl L, (F.S A.), *President & Chief Operating Officer*, Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215 713/789-5640 1966

Mandat, Roland A, Tillinghast/Towers Perrin, 165 South Union Boulevard, Suite 466, Denver CO 80228-2211 303/969-9911 1966

Mandel, Harry W, (E.A.), *Actuary*, The Wyatt Company, 737 Bishop Street, Suite 2075, Honolulu HI 96813 808/528-3434 1977

Mandeville, Grace A, (F C.A.), 63 East Ninth Street, Apt 5F, New York NY 10003 212/475-4849 1966

Mandrish, Elaine, (F.S.A.), *Consultant*, Robert H Schaffer & Associates, 80 Front Street East, Suite 501, Toronto ON Canada M5E 1T4 416/864-9488 1983

Manfield, Michael, (F.S.A.), *Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 16-C, New York NY 10121 212/714-5189 1986

Mangan, Annette Z, (E.A.), 626 William Street, River Forest IL 60305 312/771-2019 1976

Mange, John I, (F S.A), *Associate Actuary*, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/725-2884 1984

Mange, Kathryn D, (A.S.A.), *Manager*, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-4799 1984

Mangum, G Douglas, Jr., (F.S.A.), *Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5302 1983

Mankin, James A, (F.S.A), *Assistant Vice President/Product Development*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/292-4287 1981

Mann, Dale C, (A.S.A., E.A.), *Pension Actuary*, Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000 1979

Manning, Clark P, Jr., (F.S A), *Manager*, Price Waterhouse, 810 Two Bent Tree Road, 16479 Dallas Parkway, Dallas TX 75248 214/733-1212 1985

Manning, James H, *Chief, Division of Actuarial Services*, US Department of Labor, Unemp Ins Services, Room S4519, 200 Constitution Avenue NW, Washington DC 20210 202/535-0640 1971

Manning, Kathleen E, (F.S A , E A), *Executive Vice President & Actuary*, Price McDermott & Associates Inc, 211 West Wacker Drive, Ninth Floor, Chicago IL 60606 312/263-1466 1979

Manning, Nancy A, (A.S.A), *Assistant Actuary*, Fidelity Union Life Insurance Co, One Allianz Financial Centre, 2323 Bryan Street, Dallas TX 75201 214/978-7482 1985

Mannlein, Sharon K, (A.S A., E.A), S K Mannlein & Associates, 5120 Belmont Road, Suite 1, Downers Grove IL 60515 312/963-2447 1980

Manousoff, James, (E.A), *Vice President*, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 1976

Manson, Clair S, (F.C A., F S.A.), *Vice President & Chief Actuary*, Investors Heritage Life Insurance Co, 200 Capital Avenue, Frankfort KY 40601 502/223-2361 1966

Manzar, Salim, (F.S.A.), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6662 1982

Marakas, John L, *President*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7604 1966

Marash, Randy J, (A.S.A.), *Assistant Vice President*, Monarch Resources Inc, 780 Third Avenue, New York NY 10017 212/753-4460 1986

Marco, Stephen L, (A.S.A.), *Second Vice President & Associate Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1984

Admitted

Marcus, John J, (F S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 1965

Marder, Allan A, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144 1987

Marek, Mary Lou, (E A), *Director*, Aetna Life & Casualty, One Civic Center Plaza, Hartford Regional Pen Office, Hartford CT 06103 203/273-7359 1976

Margel, Lawrence N, (F.C.A., F S.A , E.A.), *Chief Financial Officer*, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6101 1965

Margolies, Stephen, (E.A.), *President*, Pension Actuarial Associates Inc, 263 Center Avenue, PO Box 649, Westwood NJ 07675 201/664-6400 1978

Margolin, Valerie L, (A.S.A), *Assistant Actuary*, Bankers Life & Casualty of New York, 1399 Franklin Avenue, Garden City NY 11530 516/742-7800 1985

Margolis, Donald R, *President*, International Co for Life and Health Insurance, 4301 Westside, Suite 2500, Dallas TX 75209 214/520-1070 1967

Margulies, Simche, (A.S A), *Assistant Actuary*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7026 1985

Margus, Evelyn Y, (F S.A , E A.), *President*, EYMcorp, 54 Crane Road, Mountain Lakes NJ 07046-1604 201/263-1891 1978

Margus, Paul, (F.S A.), *Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6514 1979

Mariano, Rocco A, Jr., (A.S.A), *Director-Variable Insurance Products*, MONY Financial Services, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-6452 1982

Marietti, Roger N, (F.C.A., E.A.), ACTI, 7557 Rambler Road, Suite 1050, Dallas TX 75231 214/891-0900 1969

Marino, Charles A, (F.S.A), *Associate Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5280 1985

Marino, James Francis, (A.C A S.), *President/Chief Executive Officer*, Merchants Insurance Group, 250 Main Street, Buffalo NY 14202 716/849-3131 1979

Marion, Peter A, (F S A), *Second Vice President & Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1979

Markel, Frank L, (F.S.A , E A), *Actuary*, General Board of Pensions, United Methodist Church, 1200 Davis Street, Evanston IL 60201 312/869-4550 1972

Markell, Andrew S, (F.S.A., A.C A S), *Vice President-Line of Business Manager, Indiv P&C*, League Insurance Cos, 15600 Providence Drive, Southfield MI 48075 313/557-0353 1965

Marker, Joseph O, (F.C A S.), *Manager/Actuarial Operations Research*, Citizens Insurance Co of America, 645 West Grand River, Howell MI 48843 517/546-2160 1980

Marker, Richard L, (F.S.A.), Delphi Actuarial Solutions, 1750 112th Avenue NE, Suite B 205, Bellevue WA 98004 206/646-0809 1977

Markley, John Robert, (E.A), *Consulting Actuary*, Markley Actuarial Services, 29 East King Street, Suite 220, Lancaster PA 17602 717/295-3178 1984

Markley, Milton L, (F S A.), *Associate Actuary*, American Mutual Life Insurance Co, 1100 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331 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., E.A.), *Consultant*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102-2183 215/569-6029 1979

Marks, Jeffrey S, (F.S.A.), Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1987

Admitted

Marks, Robert A, (F.S.A.), *Assistant Actuary*, American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5504 1985

Marks, Robert P, (E.A.), *Actuary*, Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770 1983

Marks, Rosemary N, (A.C.A.S.), *Senior Actuary*, Blue Cross/Blue Shield of Indiana, Actuarial Department 16B, 120 West Market Street, Indianapolis IN 46204 317/263-5747 1979

Marks, Steven D, (F C A S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, A508, Hartford CT 06156 203/273-4772 1985

Markusfeld, Hersh, (F S.A), Senior Health Management Corp, 100 Smith Ranch Road, Suite 107, San Rafael CA 94903 415/488-0190 1976

Marler, Carol A, (F.S A., E A), *Assistant Vice President & Actuary*, Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/930-7780 1979

Marlowe, Paul R, (F S A), *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7222 1981

Marnell, Timothy J, (A.S.A , E A), *Consultant*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1986

Marois, Marc, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, PO Box 9000, Newport Beach CA 92660 714/640-3655 1986

Maron, Bernie, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0413 1984

Maroni, Edward W, (F.C A , A S.A., E A), *Principal*, Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 1966

Marosek, Sharon J, (E.A.), *Assistant Director*, Travelers Insurance Company, One Tower Square 1PB, Hartford CT 06183 203/277-2275 1976

Marotta, Bruce A, (F.S A , E A), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 1982

Marquiss, Henry E, III, (F.S A , E.A.), The Wyatt Company, 1850 'M' Street NW, Fourth Floor, Washington DC 20036-5801 202/887-4600 1980

Marr, Bonnie J, (F.S A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6111 1986

Marra, Mario J, (A S.A , E A), *Consulting Actuary*, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 1976

Marra, Raymond J, (F.S A), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3116 1985

Marra, Thomas M, (F.S.A.), *Associate Actuary*, The Hartford Life Insurance Cos, Life Product Development, PO Box 2999, Hartford CT 06104-2999 203/683-8964 1983

Marsh, Susan Daly, (F S A), *Associate Actuary*, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441 1981

Marsh, Walter C, (F S A), *Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-6456 1980

Marshall, Jack A, (F S.A.), *President*, Marshall Actuarial Consulting, 34 Oak Street, Weston MA 02193 617/893-7485 1968

Marshall, John D, (F.S.A , E A.), *Consultant*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 1980

Marshall, W Lysle, (F.C.A., E.A.), *Actuary*, The Wyatt Company, 99 Park Avenue, New York NY 10016-1580 212/309-1323 1970

Admitted

Marshall, Wayne P, (E.A.), *Associate Actuary*, Mutual of America Life Insurance Co, 666 5th Avenue, New York NY 10103 212/399-0779 — 1980

Marszalek, Guy William, (A.S.A.), *Vice President & Actuary*, Inter-County Hospitalization Plan Inc, 720 Blair Mill Road, Horsham PA 19044 215/657-8900 — 1982

Marti, Kevin A, (A.S.A.), *Manager*, Ernst & Whinney, 1800 Peachtree Center, S Tower, 225 Peach Street NE, Atlanta GA 30303 404/658-9400 — 1982

Marticello, Daniel N, (A S.A.), Food and Drug Administration, Division of Biometrics #18B-45, 5600 Fishers Lane, Rockville MD 20857 301/443-4594 — 1979

Marticello, Kathryn G, (A.S A , E.A), Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-4220 — 1980

Martin, Daniel, Jr., (A.S A.), *Corporate Actuary*, Arkansas Blue Cross/Blue Shield, Sixth and Gaines, Little Rock AR 72203 501/378-2389 — 1979

Martin, Daniel P, (A S A), *Assistant Actuary-Group*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7300 — 1986

Martin, David A, (F S.A), *Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1976

Martin, Earl Francis, (A.S.A), *Director Mortality Research*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2356 — 1981

Martin, Edward B, (F S.A.), *Executive Vice President*, Corporate Benefit Systems Inc, 6060 North Central Expwy, Suite 860, Dallas TX 75206 214/369-3481 — 1979

Martin, Floyd R, (A S.A), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 — 1982

Martin, Henry J, (F S.A), 82 Alfred Road East, Merrick NY 11566 — i 1965

Martin, Irma, (F S A.), *Manager/Valuation*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5647 — 1984

Martin, Jeffrey Karl, (A.S.A.), *Enrolled Actuary Assistant*, CIGNA Corp, PO Box 2975, Hartford CT 06104 203/725-2435 — 1987

Martin, John J, (F.S.A.), *Vice President and Actuary*, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000 — 1970

Martin, Joseph D, (E.A.), *Consulting Actuary*, 2710 Timberview, Irving TX 75060 214/790-5762 — 1979

Martin, K Scot, (A.S.A), *Assistant Actuary*, Edward H Friend & Co, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 — 1987

Martin, Kristine Marie, (F S A), *President, Chief Financial Officer*, Martin/Bastian, 1128 Harmon Place, Minneapolis MN 55403 612/375-0055 — 1982

Martin, Leslie R, Jr., (F S.A., A.C.A , E.A.), 101 Brunswick Avenue, West Hartford CT 06107 203/521-9463 — i 1965

Martin, Norman K, (F S A.), *Vice President*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2787 — 1965

Martin, Paul C, (F.C A S.), *Assistant Actuary*, US Fidelity & Guaranty Co, PO Box 1138, Baltimore MD 21203 301/547-3000 — 1987

Martin, Paul E, (F S.A.), Wilderness Country Club, 101 Clubhouse Lane, Naples FL 33942 — i 1965

Martin, Raymond, (F.S A), *Director, Group Insurance & Pensions*, Assumption Mutual Life Insurance Co, 770 Main Street, PO Box 160, Moncton NB Canada E1C 8L1 506/853-6040 — 1985

Martin, Richard E, (A.S.A., E.A), *Actuary*, Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Ft Lauderdale FL 33312 305/983-5600 — 1976

Martin, Robert C, (F.S.A.), *Principal Consultant*, Incepts Inc, 12801 North Central Exprwy, Suite 700, Dallas TX 75243 214/385-6497 — 1965

Martin, Ronald J, (A S A.), 4762 Underwood Drive, Redding CA 96003 916/241-5009 — i 1966

Martin, Steven M, (F S A), *Assistant Vice President & Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7487 — 1980

Martin, Terence B, (A S A.), *Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5182 — 1987

Martineau, Claude J, (F.S.A.), *Actuary*, Assumption Mutual Life Insurance Co, 770 Main Street, Moncton NB Canada E1C 8L1 506/853-5408 — 1974

Martineau, Donald J, (F S.A), *Senior Vice President*, SAI Group Inc, SAI Building, 900 Dudley Avenue, Cherry Hill NJ 08002 609/665-8833 — 1974

Martinelli, Robert O, (F S.A.), *Executive Vice President*, Jefferson-Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/547-4318 — 1965

Marut, Andrew J, (A S A., E.A.), The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1985

Marwitz, Werner, *Senior Actuary*, Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-4279 — 1970

Marx, Deborah J, (A.S.A., E A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1976

Marx, Richard B, (F S A), *Assistant Vice President & Actuary*, MONY Financial Services, Glenpointe Centre West, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-6335 — 1965

Masai, Kazuo, (A.S.A.), Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 — 1980

Masciocchi, Alfred J, (F.S.A), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5047 — 1985

Masecar, Rolph W, (A S A , E.A), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600 — 1966

Masek, John Stephen, Jr., (A.S A.), *Group Insurance Consultant*, Prudential Insurance Company, PO Box 950, Horsham PA 19044-0950 215/443-3852 — 1983

Mashitz, Isaac, (F.C.A.S.), *Assistant Vice President & Associate Actuary*, North American Reinsurance Corp, 237 Park Avenue, New York NY 10017 212/907-8209 — 1983

Masica, James G, (F S.A., E.A.), *Chief Actuary*, ITT Life Insurance Corp, PO Box 9302, Minneapolis MN 55440-9952 612/545-2100 — 1974

Masiello, Adelaide, (E A.), *Senior Actuarial Manager*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1305 — 1976

Mason, Craig T, (E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, MCO Plaza, 5718 Westheimer, Houston TX 77057-5733 713/789-0700 — 1976

Mason, Floyd D, (F S.A.), *Senior Vice President/Actuary*, American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767 — 1966

Massa, Michael, (F.S A., E A.), *President*, Adler & Massa Inc, 125 Hicks Street, Brooklyn NY 11201 718/855-4500 — 1980

Massey, John B, (F.S.A., E.A), *Senior Actuary & Partner*, Meeks & Company, 3070 Riverside Drive, Columbus OH 43221 614/481-9750 — 1965

Massidda, William R, (E.A.), *President*, Pension Associates Inc., 1243 Main Street, Springfield MA 01103 413/781-1261 — 1976

Admitted

Massingill, Gary W, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1981

Mast, Boyd, (F.C.A., F.S.A., E.A.), 1804 Oliver Avenue South, Minneapolis MN 55405 612/374-5063 1966

Mast, Robert P, (F.C A., F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2700, Detroit MI 48243-1357 313/567-6616 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.), *Assistant Vice President*, CIGNA Corp, Hartford CT 06152 203/726-4845 1968

Matczak, Robert J, (F.S.A.), *Assistant Vice President & Pension Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5658 1980

Mateja, Glenn A, (F S A., E.A.), *Vice President*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6944 1973

Mateja, Gregory M, (A.S.A.), *Actuarial Associate*, Phoenix Mutual Life Insurance Co, Actuarial Department, One American Row, Hartford CT 06115 203/275-5995 1986

Mateja, Michael E, (F.S.A.), *Vice President & Corporate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2151 1965

Mathes, Richard W, (F.S.A.), *Actuary*, Family Life Insurance Co, Park Place Building, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000 1986

Mathews, B Dale, (F S A), *Assistant Vice President, US Individual Actuarial*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4532 1985

Mathewson, Stuart Bruce, (F.C A S), *Assistant Vice President & Actuary*, E W Blanch Co, 3500 West 80th Street, Bloomington MN 55431 612/835-3310 1982

Mathiesen, Robert J, Jr., (A.S.A.), AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7000 1983

Mathis, Thomas A, (E.A.), 1913 MacCumber Lane, Wilmington DE 28403 i 1971

Mathwick, Lloyd F, (A C.A.S.), *President*, Heritage National Healthplan Services Inc, Deere Center, John Deere Road, Moline IL 61265 309/755-4445 1966

Matray, George Anthony, (A S A., E A.), *Associate Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-1759 1983

Matson, Peter G, (F.S A.), *Vice President*, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441 1981

Matthews, Peter Nelson, *Director Commutation/Actuarial Services*, British National Insurance Co, British National House, Haywards Heath, Sussex England RH16 1TD 44-444-41477 1987

Matthews, Steven R, (A S.A , E.A.), *Actuary*, Laventhol & Horwath/REBC Associates, 1710 East Indian School Road, Suite 201, Phoenix AZ 85016 602/277-2371 1980

Matthews, Thomas Dean, (A S.A), *Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1986

Mattson, Brian J, (F S.A., M C.A., E.A.), *Actuary*, Milliman & Robertson Inc, 5775 Wayzata Boulevard, Suite 790, Minneapolis MN 55416 612/546-1176 1979

Matulich, Edward J, (F S.A.), *Vice President - Group Actuary*, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-6878 1971

Matzen, Keith W, (A.S A), *Associate Actuary*, John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531 1979

Maughn, James D, (F.S.A.), *Senior Vice President & Chief Actuary*, Employers Reassurance Corp, PO Box 2981, Overland Park KS 66201 913/676-5881 1976

Maule, Robert G, (F.S.A), Milliman & Robertson Inc, 300 West Clarendon Avenue, Suite 225, Phoenix AZ 85013 602/248-8541 1972

Maull, Robert W, (F.S.A., E.A.), *Vice President and Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0394 1971

Maurer, John A, (F S.A.), *Consulting Actuary*, Maurer & Tobleman Inc, 2808 Beluche Drive, Galveston TX 77551 409/744-1965 1969

Maurer, Richard L, (F.S.A.), *Director-Data Processing & Systems*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/385-1640 1979

Maver, Robert W, (F.S.A.), *Vice President & Group Actuary*, Mutual Benefit Life Insurance Co, 2345 Grand Avenue, Kansas City MO 64108 816/474-2510 1985

Maves, Donald P, (A.S.A), *Associate Actuary*, Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-3911 1980

Mawdsley, William H, III, (F.S A.), *Second Vice President/Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1979

Mawhinney, Terence M, (F S A), *Assistant Vice President, Actuarial*, Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3176 1984

Maxon, Robert G, (F S A), PO Box 1434, Medina TX 78055 512/589-7124 1969

Maxwell, Michael J, (A.S A), *Associate Actuary*, Washington National Life Insurance Co of New York, 500 Fifth Avenue, New York NY 10036 212/719-4300 1983

May, Robert M, (F.S A , M C.A , E.A.), *Principal*, Rudd & Wisdom Inc Consulting Actuaries, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 1969

May, Thomas L, (F.S A), *Vice President - Controller*, Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371 1978

Mayer, Duane L, (F.S.A., E.A.), *Consulting Actuary*, Alaska Pension Services Ltd, 429 'D' Street, Suite 300, Anchorage AK 99501 907/276-3090 1980

Mayer, Howard E, (A.S A., E A.), De Frain Mayer Inc, 8645 College Boulevard, Suite 250, Overland Park KS 66210 913/451-9119 1985

Mayer, Jeffrey H, (F C.A S), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1984

Maynard, Edward W, (F.S.A , E A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4724 1980

Maynard, John C, (F S A), *Consulting Actuary*, 115 Glenayr Road, Toronto ON Canada M5P 3C1 416/489-4502 i 1966

Mayo, George F M, (A S A , E.A), *Vice President*, Sedgwick Tomenson Associates, PO Box 439, Toronto Dominion Centre, Toronto ON Canada M5K 1M3 416/361-6857 1968

Mayo, Rick G, (F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 9339 Genesee, Suite 300, San Diego CA 92121 619/458-3900 1980

Mazanec, Donald R, (E A.), *Consulting Principal*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 1976

McAllister, Jerry R, (F.S A., E A), *Second Vice President & Actuary*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2318 1966

McAllister, Joseph P, (F S.A., E.A.), *Partner*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1965

McAllister, Kevin C, (F.C.A.S.), *Actuary*, CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19101 215/523-4000 1982

Admitted

McAlpine, Scott A, (F.S.A.), *Associate Actuary*, New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-5263 1987

McArdle, Thomas P, (F S.A), *Assistant Vice President & Actuary*, Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7499 1982

McAulay, Archibald H, (F S.A.), Hudson House, Ardsley-on-Hudson NY 10503 i 1965

McBrayer, Robert V, Jr., (A.S.A), *Second Vice President & Product Actuary*, Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1979

McBride, John F, (F.S.A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, J-186, Springfield MA 01111 413/788-8841 1986

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

McBrierty, Harry J, Jr., (E.A), *Consultant*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1976

McCabe, Joan E, (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0562 1985

McCaffrey, Owen P, (F.C.A., F.S.A), *Vice President & Actuary*, The Wyatt Company, Sears Tower, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1966

McCall, Thomas R, (M.C.A., E A.), *President*, McCall & Associates, 2075 West Big Beaver, Suite 310, Troy MI 48084 313/649-0874 1966

McCallen, J L, (F.S.A.), *Assistant Vice President/Group Insurance*, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3000 1982

McCallum, William T, (F S A , E.A.), *Senior Vice President Individual US*, Great-West Life Assurance Co, 8515 East Orchard Road, Englewood CO 80111 303/889-4000 1975

McCarter, William C, (F.S A.), 6504 Calle Candela NW, Albuquerque NM 87107 i 1965

McCarthy, Daniel J, (F S.A , E.A.), **[Treasurer]**, *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1965

McCarthy, Denis J, (E A.), *Principal*, PO Box 936, Mill Valley CA 94941 415/332-1313 1967

McCarthy, John T, (F S.A., E A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2892 1965

McCarthy, William J, (F.S.A., E.A.), *Assistant Vice President Portfolio Management*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1974

McCarty, Robert W, (F S.A., E.A.), *Senior Vice President & Chief Actuary*, Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2287 1965

McCarville, Mark E, (A S.A), *Senior Actuarial Assistant*, Northwestern National Life Insurance, Route 6624, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3756 1985

McCaskey, Raymond F, (F S.A.), *Senior Vice President-Finance*, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6746 1979

McCaul, J Christopher, (A.S.A.), *Actuary*, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 1983

McCauslan, George W, (F.S.A , E.A.), *Consulting Actuary*, PO Box 146038, San Francisco CA 94114-6038 415/826-8058 1978

McCaw, Daniel L, (F.S A.), *Director*, William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2923 1976

McCaw, John R, (A.S.A., E.A.), *Consulting Actuary*, Carley & McCaw Inc, 1919 Oakwell Farms Parkway, Suite 240, San Antonio TX 78218 512/824-9473 1979

McCaw, Robert I, (F S A , E A.), *Senior Vice President*, National Associates Inc, 1600 Plaza 600 Building, Seattle WA 98101 206/448-0285 1981

McChane, Debra Snodgrass, (A.S A), *Group Consultant*, William M Mercer-Meidinger-Hansen Inc, 1500 Meidinger Tower, Louisville KY 40202 502/561-4574 1984

McClelland, John R, (F S.A , E.A.), *Senior Vice President & Chief Financial Officer*, Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5148 1970

McClenahan, Charles L, (F.C A.S., A S.A.), *Partner*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1974

McClester, Robert S, (F S A), *Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-8543 1978

McClintock, Henry L, (A.S.A), 403 Oak Hall, Tryon NC 28782 i 1966

McClure, John W, Jr., (F C.A.S.), *Assistant Secretary & Associate Actuary*, Harleysville Insurance Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5218 1986

McClure, Richard D, (F.C A S), *Consulting Actuary*, Richard D McClure, 4464 Edwina Lane, Lake Worth FL 33463 305/969-3514 1965

McClusky, Carolyn T, (A.S A), *Actuarial Associate*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 1987

McCollum, Gary J, (A.S A.), *Assistant Actuary*, Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030 1984

McCollum, Harold, (A.S A.), 1248 43rd Street, Des Moines IA 50311 i 1966

McComb, Thomas M, (F C.A , E.A.), *Consulting Actuary*, 1501 Longs Peak Drive, Ft Collins CO 80524 303/482-1814 1970

McCombs, Allan B, (F S.A.), 15397 West Rockland Lane, Libertyville IL 60048 i 1965

McConnell, Charles W, II, (F.C.A.S.), Tillinghast/Towers Perrin, 8300 Boone Blvd, Suite 250, Tysons Corner, Vienna VA 22180 703/356-5210 1981

McConnell, David B, (E A.), *Consultant*, The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 213/906-2631 1976

McConnell, Paul J, (A.S.A., E.A), *Consultant*, Towers Perrin Forster & Crosby, Suite 801, TECO Plaza, 702 North Franklin Street, Tampa FL 33602 813/223-1686 1979

McConney, Gerald E, (F C.A , A S.A., E.A.), *President*, McConney Associates Inc, PO Box 49445, Los Angeles CA 90049 213/476-2162 1966

McCord, David R, (F.S.A.), 21056 NE 117th Street, Redmond WA 98053 206/885-6792 i 1966

McCorkle, Robert A, (F.S.A., E A.), 8719 Cromwell Drive, Springfield VA 22151 i 1965

McCormick, W Glenn, (F.S A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6237 1965

McCoy, Glen E, (A S.A.), *Actuarial Administrator*, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1971

McCoy, John S, (F S.A , A C.A., E.A.), 30 Country Club Drive, Port Washington NY 11050 i 1965

McCoy, Mary E, (A.C.A.S.), Cameron & Colby Co, 60 Batterymarch Street, Boston MA 02110 617/357-8400 1986

McCracken, Lester R, (A.S.A), *Actuary*, The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571 1970

McCready, James M, (F S.A.), *Director-Underwriting Auto Accounts*, Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Mail Code J707, Detroit MI 48226 313/225-9590 1979

Admitted

McCrory, Robert T, (F.S.A., E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 900 SW Fifth Avenue, Suite 1000, Portland OR 97204 503/273-8518 — 1978

McCubbin, Horace W, (F.S.A.), *Corporate Vice President & Actuary,* Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456 — 1980

McCurley, Janet B, (A.S.A.), *Actuarial Assistant,* Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 — 1986

McDaniel, Gail Polly, (A.C.A.S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, 16-4, New York NY 10038 212/487-5000 — 1981

McDaniel, Jeffrey D, (F.S.A.), *Assistant Vice President - Group Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8345 — 1979

McDaniel, Margaret M, (A.S.A., E.A.), *Actuarial Consultant,* Alexander & Alexander Consulting Group Inc, One Dallas Centre, Suite 2800, 350 North St Paul Street, Dallas TX 75201 214/720-2800 — 1985

McDaniel, Mickey G, (A.S.A., E.A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, One Williams Center, Suite 1740, Tulsa OK 74172 212/997-7171 — 1986

McDermott, Michael, (E.A), *President,* Price McDermott & Associates Inc, 211 West Wacker Drive, Ninth Floor, Chicago IL 60606 312/263-1466 — 1980

McDermott, Regina V, (F S A), *Vice President & Chief Actuary,* J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6005 — 1980

McDermott, Sean P, (A.C.A.S), *Actuarial Manager,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4558 — 1987

McDevitt, James F, (F.S.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5383 — 1974

McDonald, Charles, (A.C.A.S), *Vice President Actuarial,* Employers Insurance of Texas, PO Box 2759, Dallas TX 75221 214/760-6272 — 1969

McDonald, Gary P, (F C.A.S), *Assistant Vice President & Actuary,* E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310 — 1984

McDonald, Graham R, (F.S.A., E.A.), *Vice President, Group Pension,* Great-West Life Assurance Co, 8505 East Orchard Rd-6T1, Englewood CO 80111-5012 303/889-3288 — 1975

McDonald, Harry G, (E.A.), *Owner,* 5532 Azure Way, Long Beach CA 90803 213/597-6321 — 1980

McDonald, William R, (F.S.A , E A), *Consulting Actuary,* Bryan Pendleton Swats & McAllister, 876 Starks Building, Louisville KY 40202 502/589-2928 — 1980

McDonald, Woodrow H, (F.S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 — 1977

McDonnell, William J, (F.C A , A S.A., E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 — 1966

McDonough, Robert M, (F.S.A , E.A.), RD 1 Box 899, Limerick ME 04048 207/793-2518 — 1973

McElhaney, Stephen T, (F.C.A., F.S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 6606 West Broad Street, Richmond VA 23261 804/285-7385 — 1975

McEneaney, Raymond J, (F.S.A), *Senior Vice President,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2400 — 1970

McFall, Daniel F, (A.S.A), *Consulting Actuary,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

McFall, Melvin C, (F S.A), *2nd Vice President/Director Underwriting Res & Dev,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3057 — 1978

Admitted

McFarland, Hugh J, (F.S.A.), *Vice President & Actuary,* Booke & Company, 310 West Fourth Street, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1971

McFarlane, A David, (F.S A.), *Consulting Actuary,* The Alexander Consulting Group Ltd, 101 Sixth Avenue SW, Suite 900, Calgary AB Canada T2P 0P8 403/261-6056 — 1974

McFarlane, J Donald, (F S.A.), *Assistant Vice President & Actuary,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3605 — 1967

McFarquhar, Kenneth A, (F.S.A.), *Actuary,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6242 — 1983

McGarrity, Edward C, (E A), *Consulting Actuary,* Curtis Mallet-Prevost Colt & Mosle, 101 Park Avenue, New York NY 10178-0061 212/696-6072 — 1976

McGarry, James E, (F.C A., E A.), William M Mercer-Meidinger-Hansen Inc, 3600 Renaissance Tower, Dallas TX 75270 214/748-0501 — 1967

McGarry, John F, (F.S.A.), UNUM Life Insurance Co, Individual Life Actuarial, 2211 Congress Street, Portland ME 04122 207/780-7035 — 1985

McGee, Brian R, (F S.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 — 1980

McGee, Robert R, (F.S.A.), *Group Actuary,* Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-3980 — 1979

McGill, Patrick L, (F.S.A., E.A.), Hewitt Associates, First Bank Place W, Suite 1115, 120 South Sixth Street, Minneapolis MN 55402 612/339-7501 — 1985

McGinn, Daniel F, (F.C A , F S A , E A.), *Managing Director/Actuary,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6426 — 1965

McGivney, Stephen M, (E.A.), *Assistant Vice President & Actuary,* Fred. S James & Co Inc, 1290 Avenue of the Americas, New York NY 10104 212/830-1000 — 1986

McGlynn, Kevin P, (F S.A.), *Associate Actuary,* National Liberty Corp, Valley Forge PA 19493 215/648-5832 — 1986

McGovern, Diane, (F.S.A.), *Vice President & Assistant Actuary,* Prudential Insurance Company, 56 North Livingston Street, Roseland NJ 07068 201/994-6937 — 1980

McGovern, William G, (F C.A.S.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, 11-G South, Hartford CT 06115 203/277-0740 — 1980

McGrath, Franklyn J, (M C.A., A.S.A., E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7165 — 1976

McGrath, John J, (F S A., E A.), *Consulting Actuary,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 — 1981

McGrath, Michael A, (F S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 — 1979

McGuinn, John J, (E A.), *President,* McGuinn & Lawley Inc, Public Ledger Building, Independence Mall, Philadelphia PA 19106 215/922-2744 — 1980

McGuinness, Michael B, (F.S.A.), *Vice President & Corporate Actuary,* National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/585-8822 — 1976

McHolland, Gary F, (A C.A., A.S.A.), *Corporate Actuary,* Foundation Health Corp, 2600 'V' Street, Sacramento CA 95818 916/732-4300 — 1980

McHugh, M Carolyn, (F S A.), *Assistant Actuary,* John Hancock Mutual Life Insurance, John Hancock Place C-2, PO Box 111, Boston MA 02117 617/572-5976 — 1986

McHugh, Robert C, (E A.), *Consultant,* The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1976

Admitted

McHugh, Ronald J, (F.S A), *Assistant Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-3587 1984

McHugh, Ronald J, (A.C A S.), *Vice President*, Great American-South Inc, 3105 Glenwood Avenue, Raleigh NC 27612 919/783-1400 1981

McInally, Loia D, (F.S.A., E A.), *President*, McInally Associates Inc, Radnor Station Building Two, Suite 100, Radnor PA 19087 215/687-2088 1967

McInteer, Thomas A, (F.S.A.), *Second Vice President & Actuary*, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4322 1981

McIntosh, Kenneth L, (A.C.A.S.), 5555 Roswell Road NE, #U12, Atlanta GA 30342 404/255-6550 i 1966

McInturff, Scott D, (F.S.A.), *Associate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2164 1981

McIntyre, James C, (F.S.A., E.A.), 742 Champeix Lane, St Louis MO 63141 314/878-5178 1965

McIntyre, Jane, (E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1280 1967

McJohn, James F, (F.S.A , M.C.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-5792 1979

McKay, Kathleen M, (F.S.A.), *Senior Actuarial Assistant*, CIGNA Corp, Hartford CT 06152 203/726-6000 1987

McKay, Mary S, (F.S.A.), *Deputy Chief Actuary*, Department of Defense, 1600 North Wilson Boulevard, Fourth Floor, Arlington VA 22209 202/696-5849 1980

McKay, Robert J, (F S.A., E.A.), *Partner*, Hewitt Associates, 160 Bloor Street East, Toronto ON Canada M4W 1B9 416/961-5090 1979

McKearney, Lawrence J, (F C.A , E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1969

McKee, Donald R, 3119 Milton, Dallas TX 75205 1966

McKee, John W, III, (F.S.A.), *Vice President*, Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/781-1121 1973

McKee, William W, (E A.), *Vice President & Actuary*, Parsons McKee Sommers and Co, Gemini Tower I, Suite 350, 1991 Crocker Road, Westlake OH 44145 216/871-8611 1976

McKenzie, Charles W, (A.S A., E A), *Consultant*, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 2920, Chicago IL 60606 312/856-0116 1976

McKeogh, James J, (F.S.A., M.C.A., E.A.), *Actuary*, The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393 1980

McKeown, Barry J, (A.S A., E.A.), *Principal*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6031 1984

McKeown, Dennis V, (A.S.A), *Senior Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7432 1987

McKernan, Edward F, (A.S.A.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 1985

McKinnie, W David, III, (F S.A., M.C.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1977

McKinnon, Donald G, (F.S.A., E.A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 1600 Summer Street, Stamford CT 06905 203/328-4023 1976

McKinnon, Joseph Paul, Jr., (A.C.A., A.S.A.), *Actuarial Assistant*, Confederation Life Insurance Co, PO Box 105103, 260 Interstate North Circle, Atlanta GA 30348 404/859-3160 1984

Admitted

McKoskey, Jerome J, (F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 8400 Normandale Lake Blvd, Suite 1525, Minneapolis MN 55437 612/921-8700 1972

McKusick, David R, (F S.A), *Senior Actuary*, Actuarial Research Corp, 6928 Little River Turnpike, Annandale VA 22003 703/941-7400 1976

McLain, Anne B, (F S.A , E A), William M Mercer-Meidinger-Hansen Inc, Atlanta Gas Light Tower, 235 Peachtree Street NE, Atlanta GA 30303 404/521-1539 1980

McLaughlin, John, (F.S.A., E.A.), *Consulting Actuary*, 15056 West Clover Lane, Libertyville IL 60048 312/362-4896 1965

McLaughlin, S Michael, (A S.A), *Principal*, Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5067 1980

McLaughlin, Stephen P, (F.S.A., E.A.), *Consulting Actuary*, New England Employer Plan Service, 100 Galleria Parkway NW, Suite 1050, Atlanta GA 30339 404/953-4877 1976

McLaughlin, Walter J, (F.C.A., F S A., E.A), *Reviewing Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2510 1966

McLean, Alastair G, (F.C.A., A.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 77-91 New Oxford Street, London England WC1A 1PX 441/379-4000 1978

McLean, David P, (F.S.A., E.A.), *Vice President*, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1966

McLean, George E, (F.C A S.), 36 Storer Street, Kennebunk ME 04043 1965

McLean, Michael R, (F.S.A.), *Actuary*, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8476 1984

McLellan, Louis D, (A.S.A., E A), *Associate Actuary*, The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 1983

McLeod, Charles C, (F.S.A.), Tillinghast/Towers Perrin, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2752 1975

McLeod, Charles N, (E.A.), *President*, National Actuarial Pension Services, 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019 1977

McLeod, Donald E, (F.S.A., E.A.), *Managing Consultant*, Altman Brown & Everett Inc, 115 East Jefferson Street, Syracuse NY 13202 315/472-8384 1984

McLeod, Hugh, (F.S.A.), 176 Strathcona Drive, Town of Mount Royal, Montreal PQ Canada H3R 1E6 i 1968

McMahon, A Micheal, (F.S.A.), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5929 1979

McMahon, Charles W, (F S A), 1399 Thornwood Drive, Cincinnati OH 45224 i 1965

McMahon, Margaret, (M C A , E.A), *Associate Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1967

McMahon, Robert T, (M.C A., A.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5568 1980

McManus, John F, (A.S.A., E.A.), *Executive Vice President*, All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6500 1966

McManus, Michael F, (F.C.A S), *Assistant Vice President & Associate Actuary*, Chubb Group of Insurance Companies, 890 Mountain Avenue, New Providence NJ 07974 201/665-1000 1978

McMillen, Robert H, (F.S.A.), 329 Tall Timbers Road, Glastonbury CT 06033 i 1965

McMorris, Jewell E, (F.S.A., E.A.), Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3649 1987

Admitted

McMurray, Michael A, (F C.A S.), *Consulting Actuary,* Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101-3075 818/577-1144 1979

McMurrich, Arthur R, (F.S.A.), Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1975

McNamara, Daniel J, (F C.A S), **[Past President],** *President,* Insurance Services Office, 175 Water Street, New York NY 10038 212/487-7180 1965

McNamara, George F, (F.S.A), Quail Ridge, 3490 Royal Tern Lane, Boynton Beach FL 33436 305/732-5094 1965

McNamara, Kevin J, (A.S A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0461 1981

McNeill, Richard, (F.S.A.), *Vice President - Group Financial Divisions,* Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5341 1976

McNicholas, James P, (F.S.A., E A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3104 1979

McQuade, John B, (F.S A , E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5355 1979

McQueen, John S, (A.S.A.), *Executive Vice President & Actuary,* Actuarial Data Inc, U South Steel Building, Suite 3150, Pittsburgh PA 15219 412/456-2345 1983

McQueen, Robert C, (F S.A , E.A), 52 Raven Drive, Morristown NJ 07960 201/376-7443 1965

McQuillian, Susan J, (A.S A.), *Actuarial Assistant,* Great-West Life Assurance Co, PO Box 1080, Denver CO 80201 303/889-3699 1987

McReynolds, D Karl, (F S A.), 2446 Rice Street, Columbus GA 31903 404/689-8419 i 1965

McSally, Michael J, (F.C.A.S.), *Vice President Personal Lines Operations,* John Hancock Property & Casualty Ins Companies, Three Copley Place P-3, Boston MA 02117 617/375-3750 1984

McVity, Leonard H, (F.S A.), *Supervising Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0304 1965

McWhorter, Anthony L, (F.S.A.), *Vice President & Chief Actuary,* Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2758 1978

Mealy, Dennis, (F.C.A.S.), *Vice President-Marketing,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6263 1980

Mebes, Jennifer Mary, (A.S.A , E.A.), *Senior Manager,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5819 1984

Meck, Todd B, (F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 1978

Meehan, Thomas Kevin, (A S A), *Vice President & Actuary,* Integrated Resources Life Cos, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606 1981

Meeks, John M, (F.C A.S.), *Assistant Vice President and Associate Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5132 1980

Meenaghan, James J, (F.C.A S.), Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-7000 1965

Mehus, Carla Jo, *Director/Actuarial,* Blue Cross/Blue Shield of Iowa, STA 114, 636 Grand Avenue, Des Moines IA 50307 515/245-4599 1984

Meier, Carl E, (F.S.A.), *Second Vice President - Product Actuary,* Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4298 1972

Meilander, Robert G, (F.S.A.), *Actuary,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7105 1979

Meintel, Charles H, (F.S.A.), *Individual Life Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7062 1981

Meisner, Gordon R, (E.A.), *President,* Gordon Meisner & Co, 30057 Orchard Lake Road, Suite 100, Farmington Hills MI 48018 313/737-2770 1976

Melek, Stephen Paul, (F.S.A.), *Assistant Vice President & Associate Actuary,* Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3557 1980

Mellema, James S, (F S.A.), *Vice President,* Security Administrators Inc, Court House Square, PO Box 1625, Binghamton NY 13902 607/723-3551 1980

Mellman, Richard J, (F.S.A.), 105 Farley Road, Short Hills NJ 07078 201/376-5273 1965

Melnick, Michael, (A.S.A., E.A.), *President,* Simon & Weisberg Pension Service Co, 5855 De Soto Avenue, Woodland Hills CA 91367 818/883-5588 1983

Melnikoff, Meyer, (F.S.A., E.A.), *Actuary,* Goldman Sachs & Co, 85 Broad Street, New York NY 10004 212/902-5649 1965

Mendelsohn, Mark C, (F S A.), *Vice President,* Allstate Life Insurance Co, One Penn Square West, Suite 1504, Philadelphia PA 19102 215/568-0007 1975

Mendelssohn, Gail A, (F.C.A.S.), Tillinghast/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6480 1984

Menge, Carlton H, *Consultant,* Atlas Life Insurance Co, PO Box 1919, Tulsa OK 74102 918/583-0111 1965

Menge, Walter O, (F S.A.), 4701 Covington Road, Apt 30, Fort Wayne IN 46804 1965

Menkes, Douglas, (F.S A , E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1977

Menkes, George H, (A.S.A., E.A), *Assistant Vice President & Actuary,* Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 1980

Menking, George D, (F.S.A., A C A , E.A.), *Principal,* Coopers & Lybrand, 1999 Bryan, Suite 3000, Dallas TX 75201 212/536-2905 1965

Menning, David L, (F C A S), *Associate Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2024 1986

Mensch, Robert D, (E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 3030 North Rocky Road West, Suite 410, Tampa FL 33607 813/885-6521 1976

Meola, Ralph, (F.S.A), *Second Vice President & Actuary,* Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8789 1979

Meono, Randall C, (F S A), *Vice President & Actuary,* Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1979

Merdian, Craig A, (F S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1984

Merdian, Elizabeth H, (A.S.A.), 19 Flint Ridge Drive, Mableton GA 30059 1984

Merdinger, Phillip A, (A.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 1981

Meredith, Robert A, (F.S.A.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3206 1965

Merenstein, Arnold I, (E A.), *Consulting Actuary,* The Greenberg/Merenstein Pension Co, 233 Broadway, Suite 1801, New York NY 10279 212/791-8500 1984

Merino, Edna C, (A.S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Suite 1950, Dallas TX 75201 214/220-6200 1986

Merlino, Matthew Paul, (F.C A S.), *Senior Consultant,* Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/658-1000 1983

Admitted

Merlob, Michael T, (F.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 1600 Summer Street, Stamford CT 06905 203/328-4064 1980

Merriman, Patricia E, (E.A.), *Partner*, Bacon & Woodrow, Empire House, St Martin's-le-Grand, London England EC1A 4ED 01/600-2747 1976

Merritt, Robert, (F.S.A.), 55 Griswold Street, Glastonbury CT 06033 203/633-1777 i 1965

Merritt, Robert G, (E.A.), *Partner*, Actuarial & Management Services, PO Box 7072, Deerfield IL 60015 312/945-4408 1970

Merryman, Emory H, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Ninth Floor, Hartford CT 06115 203/275-5346 1979

Merwald, James M, Jr., (F S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 1979

Meshboum, Dr. Stuart, (F.S.A , E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1982

Meskin, Stephen A, (F.S A), *Actuary*, Martin E Segal Co, 1920 'N' Street NW, Suite 500, Washington DC 20036 202/872-1870 1982

Metcalf, David M, (A.S.A., E.A.), *Actuary*, Business Actuaries Inc, 2200 Hillsboro Road, PO Box 121584, Suite 401, Nashville TN 37212-1584 615/292-6265 1979

Methven, R James, (E.A), *Vice President & Manager*, The Wyatt Company, 370 Whooping Loop, Suite 1154, Altamonte Spring FL 32701 305/830-7660 1976

Metz, Frank C, (F.S.A.), *Associate Actuary*, Modern Woodmen of America, Mississippi River & 17th St, Rock Island IL 61201 309/786-6481 1978

Metz, Stephen M, (A.S A.), *Associate Consultant*, Coopers & Lybrand, 101 East Kennedy Boulevard, Suite 1500, Tampa FL 33602 813/229-0221 1987

Metzner, Claus S, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2330 1977

Metzner, Edwin P, (A.S.A., E A), *Senior Vice President*, Investors Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3856 1971

Meyer, Beverly A, (A S.A.), *Actuary*, Sons of Norway, 1455 West Lake Street, Minneapolis MN 55408 612/827-3611 1986

Meyer, Frederick W, (E.A), FWM Consulting Services Inc, 960 Broadway, Hicksville NY 11801 516/822-8444 1981

Meyer, Mark D, (F.S.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1980

Meyer, Robert E, (F.C.A.S.), *Senior Vice President & Actuary*, Workers Compensation Insurance Rate, One Market Place, Spear Street Tower, Suite 500, San Francisco CA 94105 1979

Meyer, Robert E, (A S.A.), *Actuarial Assistant*, Standard Insurance Co, 900 SW Fifth Avenue, Actuarial Department, Portland OR 97204 503/248-2946 1984

Meyer, Thomas G, (A S.A.), *Marketing Manager-Variable Insurance Products*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4038 1982

Meyer, William C, Jr., (E.A), *Vice President & Group Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1970

Meyerle, Gregory A, (A.S.A.), *Assistant Actuary*, Woodmen Accident & Life, 1526 'K' Street, PO Box 82288, Lincoln NE 68501 402/476-6500 1986

Meyers, Glenn, (F.C A.S.), *Associate Professor*, University of Iowa, Dept of Stats & Act'l Science, Iowa City IA 52242 319/335-0825 1981

Meyers, Ronald, (E.A.), *Owner*, PO Box 160, Island Park NY 11558 516/432-0178 1976

Meyers, Steven D, (F S A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3721 1986

Admitted

Meyerson, Hyman, 390 First Avenue, New York NY 10010 i 1966

Meylink, Daniel E, Sr., (F.S A), *Senior Vice President - Finance & Info Services*, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090 1980

Mibus, Sidney A, (A.S.A), *Associate Actuary*, Time Insurance Company, 515 West Wells, Milwaukee WI 53203 414/271-3011 1968

Miccolis, Jerry A, (F C.A S), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1979

Miccolis, Robert S, (F.C.A.S.), Tillinghast/Towers Perrin, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6312 1979

Michael, John C, (A.S A), *Assistant Actuary*, Security Administrators Inc, 100 Court Street, Binghamton NY 13901 607/723-3551 1985

Michail, Angelica B, (F.S A), *Director, Eastern Reinsurance Pricing*, Transamerica Occidental Life, 17951 Calle Barcelona, Rowland Heights CA 91748 213/742-2246 1982

Michalcik, Joseph, (F.S.A.), *Vice President & Actuary*, Blue Cross/Blue Shield of OK, 1215 South Boulder, Tulsa OK 74102 918/560-3023 1971

Michel, Joseph W, (F.S A), *Assistant Actuary*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6464 1979

Middleton, Raymond L, (E.A), *Consultant & Actuary*, Benefit Research & Planning, Benson Building, Suite 127, Township Line Road & Wash, Jenkintown PA 19046 215/572-0990 1976

Middleton, Richard A, (F C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1974

Midgley, Keith, (F.S.A), *Vice President & Actuary*, Surety Life Insurance Co, 200 East South Temple, Salt Lake City UT 84111 801/355-3000 1973

Midura, Caroleen K, (F.S A), *Assistant Pension Actuary*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5111 1986

Mihalka, Kenneth Mark, (F.S A.), *Senior Associate Actuary*, Federal Kemper Life Assurance Co, Kemper Insurance Building, Long Grove IL 60049 312/540-2915 1981

Mikhail, Raouf G, (A S.A.), *Principal Actuary*, New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6043 1982

Mikkalo, Steven J, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois St, Ste 2000, Indianapolis IN 46204 317/237-2888 1980

Mikkelsen, Robert L, (A.S.A.), *Senior Staff Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4309 1982

Mikolajczyk, Michael A, (F.S A., M.C.A., E A), *Consulting Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1981

Mikula, Sharon B, (A S.A., E A.), 921 Wilshire Drive, Libertyville IL 60048 312/362-4784 1976

Milberg, John E, (A S.A.), *Assistant Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3552 1980

Miles, David H, (A.S.A.), 3692 Kingswood Drive, Decatur GA 30032 1987

Miles, Duke, (F.S.A , E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1802 1976

Miles, James A, (F.S.A), *Actuary*, American States Insurance Cos, Actuarial Life Department, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6673 1980

Milholland, James B, (F.S.A.), *Partner*, Ernst & Whinney, 1800 Peachtree Center, S Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 1979

Admitted

Mill, Ralph A, (A.C.A.S.), *Manager-Personal Lines Actuarial Division*, Unigard Insurance Group, 15805 NE 24th Street, Bellevue WA 98008 206/641-4321 1982

Millar, Stephen K, (F.S A), *Vice President & Group Actuary*, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841 1983

Miller, Barry E, (F.S A , E.A.), Louis Kravitz & Associates Inc, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/955-6100 1979

Miller, Charles F, (F.S A., E.A.), *Partner*, Peat Marwick Main & Co, 1600 Elm Street, Thanksgiving Tower, Suite 1400, Dallas TX 75201 214/754-2000 1981

Miller, Craig A, (E.A), *President*, Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200 1979

Miller, Cynthia S, (A.S.A), *Senior Actuary*, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4457 1986

Miller, David L, (F C A.S.), *Senior Vice President & Chief Actuary*, Commercial Union Insurance Co, One Beacon Street, Boston MA 02108 617/725-7476 1977

Miller, David L, (A.C.A.S.), *Associate Actuary*, Penn National Insurance Co, 1900 Derry Street, Harrisburg PA 17105 717/234-4941 1987

Miller, David R, (F S.A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5332 1978

Miller, David R, (E A.), *Principal Actuary*, Consolidated Pension Conslt, 43 Orland Square #302, Orland Park IL 60462-3206 312/460-1900 1976

Miller, Deborah A, (E.A.), *Enrolled Actuary*, Milliman & Robertson Inc, Two Penn Plaza, New York NY 10001 212/279-7166 1987

Miller, Dennis J, (A.S.A., E.A.), *Actuary*, The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1983

Miller, E Sherry, (A.S.A., E.A.), 309 West 72nd Street, Apt 4D, New York NY 10023-2670 212/818-9100 1979

Miller, Gary, (F S A , E.A), The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780 1978

Miller, Harry R, (F S.A.), *Assistant Actuary*, Milliman & Robertson Inc, Four Allen Center, Suite 830, 1400 Smith Street, Houston TX 77002 713/658-8451 1984

Miller, Isaac, (E.A.), *Actuary*, 8333 G SW 107th Avenue, Miami FL 33173 305/595-7267 1976

Miller, J J, (F S.A.), *Senior Vice President & Chief Marketing Officer*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1906 1975

Miller, James I, (F S.A.), *Vice President, Individual Product Res/Development*, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6277 1978

Miller, James R, (F.S.A.), *Vice President - Corporate Development*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3258 1976

Miller, Janet F, (E.A.), *Director of Actuarial Services*, Reed-Ramsey Inc, 2021 Midwest Road, Suite 106, Oak Brook IL 60521 312/620-4585 1987

Miller, Jeffrey D, (F S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 1979

Miller, John Hamilton, (F.S A , E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, PO Box 7440, San Francisco CA 94120 415/393-5222 1969

Miller, John Haynes, (F.C.A.S., F.S.A., E.A.), **[Past President]**, Rural Route One, PO Box 705, South Hero VT 05486 802/372-5295 1965

Miller, John R, (F.S A), *Consulting Actuary*, William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 1984

Miller, Judy A, (F.S.A , E A.), *Vice President and Consulting Actuary*, Hendrickson & Associates Inc, Sixth & Last Chance Gulch, Suite 604, Power Block, Helena MT 59624 406/442-5222 1980

Miller, Julian M, (F.S.A), 118 Cedar Lane, Teaneck NJ 07666 i 1965

Miller, Lawrence A, (F.S.A.), *Associate Corporate Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2472 1971

Miller, Lawrence D, (F S.A , E.A.), William M Mercer Ltd, Suite 301 CN Towers, Saskatoon SK Canada S7K 1J5 306/244-0938 1978

Miller, Lee O, (A.S.A., E.A.), *Associate Actuary*, Milliman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602 303/592-5500 1980

Miller, Leonard S, (A S A), *Senior Vice President, Secretary and Actuary*, Protected Home Mutual Life Insurance, 30 East State Street, Sharon PA 16146 412/981-1520 1979

Miller, Lynn C, (F S.A.), *Vice President*, Pacific Mutual Life Insurance Co, Product Research & Development, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3925 1972

Miller, Martin A, (F.S.A , E A.), *Consulting Actuary*, 2224 Washington Street, San Francisco CA 94115 415/922-6698 1978

Miller, Michael J, (F C A.S.), Tillinghast/Towers Perrin, PO Box 183, Carlock IL 61725 309/376-6151 1975

Miller, Morton D, (F S A , E.A.), **[Past President]**, 35 Sutton Place, Apt 9E, New York NY 10022 212/867-5139 i 1965

Miller, Nicholas F, (F.C A S.), *Senior Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1965

Miller, Orville H, (F.C A , A.S.A.), *Consulting Actuary*, Miller & Gove Consulting Actuaries, 2505 Southland Center Tower, LB 215, 400 North Olive Street, Dallas TX 75201 214/922-9603 1969

Miller, Philip D, (F.C A S), *Vice President*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7733 1975

Miller, Phyllis R, (E.A.), 6355 Topanga Canyon Blvd, Suite 429, Woodland Hills CA 91367 213/703-6063 1976

Miller, Randolph David, (F.S A), *Vice President - Valuation Actuary*, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3013 1980

Miller, Reed P, (F.S.A., E.A), *Vice President*, Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-2472 1979

Miller, Richard L, (F S.A), 1830 Sevilla Boulevard, Apt 206, Atlantic Beach FL 32233 904/246-7650 i 1965

Miller, Richard S, (F.S.A , E.A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1965

Miller, Robert A, III, (F.C A S., F S A.), *Consulting Actuary*, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1965

Miller, Scott D, (E.A.), *Consulting Actuary*, Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Suite 300, Scarsdale NY 10583 914/472-7200 1 1985

Miller, Steven P, (F.S.A.), *Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5280 1984

Miller, Susan M, (A.C.A.S.), *Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1986

Miller, Thomas E, (A.S.A.), *Administrator*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3874 1987

Miller, Thomas L, *Senior Vice President, Internal Affairs*, Blue Cross/Blue Shield of Kansas, 1133 Topeka Boulevard, Topeka KS 66629 913/295-4632 1984

Admitted

Miller, Walter N, (F.S.A.), *Vice President & Actuary,* Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07101 201/877-9507 — 1965

Miller, William J, (A.C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4394 — 1986

Miller, William M, (E.A), Danziger & Markhoff, 123 Main Street, White Plains NY 10601 914/948-5547 — 1976

Millerd, John N, (E.A.), *Pension Actuary,* 18231 Santa Joanna, Fountain Valley CA 92708 714/968-5072 — 1971

Millering, William L, (F.S.A.), *Second Vice President & Actuary,* Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8421 — 1966

Millman, Gerald M, (F.S.A., E A.), *Principal,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019 212/536-3575 — 1976

Millman, Neil L, (A.C A S.), *Vice President & Chief Actuary,* Republic Financial Services Inc, 2727 Turtle Creek Boulevard, Dallas TX 75219-4801 214/559-1343 — 1981

Millman, Russell L, (A S.A., E.A.), 16 Fallen Branch, Cincinnati OH 45241 513/793-8380 — 1966

Mills, Alan L, (F.S.A., E.A), *Consultant,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3557 — 1980

Mills, John A, (F.S.A.), *Assistant Actuary,* Aetna Canada, 145 King Street West, Toronto ON Canada M5H 3T7 416/864-8382 — 1984

Mills, Marjorie S, (F.S.A., E A), *Vice President,* Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Two Piedmont Center, Atlanta GA 30305 404/261-3400 — 1980

Mills, Richard J, (F.C.A.S.), 9123 Menard Avenue, Morton Grove IL 60053 — 1969

Mills, Robert P, Jr., (F.S.A.), *Assistant Vice President & Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1977

Mills, William W, (A.S.A., E A.), *Consulting Actuary,* Compensation Management Inc, 8112 Maryland Avenue, Suite 300, St Louis MO 63105 314/726-0010 — 1984

Millward, David M W, (F.C.A., F.S.A , E.A), William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 — 1969

Millwood, Timothy Simon, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 — 1985

Millyard, David M, (F.S A.), 35 Bannatyne Drive, Willowdale ON Canada M2L 2N8 — 1967

Milnes, Esther H, (F.S.A.), *Vice President & Assistant Actuary,* Prudential Insurance Company, Prudential Plaza - 10th Floor, Corporate Actuarial Dept, Newark NJ 07101 201/877-4940 — 1979

Milton, Mark A, (F.S.A.), *Assistant Vice President & Associate Actuary,* Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 — 1985

Milton, Thomas F, (F.S.A., A.C.A., E.A), *Vice President & Chief Actuary,* United Actuarial Services Inc, 3901 North Meridian Street, Suite 500, Indianapolis IN 46208 317/924-5310 — 1965

Mims, Hornsby, (A C A., E A), *President,* Equitable Reserve Association, PO Box 448, Neenah WI 54956 414/722-1574 — 1966

Min, Joanne J, (A.S.A., E A.), PO Box 55-834, Taipei Taiwan ROC — 1984

Minassian, Donald P, (A.S.A.), *Professor/Associate Actuary,* Indianapolis Life Insurance Co, One Historic Square, Actuarial Department, Indianapolis IN 46208 317/927-6537 — 1983

Minck, Richard V, (F S.A), *Executive Vice President,* American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2100 — 1966

Miner, Neil, (F C.A.S), *Assistant Manager, Pers Lines Actuarial,* Kemper Group, Long Grove IL 60049 312/540-2448 — 1983

Miner, William J, (F.S.A., M.C.A., E.A.), *Actuary,* The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000 — 1980

Mingione, Gerard C, (F S.A., E.A), *Principal,* Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6027 — 1980

Miniello, John N, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1982

Minnich, Kay M, (A S A), *Assistant Actuary,* ITT Life Insurance Corp, Waterford Park, 505 North County Road 18, Minneapolis MN 55441 612/545-2100 — 1986

Minor, Kevin R, (A.S.A., E.A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 — 1985

Minor, Norman R, (A S.A , E A), *Managing Director,* Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900 — 1966

Minwalla, Farhad K, (F.S.A., E.A.), Creative Retirement Systems, Piatt Park Office Center, 30 Garfield Place, Cincinnati OH 45202 513/621-7585 — 1980

Miraski, Theodore J, (E A), *Actuary,* Karel & Associates Ltd, 633 Skokie Boulevard, Northbrook IL 60062 312/564-5655 — 1976

Miravite, Feliciano F, (F C.A., E.A.), *President & Actuary,* Feliciano F Miravite Inc, MCPO Box 656, Makati Metro Manila Philippines 817-1987 — 1970

Mire, Eddie A, (A S A), *Actuarial Assistant,* Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7157 — 1984

Mire, Randall, (F C.A , F.S A.), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10067 212/309-3400 — 1972

Mischke, Gerald Arden, (A S A.), PO Box 1091, Omaha NE 68101 — 1983

Mishler, Robert L, (A.S A , E A), *Associate Actuary,* The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220 — 1981

Mislavsky, Hector H, (A S.A., E.A.), *Manager,* Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600 — 1984

Misner, David T, (A.S.A.), *Actuarial Associate,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7117 — 1987

Mitchell, Anne Goodman, (F.S.A.), *Finance Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7513 — 1985

Mitchell, Ben H, (F.S.A), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1978

Mitchell, Clifton M, (F.S.A.), Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 — 1980

Mitchell, Dane C, (A.S.A., E.A.), *Senior Manager,* Peat Marwick Main & Co, 1600 Market Street, Philadelphia PA 19103 215/299-3100 — 1983

Mitchell, David E, (F.S A.), *Assistant Vice President & Associate Actuary,* Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5606 — 1982

Mitchell, G Thomas, (F.S.A., E.A.), *Executive Vice President,* Charter National Life Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575 — 1969

Mitchell, James A, (F.S.A.), *President,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2657 — 1969

Admitted

Mitchell, Lawrence, (F.C.A., F.S.A., E.A.), *President,* Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800 — 1965

Mitchell, Robert C, (A.S.A.), *Actuarial Associate,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2137 — 1987

Mitchell, Robert R, (A.S.A., E.A.), *Owner,* Consultants in the Valley, PO Box 1658, Downey CA 90240 213/869-8355 — 1979

Mitchell, Thomas J, (A.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020-0095 212/536-1685 — 1980

Mitchell, William H, (F.S.A.), *Consulting Actuary,* Old Republic Genl Services Inc, 307 North Michigan Avenue, Chicago IL 60601 312/346-8100 — 1980

Mitchem, Kenneth D, (F.S.A.), 142 Wickham Road, Garden City NY 11530 — i 1965

Mittal, Madan L, (A.C.A.S.), *Assistant Vice President,* General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1458 — 1983

Mittel, Carol Buchalter, (A.S.A., E.A.), *Associate Consulting Actuary,* Buck Consultants Inc, Suite 1060, 200 Galleria Parkway NW, Atlanta GA 30339 404/955-2488 — 1982

Miyao, Stanley K, (A.C.A.S.), *Vice President & Actuary,* CalFarm Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4458 — 1979

Mlot, Stuart J, (A.S.A., E.A.), *Assistant Vice President,* Financial Data Planning Corp, 42 Washington Street, Wellesley Hills MA 02181-1803 617/235-5844 — 1982

Moan, John M, (F.S.A., E.A.), *Associate Actuary,* Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2513 — 1979

Modaff, James C, (F.S.A.), *Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 — 1983

Modai, Jacques C, (A.S.A., E.A.), *Consulting Actuary,* 27 Union Square West, Suite 403, New York NY 10003 212/627-3233 — 1971

Modeer, John C, (F.S.A., E.A.), *Second Vice President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3670 — 1978

Model, George D, (F.S.A.), *Consultant,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162-1490 617/965-8420 — 1976

Model, Jeremiah B, (F.S.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0454 — 1979

Modugno, Victor, (F.S.A.), *Associate Actuary,* Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2130 — 1979

Moehle, Michael, (A.S.A., E.A.), Western Benefit Plan Consultant Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 — 1986

Moeller, Martha A, (F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 M Street NW, Suite 400, Washington DC 20037 202/429-9760 — 1982

Moeller, Peter H, (F.S.A., E.A.), *Executive Vice President-Finance,* North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7697 — 1970

Moeller, Tim, (F.S.A., E.A.), *Senior Vice President-Director of Group Insurance,* American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6542 — 1983

Moerke, Lawrence John, (A.S.A., E.A.), Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 — 1982

Moes, Charles E, Jr., (F.S.A.), *Associate Actuary,* Munich American Reassurance Co, 56 Perimeter Center East, Suite 200, Atlanta GA 30346 404/394-5665 — 1979

Moews, Lawrence P, (F.S.A.), *Asst Vice President/Allstate Agent Mkt Development,* Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6009 — 1980

Mohl, F James, (F.C.A.S.), *Senior Actuarial Officer,* St Paul Surplus Lines Insurance Co, 445 Minnesota Street, St Paul MN 55101 612/221-8218 — 1977

Mohnblatt, Arnold S, (F.C.A.S.), 1126 Stillman Avenue, Plainfield NJ 07060 201/668-8318 — 1966

Mohon, Beryl S, (E.A.), *Manager, Retirement Benefits,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2737 — 1976

Mohoric, Edward P, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1979

Mohrman, David F, (A.C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2472 203/651-3761 — 1986

Moilien, Tilmar A, (F.S.A.), 8924 New York Avenue, Des Moines IA 50322 — i 1965

Moisuk, William J, (F.S.A.), *Associate Actuary,* State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 — 1982

Mokros, Bertram F, (A.C.A.S.), PO Box 2651, Hailey ID 83333 — i 1966

Molen, Frederick K, (F.S.A.), American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2696 — 1979

Molinar, John L, (F.C.A., F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031 — 1976

Moller, Karl G, (A.C.A.S.), *Secretary & Actuary,* Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-6713 — 1979

Molof, Robert W, (A.S.A., E.A.), *Associate Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5532 — 1979

Monaghan, Dennis M, (F.S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 900 SW Fifth Avenue, Suite 1000, Portland OR 97204 503/273-8521 — 1980

Monaghan, Sean T, *Consultant,* The Wyatt Company, First National Building, Suite 200, Detroit MI 48226 313/961-5485 — 1984

Monnin, Gary P, (F.S.A.), *Senior Vice President,* MacKeen & Bailey Inc, 12710 Research Boulevard, Suite 265, Austin TX 78759 512/250-0720 — 1977

Monroe, Charles F, (F.C.A., A.S.A., E.A.), Monroe & Associates Inc, 19454 James Couzens, Detroit MI 48235 313/864-3758 — 1967

Monsky, Morris, (F.S.A.), 71-36 110 Street, Forest Hills NY 11375 212/544-8983 — i 1965

Monson, Donald Kevin, (A.S.A.), *Actuarial Assistant,* Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-7788 — 1983

Montague, Theodore L, III, (F.S.A.), 4228 Irvin Simmons Drive, Dallas TX 75229 214/350-8631 — 1973

Montemurro, Alan Gerard, (A.S.A.), Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 — 1985

Montenegro, Jose C, (E.A.), Equitable Life Assurance Society, 1633 Broadway, 13th Floor, New York NY 10019 212/554-1422 — 1976

Montesano, Gary Louis, (A.S.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036-8855 212/997-8525 — 1983

Montgomery, David B, (F.S.A.), *Senior Vice President,* North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7730 — 1979

Montgomery, James R, III, *Program Manager,* District of Columbia Insurance Department, Fire & Casualty Division, 614 'H' Street NW, Room 516, Washington DC 20001 202/727-1273 — 1970

Admitted

Montgomery, John O, (F.S.A), *Chief Actuary & Deputy Insurance Commissioner*, California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-2533 1966

Montgomery, Warren D, (F.C.A.S.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2613 1986

Montigney, Brian A, (A C A.S.), *Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4873 1986

Moody, Richard L, (F S.A , E.A.), *Consultant*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1972

Moody, William E, (F.C.A., A.S.A., E.A.), *Actuary*, Internal Revenue Service, 1111 Constitution Avenue NW, OP:E:EP:PA, Washington DC 20224 202/535-5341 1967

Moon, Roger S, (F S.A.), *Vice President & Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/231-7548 1977

Mooney, Joanne Percoco, (E.A.), *Benefits Planning Advisor*, Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017 212/883-2059 1987

Moore, Brian C, (F.C A S.), *Senior Vice President*, The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4393 1978

Moore, Brian J, (A.S.A), *Staff Actuary*, Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3548 1987

Moore, Brian L, (A.S.A.), *President*, Elliott & Page Ltd, 120 Adelaide Street West, Toronto ON Canada M5H 1V1 416/365-8310 1980

Moore, Bruce D, (F.C.A.S., F.S.A.), *Vice President & Associate Actuary*, Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07101 201/877-4666 1977

Moore, Burton E, (F.C.A.), *Vice President & Actuary*, Atlantic Coast Life Insurance Co, PO Box 855, Charleston SC 29402 803/722-7727 1965

Moore, Charles D, (A S.A), *Actuarial Associate*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2769 1985

Moore, Charles P, (F.C.A., A.S.A., E.A.), Qualified Pension Consultants of Florida Inc, PO Box 9296, Daytona Beach FL 32020 904/255-0519 1966

Moore, Christine L, (E.A.), *Vice President/Pension Marketing*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 1984

Moore, Gene C, (F S.A.), 1040 Ridge Tarn NE, Atlanta GA 30350 404/396-0179 i 1965

Moore, George E, Jr., (F S.A , E.A.), *Vice President & Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 1965

Moore, James E, (A.C.A.S.), *Account Executive*, Dean Witter Reynolds Inc, City Place, 32nd Floor, Hartford CT 06103 203/275-6312 1972

Moore, James W, (F.S.A., E.A.), 76 Villanova Drive, Oakland CA 94611 415/339-1971 1967

Moore, John B, (F.C.A., F.S A , E.A.), *President*, The Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600 i 1965

Moore, Paul C, 3747 Townsend Drive, Dallas TX 75229 i 1966

Moore, Phillip S, (F.C.A.S.), *Vice President*, John Deere Insurance Group Inc, 34th Avenue & 80th Street, Moline IL 61265 309/765-5518 1975

Moore, Richard E, (F.S A), *Assistant Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/223-2491 1982

Moore, Robert R, (F.S.A.), *Vice President, Group Actuary*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4233 1965

Moore, Ronald C, (F C A., A.S.A., E A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1070 1966

Moore, Theresa L, (A S A.), *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1986

Moore, William T, (F S.A., E A), *Consulting Actuary*, The Wyatt Company, 604 840-6 Avenue SW, Calgary AB Canada T2P 3E5 403/237-7373 1976

Moorhead, Ernest J, (F S.A), **[Past President]**, Box 780, Bermuda Run NC 27006 919/998-5335 i 1965

Moorhead, Steven A, (F S.A.), *Associate Actuary*, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6319 1980

Moorhouse, John David, (A.S A.), 4119 Olympic Lane, Columbus GA 31907 404/561-9556 1983

Moral, Alex N, (A S A.), *Assistant Vice President*, Horace Mann Insurance Companies, One Horace Mann Plaza, #D335, Springfield IL 62715 217/788-5126 1985

Moran, Edward G, (E A), *Consultant*, 4777 Jackson Road, Cincinnati OH 45245 513/721-6635 1976

Moran, Joseph W, (F.S.A.), *Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6601 1965

Moran, Victor J, III, (A.S.A.), *Associate Actuary*, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-4930 1985

Morazain, Pierre, (F.S.A), 2150 Route De St-Jeannet, Vence France 06140 9/324-0096 1974

Mordorski, David M, (F S.A.), *Senior Vice President & Chief Actuary*, Reliance Life Companies, One Penn Center, 14th Floor, Philadelphia PA 19103 215/864-5933 1972

Moreen, Robert A, (F S A., M.C A , E.A.), *Senior Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2300 1982

Morell, Roy K, (F C.A.S), *Assistant Vice President & Associate Actuary*, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5749 1979

Morfe, Michael E, (A.S.A), *Senior Consultant*, Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600 1987

Morgan, Curtis S, (A.S A.), *Actuary*, Kwasha Lipton, PO Box 1400, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1986

Morgan, Harry D, (F.C A., F.S.A , E.A.), *Consulting Actuary*, H D Morgan & Associates, 635 Sapling Lane, Deerfield IL 60015 312/945-8489 i 1965

Morgan, Jack L, (A.S A), 7062 North Tuxedo Street, Indianapolis IN 46220 317/255-5137 i 1973

Morgan, John P, (F.S.A., M.C.A., E.A.), *Assistant Vice President, Actuarial Operations*, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6987 1978

Morgan, Lee W, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 9339 Genesee Avenue, Suite 300, San Diego CA 92121 619/458-3922 1984

Morgan, Madison C, (E.A.), *Director, Benefit Costs & SUB*, Bethlehem Steel Corporation, 159 East, Bethlehem PA 18016 215/694-7296 1976

Morgan, Michael W, (F.S A), *Vice President/Actuary*, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3556 1977

Morgan, Robert P, (A.S.A.), United of Omaha Life Insurance Co, 5 - Life Actuarial, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1983

Morgan, Sandra S, (F.S A.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/277-8254 1984

Morgan, Scott C, (E.A.), Western Actuarial Services Inc, 4250 South Olympic Way, Salt Lake City UT 84124 801/272-4609 1982

Admitted

Morgan, Stephen T, (A.C.A.S.), *Assistant Vice President,* American Reinsurance Co, One Liberty Plaza, Act'l Dept, 91 Liberty Street, 52nd Floor, New York NY 10006 212/618-7054 1979

Morgan, William S, (F.C.A.S.), *Assistant Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1982

Morgen, Albert J, Jr., (F.S.A.), *Principal Consultant,* Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 1978

Morin, Michael N, (M.C.A., A.S.A., E.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1986

Morisato, Susan C, (F.S.A.), *Vice President & Health Product Actuary,* Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1983

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.), *Vice President & Actuary,* Farmers & Traders Life Insurance Co, 960 James Street, Syracuse NY 13201 315/471-5656 1979

Morris, Carlton M, (A.S.A.), *Senior Manager,* Ernst & Whinney, 1800 Peachtree Center, S Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400 1980

Morris, Dennis M, (F.S A., E.A.), *Actuary,* The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 213/906-2631 1976

Morris, Doris N, 31270 John Wallace Road, Evergreen CO 80439 303/670-1273 i 1967

Morris, Frank E, (F.S.A.), *Senior Actuarial Associate,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/547-5214 1986

Morris, James, (F.S A.), *Assistant Vice President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, PO Box 9000, Newport Beach CA 92660 714/640-3906 1986

Morris, James R, (F.S.A.), *Associate Actuary,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1608 1982

Morris, John W, (F.S.A.), *Actuary,* Insurance Marketing Corp, 65 Valley Stream Parkway, Malvern PA 19355 215/640-0200 1980

Morris, Larry D, *Senior Director Actuarial & Underwriting,* Blue Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431 1984

Morris, Michael J, (F.S.A.), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-2740 1987

Morris, Pamela Saunders, (F.C.A., F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, 620 Newport Center Drive, Suite 1200, Newport Beach CA 92660 714/759-0261 1979

Morris, Robert E, *Chairman of the Board Emeritus,* Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 1 1965

Morrison, Cynthia Conrad, (F.S.A.), *Assistant Actuary,* Guardian Life Insurance Co, 201 Park Avenue South, Boston MA 10003 212/598-1269 1985

Morrison, David E, (F.S A), *Senior Vice President, Corporate Planning,* Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7566 1977

Morrison, Gary C, (A.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 1976

Morrison, Gregory E, (F.S.A.), *Second Vice President - Financial Reinsurance,* Manufacturers Life Insurance Co, 200 Bloor Street East, North Tower, Eighth Floor, Toronto ON Canada M4W 1E5 416/926-3606 1985

Morrison, Henry P, (F.S.A.), 2008-H Via Mariposa West, Laguna Hills CA 92653 714/837-3504 i 1965

Morrison, John D, (F.S.A.), *Staff Actuary,* American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1689 1965

Morrison, Rex A, (F.S.A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326 404/365-1836 1976

Morrison, Thomas B, (F.S.A.), 115 Antibes Drive, Apt 206, Willowdale ON Canada M2R 2Y9 416/665-3082 i 1966

Morrison, William T, (E.A), PO Box 2092, Rolling Hills Estates CA 90274 213/831-4356 1978

Morriss, Patrick J, (A.S.A.), *Manager,* Ernst & Whinney, 1800 Peachtree Center, South Tower, Atlanta GA 30303 404/658-9400 1985

Morrissey, Marlies S, (F S.A., E.A.), Nine Hawthorne Lane, Bloomfield CT 06002 1 1965

Morrow, Craig D, (F.S.A.), *Assistant Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8474 1986

Morrow, Fred C, (A.S.A), *Senior Vice President,* Transamerica Occidental Life, Box 2101, Terminal Annex, Los Angeles CA 90051 213/741-7812 1969

Morrow, Jay B, (A.C.A.S.), *Assistant Actuary,* American International Group, 70 Pine Street, Eighth Floor, New York NY 10270 212/770-5372 1983

Morrow, Joseph E, (F.S.A., E.A.), *Associate Actuary,* Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61702 309/557-2250 1980

Morrow, William P, Jr., (F S.A.), *Senior Vice President & Chief Actuary,* Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8358 1966

Morse, Peter F, (F S.A , E A), *Vice President,* Towers Perrin Forster & Crosby, 1100 Melville Street, Suite 1400, Vancouver BC Canada V6E 4A6 604/683-8485 1977

Morse, Richard H, (F.S.A.), 36 Holly Point Road, Centerville MA 02632 617/362-4010 1 1965

Morson, Alan E, (F.S A.), *Vice Chairman,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4705 1984

Morss, Franklin C, (F.C.A.), *Labor - Management Actuarial,* Consultants Inc, 3912 South Ocean Boulevard, Highland Beach FL 33431 306/276-0089 i 1965

Mortensen, James M, (F.S.A., E.A.), 11305 El Monte, Leawood KS 66211 i 1965

Mortensen, James Michael, *Executive Vice President,* Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000 1970

Morton, Cheryl E, (F.S A), *Associate Actuary,* Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1982

Morton, E James, (F.S.A), *Chairman & Chief Executive Officer,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6620 1965

Moscovitch, Nathan A, (F.C A., F.S.A., E.A.), *Consulting Actuary,* Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1240 1 1965

Moseley, Jack, (F C A.S), *Chairman of the Board & Chief Executive Officer,* US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3737 1965

Moses, Stephen B, (F.S A), *Second Vice President/Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6510 1983

Moses, Victor C, (F.S.A.), *Vice President & Chief Actuary,* Great Northern Insured Annuity Corp, One Union Square, Suite 3300, Seattle WA 98101 206/625-1755 1981

Mosesson, Zehman I, (F.S.A.), 1403-B Troy Towers, Bloomfield NJ 07003 201/748-3090 i 1965

Admitted

Moskowitz, Joseph Lee, (F.S.A.), *Vice President & Actuary,* Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 — 1979

Moskowitz, Lester, (F.S.A., E A.), Actuarial Consulting Service, PO Box 83, Stevenson MD 21153 301/363-6891 — 1965

Moss, Robert G, (E.A.), 11 East Orange Grove Road, Apt 416, Tucson AZ 85704 602/297-5014 — i 1965

Motz, James D, (F.S.A.), *Vice President/Group Insurance,* Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3470 — 1978

Moulton, Harold B, (F.S A.), *Director,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-0123 — i 1965

Mount, Melinda J, (F S.A., E.A.), *Associate,* Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-7514 — 1984

Moushey, Nora E, (F.S A), *Vice President & Actuary,* Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 — 1979

Mouton, Glenn F, (F C A , F.S.A., E A), *Consulting Actuary,* Mouton & Company Inc, 1230 South Myrtle Avenue, Suite 401, Clearwater FL 34616 813/441-1526 — 1975

Movic, Mark S, (F.S A.), *Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6014 — 1980

Mower, Philip C, (E.A.), *Assistant Vice President,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7115 — 1976

Mowery, Brent Michael, (F.S A , E.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3102 — 1980

Mowery, James Clyde, (A.S.A.), *Product Development Consultant,* Lincoln National Pension Insurance, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2000 — 1980

Moyer, William H, III, (A.S.A.), *Actuarial Associate,* INA Life Insurance Co, 1600 Arch Street, 18T, Philadelphia PA 19103 215/523-2724 — 1982

Moynier, Tom D, (A.S.A), *Assistant Actuary,* Beneficial Standard Life Insurance, 5700 Wilshire Boulevard, Los Angeles CA 90036 213/387-8400 — 1984

Moyse, John S, (F.S.A), Moyse Consulting Services, 125 Chenoweth Lane, Suite 102, Louisville KY 40207-2603 502/895-1077 — 1965

Mrazik, Robert J, (F.S.A., E.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — 1982

Mucci, Richard L, (F S A.), *Vice President & Actuary,* The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/792-6360 — 1979

Mucci, Robert V, (A.C A S), *Assistant Actuary,* American International Group, 70 Pine Street, New York NY 10270 212/770-5195 — 1986

Mudd, Bonnie Owenette, (F.S.A., E.A.), Noble Lowndes Inc, 525 West Monroe, Suite 2405, Chicago IL 60606 312/648-1010 — 1980

Mudge, William S, (A.C A), *Associate Actuary,* National Farmers Union Life, 10065 East Harvard Avenue, Denver CO 80251 303/337-5500 — 1969

Mudry, Michael, (F C A., F.S.A., E.A.), *Senior Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 — 1965

Mueller, Marlin M, (F S.A), *Actuary,* Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9674 — 1982

Mueller, Nancy D, (A C A.S), St Paul Property & Liability Insurance Co, 385 Washington Street, St Paul MN 55102 — 1987

Mueller, Russell J, (F S.A., E.A.), *Actuary, Legislative Associate,* US House of Representatives, 112 Cannon House Office Bldg, Washington DC 20515 202/225-5494 — 1972

Admitted

Muetterties, John H, (F.C A.S , F.C.A.), *Consulting Actuary,* MBA Inc, 36 Midvale Road, PO Box 193, Mountain Lakes NJ 07046 201/335-6448 — 1965

Muir, Joseph M, (A.C.A.S), 757 SW Second Street, Boca Raton FL 33432 305/395-3043 — i 1966

Mulder, Evelyn Toni, (F.C.A.S , A.C.A.), Tillinghast/ Towers Perrin, 8300 Boone Boulevard, Suite 250, Vienna VA 22180 703/356-5210 — 1980

Muleski, Kathleen R, (F.S.A.), *Associate Group Actuary,* New England Mutual Life Insurance Co, 399 Boylston Street, Boston MA 02117 617/578-1850 — 1982

Muleski, Robert Thomas, (F.C.A S), *Assistant Vice President & Associate Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5751 — 1982

Mulkey, Ben, (F.S.A., E.A.), *Group Life & Health Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7662 — 1979

Mullen, Edward J, (F.S.A , E A.), *Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place T49, PO Box 111, Boston MA 02117 617/421-2796 — 1980

Mullens, Will R, (F S A.), Rural Route 71, PO Box 1217, Camdenton MO 65020 — i 1965

Muller, Gary L, (F.S A , E A), *President & Chief Executive Officer,* United Fidelity Life Insurance Co, 300 West 11th Street, Kansas City MO 64105 816/474-9330 — 1973

Muller, Robert G, (A.C.A.S.), *Associate Consultant,* Coopers & Lybrand, 1251 Sixth Avenue, New York NY 10020 212/536-3196 — 1985

Mulvaney, Mark W, (A.C.A.S.), *Associate Actuary,* National Council on Compensation Insurance, 7535 East Hampden Avenue, Two Tamarac Square, Suite 607, Denver CO 80231 303/695-8888 — 1987

Mummert, Earl L, (E.A.), *Consulting Actuary,* Conrad M Siegel Inc, 500 Nationwide Drive #100, Harrisburg PA 17110 717/652-5633 — 1976

Mundi, Bhajan S, (A.S.A.), *Assistant Actuary,* William Penn Life Insurance Co of New York, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000 — 1981

Munice, Theodore H, (M C A , A.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3589 — 1981

Munk, Peter, (F.S A), *Group Actuary,* The Laurentian/ Imperial Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2615 — 1976

Munro, Gordon J, (A.S.A., E.A.), 14 Camilla Drive, Napa CA 94558 — 1966

Munro, Richard E, (F.C.A.S.), *Vice President, Personal Lines Insurance Staff,* Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8636 — 1969

Munse, Scott R, (A.S.A.), *Vice President & Actuary,* Lone Star Life Insurance Co, PO Box 75235, Dallas TX 75235 214/702-6634 — 1979

Munson, Bartley L, (F.S A.), **[Past President]**, *Principal,* Mercer-Future Cost Analysts, 450 North Sunny Slope Road, Suite One, Brookfield, WI 53005 414/785-9448 — 1965

Munson, Bradley Drewes, (A.S.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1984

Munt, Donna S, (F C.A.S.), *Assistant Vice President,* United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/498-2147 — 1982

Munterich, George C, (F C A.S.), 35 Fairview Drive, Farmington CT 06032 — i 1965

Munz, Gilbert, (F.S.A , E.A), *Senior Consultant,* Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8415 — 1984

Munzenmaier, Fred W, (F.C.A., F.S.A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3293 — 1972

Admitted

Murad, John A, (F.C A.S.), *Vice President & Chief Actuarial Officer*, NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5277 1979

Murch, A Douglas, (F.S.A.), *Executive Vice President*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6523 1968

Murdock, Bennet B, (A.S.A.), 30 Beverly Road, Madison NJ 07940 i 1966

Murdock, Richard G, (F.S.A., E A.), *Consultant*, The Wyatt Company, 1351 Washington Boulevard, Stamford CT 06902 203/356-1220 1970

Murgatroyd, Byron D, Jr., (F.S.A., E.A), *Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1984

Murphy, Brian B, (F S.A., E.A.), *Actuary*, Gabriel Roeder Smith & Co, The Globe Building, 407 East Fort St, Suite 200, 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 50309 515/283-0101 1970

Murphy, Francis X, Jr., (A.C.A S.), *Assistant Actuary*, CIGNA Corp, 1600 Arch Street, Third Floor, Philadelphia Pa 19103 215/523-2474 1979

Murphy, James J, (F.S.A., E.A.), *Vice President & Chief Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 716, Milwaukee WI 53202 414/226-7004 1971

Murphy, Karen A, (F.S.A., E.A.), Fried Frank Harris Shriver and Jacobsen, One New York Plaza, New York NY 10004 212/820-8194 1980

Murphy, Michael J, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1987

Murphy, Paul R, (A.S.A.), *Research & Development Analyst*, Kemper Investors Life Insurance Co, 120 South LaSalle Street, Chicago IL 60603 312/845-1598 1986

Murphy, Richard Charles, (F.S.A), *Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, D12-0, Hartford CT 06156 203/273-3291 1972

Murphy, Richard Conrad, (F.S.A.), *Director of Research*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1965

Murphy, Richard F, (A.C.A.S.), *Vice President, Operational Planning*, Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3038 1981

Murphy, Robert, (F.S.A., E.A.), *Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1724 1974

Murphy, Robert J, (E.A.), *Consulting Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1976

Murphy, Roy, (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-2224 1986

Murphy, Thomas B, (F.S.A.), *Chairman of the Board*, Spring Arbor Distributors, 10885 Textile Road, Belleville MI 48111 313/481-0900 1965

Murphy, William F, (F.C.A.S.), *Consulting Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1983

Murphy, William M, (A.S.A.), *Director Actuarial Services Group*, Arthur Young, 277 Park Avenue, New York NY 10172 212/407-3444 1982

Murray, J B M, (A.C.A.S.), 16 Ashwood Crescent, Islington ON Canada M9A 1Z3 416/233-0091 i 1982

Murray, John D, (F.S.A., E.A.), *Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3127 1974

Murray, John W, (A.S.A., E.A.), *Senior Systems Consultant*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02116 617/578-4366 1980

Murray, Lucille, (F.S.A., E.A.), 6764 East Northwest Hghwy, Dallas TX 75231 1966

Murray, Max T, (A.S.A.), *President*, Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2000 1966

Murray, Robert D, (F.C.A., A.S.A.), *Associate Actuary*, American General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1094 1966

Murray, William L, (F.S.A.), *Vice President & Actuary*, Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98501-3372 206/943-1400 1966

Murrin, Thomas E, (F C.A S.), **[Past President]**, *Executive Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3014 1965

Murtaugh, James A, (A.S A.), *Associate Actuary*, Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 1987

Musante, Donald R, (A.C A.S), *Assistant Secretary*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2000 1986

Muse, Charles F, (F S.A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1982

Musen, Robert M, (F.S.A.), *Assistant Vice President & Actuary*, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/725-2008 1986

Musser, Karl R, (F.C A., E.A.), *Manager of Employee Benefits Services*, Smith Batchelder & Rugg, Etna Road, HC61, Box 13B, Lebanon NH 03766-7501 603/643-3413 1966

Muth, Michael Joseph, (F.S.A , E.A.), *Actuary*, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 1982

Muza, James J, (F.C.A.S.), *Vice President & Actuary*, California Casualty Insurance Group, 1900 Alameda delas Pulgas, PO Box M, San Mateo CA 94402-0080 415/572-4352 1982

Myatt, Robert W, (F S A), *President*, Myatt Actuarial Services Inc, 2000 West First Street, Suite 708, Winston-Salem NC 27104 919/722-4396 1979

Myers, Edward L, (A.S.A.), *Associate Actuary*, Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000 1981

Myers, G Clinton, (F S.A.), *Associate Actuary*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5646 1981

Myers, Jeffrey S, (A.S A., E A.), *Associate Actuary*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 1985

Myers, John W, (E.A.), *Consulting Actuary*, JWM Inc, Two Financial Center #400, 10825 Financial Parkway, Little Rock AR 72211 501/227-8497 1980

Myers, Robert J, (F.C.A.S., F.C.A., F.S.A., E.A.), **[Past President]**, *Professor Emeritus*, Temple University, 9610 Wire Avenue, Silver Spring MD 20901 301/588-1335 1965

Myers, Valeria S, (A.S.A), *Actuary*, Associated Doctors Health & Life Ins Co, PO Box 10487, Birmingham AL 35289-0001 404/642-1688 1981

N

Nace, Thomas, (F.S.A), *Actuary*, Penn Mutual Life Insurance Co, Independence Square 10V, Philadelphia PA 19172 215/625-5277 1979

Nacin, Raymond J, Jr., (F.S.A), *President*, Turbulence Management Associates, PO Box 35, Wayne PA 19087 215/687-3498 1969

Admitted

Nader, John G, (F.S.A.), *Staff Actuary*, MSU System Services Inc, PO Box 61000, New Orleans LA 70161 504/569-4922 1977

Nadler, Herbert, (A.S.A., E.A.), *Consulting Actuary*, 49 East 86th Street, New York NY 10028 212/534-7986 1971

Naff, William A, (F C.A., A.S.A), *President*, Naff & Associates Inc, 330 SW Washington Street, Suite 103, Peoria IL 61602 309/676-1000 1977

Naffziger, Joseph V, (F.C A S.), *Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2066 1966

Nagai, Jonette N, (A S.A.), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5969 1986

Naggs, Wilson W, *Consulting Actuary*, 1338 Highland Park Drive, Bettendorf IA 52722 319/355-7834 1966

Nagler, Stewart G, (F.S.A., E.A.), *Senior Executive Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2436 1965

Nakagawa, Yoshitaka, (M.C.A., A.S.A., E.A.), *Vice President*, Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543-5323 609/520-2579 1977

Napierski, John D, (A C A.S.), *Assistant Vice President - Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2270 1979

Napoli, Mary Jo, (F.S.A.), *Associate Actuary*, Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 1984

Napoli, William, Jr., (F.S.A., E.A), *Vice President*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400 1973

Napolitano, Philip G, (A S A., E.A.), *Actuary*, Employers' Consultants Inc, 2714 Canal Street, Suite #306, New Orleans LA 70119 504/822-1751 1985

Narayanan, Mythili, (A.S A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4727 1987

Narvell, John C, (F.C A S.), *Supervisory Consultant*, Coopers & Lybrand, PO Box HM 1171, Hamilton 5 Bermuda 809/295-2000 1984

Nash, Humphrey H, (F S A.), *Associate Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 1979

Nash, Russell K, (F.C.A.S.), *Management Consultant*, McKinsey & Co Inc, 400 South Hope Street, Los Angeles CA 90071-2890 213/624-1414 1979

Nast, Dennis A, (E.A.), William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1976

Nathan, Ira, (A.S A.), *Assistant Vice President & Assistant Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5003 1979

Nathan, Lew H, (F.S.A.), *Assistant Vice President & Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5188 1980

Nazarian, Gregory H, (A.C A., E A.), PO Box 638, Clinton CT 06413 i 1966

Neal, Betty Anne, (F.S.A.), *Assistant Vice President & Associate Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1806 1980

Neal, Christopher A, (A.S.A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1983

Neal, Howard F, (E.A.), *President*, Compensation Consultants Inc, 39700 Bob Hope Drive, Suite 300, Rancho Mirage CA 92270 619/340-4485 1976

Neal, William E, (A.S.A., E.A.), *Second Vice President & Assistant Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1580 1967

Admitted

Neale, Catharine L, (F C A S.), *Associate Actuary*, CIGNA Corp, Wilde Building, C37B, Hartford CT 06152 203/726-6882 1983

Nearpass, David C, (F.S.A., E A.), *Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1310 1981

Neary, Daniel, (F.S A.), Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5093 1979

Neavins, Thomas K, (A.S A.), *Vice President & Actuary*, First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 312/495-3336 1980

Nebbia, Gerald A, (F.S.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 1983

Neebe, Henry G, (F S A), 15 South 'D' Street, Lake Worth FL 33460 i 1965

Need, Linda S, (A.S.A.), *Assistant Actuary*, Allstate Life Insurance Co, Allstate Plaza South G6B, Northbrook IL 60062 312/291-7228 1982

Neenan, Alice M, (F.S.A), *Vice President*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6786 1978

Neeves, Walter A, (A S.A.), *Assistant Vice President & Associate Actuary*, Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931 1985

Neff, Raymond M, (A.S.A.), *Chief Operating Officer*, Florida Employers Insurance Service Corp, 1751 Mound Street, Sarasota FL 33577 813/955-2811 1982

Neiderfer, Michael E, (F.S.A., E.A.), *Assistant Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5313 1984

Neidermyer, James R, (F C.A.S), *Corporate Senior Vice President*, The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4907 1979

Neidig, Frank, (F S A), *Consulting Actuary*, William M Buchanan & Associates, 1908 Lakecrest Lane, Plano TX 75023 214/596-3518 1972

Neill, Stephen K, (A.S A., E.A.), 4306 Red Cloud, Austin TX 78759 1976

Neis, Allan R, (F.C.A.S.), *Senior Manager & Associate Actuary*, CNA Insurance Companies, CNA Plaza, 33rd Floor South, Chicago IL 60685 312/822-6410 1977

Nell, Guy D, (E.A), *President*, Guy D Nell & Associates Inc, 11510 Ella Lee Lane, Houston TX 77077 713/497-4965 1980

Nellins, Donald C, (E.A), *President*, Creative Calculations Ltd, 2460 West Good Hope Road, Suite 55, Glendale WI 53209 414/351-4746 1976

Nelsen, Alvin B, (F S A., E A.), 408 Rotary Street, Morgantown WV 26505 304/599-0774 i 1965

Nelson, Allen G, (F.C.A), 645 Norfolk Drive, Kirkwood MO 63122 i 1965

Nelson, Bruce Norton, (F.S.A.), *Consulting Actuary*, Touche Ross & Co, One Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900 1981

Nelson, Dale, (F.C.A S), *Assistant Vice President & Actuary*, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2072 1966

Nelson, David M, (F.C A.), *Consulting Actuary*, 312 East Alvarado Road, PO Box 34470, Phoenix AZ 85067 602/258-2422 1972

Nelson, David R, (F S.A., E.A), *Associate Actuary*, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841 1981

Nelson, Dean Marshall, (A.S.A), Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/427-2313 1983

Nelson, Homer, *Consulting Actuary*, 1101 Huntington Drive, Richardson TX 75080 214/823-7450 1968

Admitted

Nelson, J Andrew, (A.S.A), Protected Home Mutual Life Insurance, 30 East State Street, Sharon PA 16146 412/981-1520 — 1986

Nelson, James E, (F.S.A., E.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1977

Nelson, Janet R, (F.C A.S.), *Senior Vice President Surplus Lines Division,* St Paul Surplus Lines Insurance Co, 445 Minnesota Street, St Paul MN 55101 612/228-8958 — 1979

Nelson, John K, (A.C.A.S.), *Assistant Vice President & Actuary,* Allied Mutual Insurance Co, 701 Fifth Avenue, Des Moines IA 50309 515/280-4258 — 1969

Nelson, John S, (A.S A), *Actuary,* Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400 — 1987

Nelson, Keith E, (F S.A), *Associate Actuary,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/238-5851 — 1980

Nelson, Kenneth Leonard, (A.S.A.), *Vice President & Actuary,* Alfa Life Insurance Corp, 2108 East South Boulevard, Montgomery AL 36111 205/288-3900 — 1981

Nelson, Lawrence S, (F.S A , E A), Northwestern National Life Insurance, PO Box 20, Minneapolis MN 55440 612/342-3325 — 1984

Nelson, Lyle E, (F S.A), *Second Vice President & Actuary,* American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5235 — 1980

Nelson, Marvin R, (F.S.A., E.A.), *President & Chief Operating Officer,* Midwestern United Life Insurance Co, 7551 West Jefferson Boulevard, PO Box 929, Fort Wayne IN 46801 219/432-1551 — 1965

Nelson, Mary D, (F S.A , E.A), *Consulting Actuary,* Nelson & Co, 1120 Fourth & Race Tower, 105 West Fourth Street, Cincinnati OH 45202-2717 513/421-7644 — 1975

Nelson, Nancy F, (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/835-4700 — 1986

Nelson, R Terry, (F S.A), *Senior Vice President & Chief Financial Officer,* Commercial Life Insurance Co, Two Corporate Place South, Piscataway NJ 08854 201/981-4364 — 1971

Nelson, Richard J, (A.S.A.), *Actuary,* MetLife Healthcare Management Corp, 14500 South Outer 40 Road, St Louis MO 63017 314/469-9900 — 1986

Nelson, Robert A, (A.S.A.), *Associate Actuary,* AMEX Life Assurance Company, Pricing/Reinsurance Department, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7773 — 1980

Nelson, Roland E, (F S.A.), *Vice President Administration,* Pennsylvania Life Insurance Co, 2345 Stanfield Road, Mississauga ON Canada L4Y 3Y3 416/272-0218 — 1965

Nelson, Ronald C, (F.S.A.), *Senior Actuarial Associate,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1985

Nelson, Roy W, (F S A., E.A.), *Consulting Actuary,* Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 — 1967

Nelson, Stephen J, (A.S.A.), Yaffe & Company Inc, 800 North Charles Street, Baltimore MD 21201 301/332-1166 — 1983

Nelson, Thomas G, (F.S.A., M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 — 1978

Nemann, Robert, (A.S.A , E.A.), *Consulting Actuary,* Schneider & Brown Co, 8220 North Creek Drive, Suite 330, Cincinnati OH 45236 513/984-6100 — 1972

Nemerever, William L, (F.S.A.), *Vice President,* Fidelity Management & Research, 82 Devonshire Street, F7F, Boston MA 02109 617/570-7118 — 1973

Nesbitt, Cecil J, (F.S.A.), *Professor Emeritus,* University of Michigan, Department of Mathematics, Ann Arbor MI 48109-1003 313/764-7227 — 1965

Nesbitt, William M, (F.S A.), *Assistant Vice President & Associate Actuary,* American United Life Insurance Co, One American Square, Indianapolis IN 46206 317/263-1544 — 1981

Nesselle, David R, (F.S A , E A.), Carl Shalit & Associates, 630 Park Street, Stoughton MA 02072 617/344-4188 — 1973

Nester, Karen L, (F C A.S), *Vice President, Actuarial,* Prudential-LMI Commercial Insurance Company, PO Box 969, Mansfield OH 44901-0969 419/525-9203 — 1984

Netherton, Helen M, (A.S.A., E.A), The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080 — 1983

Neubarth, Neil W, (F.S.A., E.A), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3391 — 1981

Neubarth, Sanford L, (F.S.A), *Vice President, Corporate Planning,* American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/252-6931 — 1976

Neuhauser, Frank, Jr., (A.C.A.S.), *Senior Vice President,* AIG Risk Management, 70 Pine Street, New York NY 10270 212/770-6366 — 1979

Neuwirth, Peter J, (F.S.A., E.A.), *Consultant,* Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 — 1983

Neve, David E, (F.S A), *Associate Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6579 — 1981

Newberg, R Eric, (A.S.A.), *Consulting Actuary,* William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094 — 1984

Newell, Jack W, (A.S.A., E.A.), *Vice President/Pension Actuary,* Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 — 1966

Newell, Richard T, Jr., (A.C.A.S.), *Senior Actuarial Associate,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3599 — 1986

Newlin, Patrick R, (F.C A S.), *Vice President - Actuarial,* St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55109 612/221-8045 — 1980

Newman, Henry E, (A.C A S.), *Assistant Vice President & Actuary,* Constitution Reinsurance Corp, 110 William Street, New York NY 10038 212/602-8568 — 1986

Newman, Jeffrey David, (A.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, Three Landmark Square, Box 10108, Stamford CT 06904-2108 203/326-8447 — 1980

Newman, Steven H, (F C A S.), *Chairman & Chief Executive Officer,* Underwriters Reinsurance Corp Inc, Two Corporate Place, Piscataway NJ 08854 201/981-4573 — 1969

Newquist, David W, (F S.A.), *Second Vice President & Associate Actuary,* Provident Life & Accident Insurance Company, PO Box 60789, Los Angeles CA 90060-0789 213/742-3005 — 1970

Newton, Mark D, (F.S.A.), John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6717 — 1982

Newton, Robert W E, (E.A.), William M Mercer-Meidinger-Hansen Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243-3 313/259-5050 — 1986

Newville, Benjamin S, (F C.A.S.), *Vice President and Actuary,* US International Reinsurance Co, Fifty Nine Maiden Lane, New York NY 10038 212/701-2623 — 1980

Ng, Ho Kuen, (F.S.A), *Associate Professor,* San Jose State University, Department of Mathematics, San Jose CA 95192 408/924-5138 — 1987

Ng, Patti Adams, (A.S.A.), *Senior Actuarial Associate,* Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4104 — 1987

Niccum, John A, (M.C.A., A.S.A., E.A.), *Actuary,* The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-2000 — 1976

Admitted

Nicholl, Kim M, (F.S.A., E.A), *Actuary*, The Wyatt Company, 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1984

Nichols, Charles A, III, (F.S.A.), 159 Hancock Street, Apt #2, Cambridge MA 02139 1984

Nichols, Daniel P, (F.S.A., E A), Custom Benefit Services Inc, 8627 MoPac Boulevard, Suite 400, Austin TX 78759 512/345-5797 1979

Nichols, Raymond S, (F.C.A.S.), *Second Vice President & Actuary*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/520-2100 1980

Nichols, Richard W, (F.C.A S), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7944 1983

Nicholson, Bruce J, (F S A), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1975

Nicholson, Earl H, (F.C.A., A.C.A.S.), 1701 North Division Street, Carson City NV 89701 1965

Nicholson, Jon, (F.S.A.), *Second Vice President, Investment Product*, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5371 1979

Nicholson, Wendell J, (F.S.A., E.A.), *President*, Benefit Services Co, 1375 Peachtree Street, Suite 700, Atlanta GA 30309 404/872-0700 1971

Nick, William, (F.S.A., E.A.), *Principal*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000 1979

Nickele, Christopher J, (A.S A.), *Assistant Actuary*, Bankers Life & Casualty Co, 4444 West Lawrence, Chicago IL 60630 312/777-7000 1986

Nickerson, Bruce E, (F.S A), *President*, Actuarial Marketing & Product Services Inc, 805 Garrison Court, Delafield WI 53018 414/646-3906 1969

Nickerson, Gary V, (F.C.A.S.), *Assistant Vice President & Actuary*, Universal Underwriters Group, 6363 College Boulevard, Overland Park KS 66211 913/339-1000 1979

Nicodemus, Terry A, (F S A), *Vice President & Personal Insurance Actuary*, American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1688 1979

Nicol, William K, (F.S.A., E.A.), *Executive Vice President Research*, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6562 1965

Nicoletti, Anthony J, (F S A), 174 Forest Street, New Canaan CT 06840 203/325-9872 1969

Nieh, Loretta, (M.C.A., A S.A., E.A.), *Associate Actuary*, Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 1980

Niehaus, M S, Jr., (F S.A.), *Chief Financial Officer*, Aetna Life & Casualty Ltd, PO Box 192, Chatswood NSW 2067 Australia 02/411-7777 1965

Niehus, Barbara, (F.S.A.), *Executive Vice President*, Celtic Life Insurance Co, 208 South LaSalle Street, Chicago IL 60604 312/332-5401 1977

Niehus, Jon E, (F.S.A.), *Vice President & Chief Financial Officer*, United Equitable Insurance Group, 7373 North Cicero Avenue, Lincolnwood IL 60646 312/677-4800 1977

Nield, David A, (F.S.A.), *Executive Vice President & Chief Actuary*, Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456 1975

Nielsen, Linda D, (F.S.A.), The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 1981

Niemiec, Richard, *Senior Vice President*, Blue Cross/Blue Shield of Minnesota, Underwriting Actuarial & Legal, 3535 Blue Cross Road, St Paul MN 55164 612/456-8550 1984

Nienhuis, Marianne C, (A.S.A.), 16050 West Armour Avenue, New Berlin WI 53151 1981

Admitted

Nievera, Expedito O, (A.S.A.), *Second Vice President & Product Actuary*, Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1986

Nigh, John O, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1979

Nightengale, Charles E, (F C A., F.S A., E.A), *Consulting Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1974

Nightingale, Thomas E, (A.S A.), *Actuarial Assistant*, CNA Insurance Companies, 333 South Wabash, Chicago IL 60685 312/822-7703 1985

Nightingale, William R, (A.C.A.), *Consulting Actuary*, 3328 165th Place SW, Lynnwood WA 98037 206/743-9896 1972

Nikander, John A, (F.S.A., E.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1973

Nikels, Robert A, (F.S.A.), *Senior Vice President*, Lincoln National Pension Insurance, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-4702 1969

Nikstad, James R, (F.C.A.S.), *Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6782 1983

Niles, Charles L, Jr., (F C A.S.), *Consultant*, 21 High Gate Lane, Blue Bell PA 19422 215/963-7876 1965

Ninnemann, Deane, (F.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1980

Niswander, Ray E, (F.C A S.), *Manager - Auto Pricing*, Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-4493 1982

Nix, Robert A, (F.S.A.), *Associate Actuary*, Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 1984

Noback, Joseph C, (F S.A.), 2331 Kniep Road, PO Box 653, East Troy WI 53120 414/258-1573 1965

Noble, F Pierce, (F.C.A., F.S.A., E.A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 1201 Elm Street, Renaissance Tower Suite 3600, Dallas TX 75270 214/748-0501 1974

Nodulman, Norman B, (F.S.A.), *Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7731 1975

Noelle, Gerald L, (A.S.A), *Vice President*, Corroon & Black Benefits Inc, 301 Plus Park Boulevard, Nashville TN 37202 615/361-6075 1986

Nogarede, Dezere H, (A.C.A), 11718 Sprigg's Way, Houston TX 77024 1966

Nohl, Jeffrey J, (F.S.A.), *Vice President & Chief Actuary*, Blue Cross/Blue Shield of Wisconsin, 401 West Michigan Street, Milwaukee WI 53203 414/226-6167 1978

Nohl, Michael J, (A.S.A.), *Actuarial Manager*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5134 1981

Nolan, John D, (A.C.A.S), *Vice President & Senior Actuary*, CIGNA Property & Casualty Group, Actuarial Department-3 HO, 1600 Arch Street, Philadelphia PA 19103 215/523-2631 1979

Nolte, Renee A, (A.S.A.), Route 2, PO Box 4A, Murray NE 68409 1986

Noonan, Arthur L, (A S.A.), Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219-2742 412/261-1060 1984

Nordberg, Peter D, (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 1910 Charlotte Plaza, Charlotte NC 28244 704/374-1330 1979

Nordin, Robert D, (F.S.A., E.A), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1980

Admitted

Nordstrom, Lloyd L, (F.S.A., E.A.), *Actuary,* The Wyatt Company, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1979

Nordstrom, William G, (F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1968

Nordyke, Craig Kevin, (F.S.A.), *Second Vice President & Chief Actuary,* General American Insurance Co, 101 South Hanley, Suite 1740, St Louis MO 63105-3411 314/862-2211 1981

Noretsky, Beverly, *Director of Actuarial Services,* Blue Cross of Greater Philadelphia, 1333 Chestnut Street, Philadelphia PA 19107 215/448-5210 1984

Norman, La Lander S, (F.S.A.), 21 Graytwig Court West, i Sugarmill Woods, Homosassa FL 32646 904/382-3281 1965

Norris, Paul L, (F.S A.), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, MP22, Hartford CT 06156 203/636-6762 1981

Norris, Robert M, (E.A.), *Consulting Actuary,* Pension Consultants, PO Box 32594, Oklahoma City OK 73123 405/728-7176 1983

Norris, Thomas J, (F.S A.), *Senior Vice President & Chief Actuary,* American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1992 1975

North, Joseph O, (F S.A), *Vice President & Actuary,* Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5299 1979

North, Robert C, Jr., (F.S A , M C.A , E.A.), *Vice President,* Johnson & Higgins, 125 Broad Street, New York NY 10004 212/574-7000 1978

Northam, Michael W T, (A.S.A.), *Actuarial Associate,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1987

Norton, David E, (F.S.A), *President,* Sandia Management Group, 32 Cedar Hill Place, Albuquerque NM 87122 505/292-3968 1971

Norton, Thomas E, (F.S A), *Associate Actuary,* MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-6289 1985

Notaras, S George, (F.C.A , E.A.), *Chairman of Board,* McCready & Keene Inc, 7941 Castleway Drive, Indianapolis IN 46250 317/849-4333 1970

Novak, Robert L, (F.S.A., E A.), Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019 212/536-2000 1976

Novik, Jay A, (F.S A.), *Vice President,* North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8000 1980

Noyce, James W, (F.C A S., A S A.), *Financial Planning Manager,* Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5599 1986

Nuckols, Thomas R, (F.S A.), *Vice President & Associate Actuary,* Fidelity Bankers Life Insurance Co, 1011 Boulder Springs Drive, PO Box 2368, Richmond VA 23218 804/323-1011 1979

Nudelman, Harold M, (F S A.), *Principal,* William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2884 1975

Nuding, Robert C, (F S.A.), *Chief-Accident/Health Rating,* New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-5394 1966

Nuesslein, William D, (A S.A., E.A.), *Actuarial Consultant,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1979

Nussbaum, David, (F.S A), *Actuary, Group,* North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8249 1981

O

Oades, Peter R, (F.S.A.), *Assistant Actuary,* The Hartford Life Insurance Cos, Hartford Plaza, Hartford CT 06115 203/683-8995 1984

Oatman, James E, (F.S.A), *Vice President & Corporate Actuary,* Time Insurance Company, 515 West Wells, PO Box 624, Milwaukee WI 53201 414/277-4580 1980

Oberhellman, Mark J, (A S.A.), *Senior Actuarial Assistant,* Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-3499 1985

Obermeier, John R, III, (A S.A.), *Senior Actuarial Associate,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9361 1987

Obernesser, James F, (A S A., E.A.), *Actuary,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1981

Obert, William A, (A S A.), *Actuarial Associate,* Prudential Insurance Company, 56 North Livingston Avenue, 4-GFSO, Roseland NJ 07094 201/994-8163 1985

O'Brien, Dennis M, (F S.A.), *Vice President & Actuary,* Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8010 1979

O'Brien, Louise Cirelli, (A.S A), *Actuarial Assistant,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-9560 1985

O'Brien, Patrick W, (F.S.A., E.A.), *Consulting Actuary,* Actuarial Consulting Services, 2759 Hazelwood Avenue, St Paul MN 55109 612/770-3714 1975

O'Brien, Robert H, (E.A), *President,* National Retirement Insurance Co, 30755 Barrington Avenue, Madison Heights MI 48071 313/585-1900 1976

O'Brien, Terrence M, (F.C A.S.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5629 1979

Ochsner, Paul D, (F.S.A.), *Vice President & Actuary,* Guarantee Mutual Life Co, Guarantee Centre, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7495 1979

Ochsner, Robert C, (A S A , E A), *Senior Vice President,* Hay Management Consultants, 229 South 18th Street, Philadelphia PA 19103 215/875-2755 1971

O'Connell, Ann M, (A.S A., E A), *Senior Consultant,* Coopers & Lybrand, Suite 1500, 101 East Kennedy Boulevard, Tampa FL 33602 813/229-0221 1982

O'Connell, Paul G, (F.C.A.S.), *Vice President & Actuary,* Crum & Forster Corporation, 305 Madison Avenue, CN 1932, Morristown NJ 07960 201/285-7397 1984

O'Connell, Ronald F, (E A.), Pencomp Inc, 393 Vintage Park Drive, Foster City CA 94404 415/574-8284 1976

O'Connell, Susan M, (F S.A.), *Actuarial Fellow,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2768 1987

O'Connor, James M, (F S A), *Vice President & Assistant Actuary,* Prudential Insurance Company, Four Becker Farm Road, Roseland NJ 07068 201/740-8115 1983

O'Connor, James T, (F S A), Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 1982

O'Connor, Jeremiah, (A S.A., E.A.), *Actuary,* Spaulding Associates Inc, 384 Acushnet Avenue, New Bedford MA 02740 617/996-3378 1971

O'Connor, Joseph M, (A.S.A., E.A), *Assistant Actuary,* Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1987

O'Connor, Margaret C, (A.S.A.), *Associate Actuary,* American Founders Life Insurance Co, PO Box 52121, Phoenix AZ 85072-2121 512/452-8181 1987

O'Connor, Michael J, (F.S.A.), *Assistant Vice President & Actuary,* Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-3696 1983

O'Connor, Thomas F, (E.A.), *Pension Actuarial Manager,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-4819 1977

O'Connor, William L, (F S A.), 36 Evergreen Avenue, Auburndale MA 02166 1965

Admitted

Oddy, William J, (F.S.A.), *Vice President Controller Planning*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5764 1978

Odefey, William A, (A.S.A., E.A.), *Actuary*, National Associates Inc, 1600 Plaza 600 Building, Seattle WA 98101 206/448-0285 1979

Odell, Leonard E, (F.S.A), *Vice President & Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9039 1973

Odell, W H, (F.C.A., F.S A., A.C.A.S , E.A), *President*, W H Odell & Associates, Suite A American Building, 1400 Old Mill Circle, Winston-Salem NC 27113 919/768-8217 1965

O'Donnell, Edward F, (E.A.), PO Box 80299, Forest Park Station, Springfield MA 01138 413/733-1883 1966

O'Farrell, Brendan, (E.A.), *Executive Vice President*, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 1983

Ogden, Dale F, (A.C A.S., A.S.A), *Executive Vice President*, Kramer Capital Consultants Inc, One Greenwich Plaza, Greenwich CT 06836-2598 203/622-5527 1981

Ogden, David F, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1982

Ogden, Joan P, *Consulting Actuary*, Wilcox & Company Inc, 57 West South Temple, Suite 500, Salt Lake City UT 84101 801/532-2390 1984

Ogden, Sue W, (F S.A.), *Vice President & Assistant Actuary*, Prudential Asset Management Co, 71 Hanover Road, GPOF-LLSB, Florham Park NJ 07932 201/966-3066 1973

Ogg, Bruce T, (F.S A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1979

O'Grady, Francis T, (F.S A), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6793 1965

Ohanian, Stephen, (F.S.A., E.A.), Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 213/481-1000 1979

Ohman, Carl R, (F.S.A., E.A.), *Consultant*, 716 St Philip Street, New Orleans LA 70116 504/523-3540 1965

Ohsfeldt, Ronald A, (E.A.), *Consultant*, The Wyatt Company, 1050 One Commerce Square, Memphis TN 38103 901/523-9594 1976

Oien, Robert G, (F.C.A.S.), PO Box 15819, Sarasota FL 34277 813/383-2949 i 1966

O'Keefe, E Jay, PO Box 15248, Amarillo TX 79105 i 1966

O'Keefe, Richard E, (F.S.A), Two Peter Cooper Road, New York NY 10010 i 1965

O'Keefe, Robert M, (F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-6289 1979

O'Kelley, John Kip, (A.S.A., E.A.), *President*, IPC Actuarial Services Inc, 1325 Fourth Avenue, PO Box 2389, Seattle WA 98111 206/343-2333 1982

O'Kulich, Nicholas A, (F.S.A.), *Senior Vice President*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037-2165 313/746-6344 1974

Olafson, Robert, (F.S.A.), *Second Vice President/Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3728 1978

Olatubosun, Nola J, (A.S.A.), *Actuarial Associate*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07017 201/966-3147 1986

Olchak, Richard J, (A.S.A., E.A.), *Vice President & Actuary*, W E Stanley & Co Inc, PO Box 5363, Greensboro NC 27403 919/273-9492 1980

Oldenkamp, Julia, (F.S.A.), 1204 West Foster Parkway, Fort Wayne IN 46807 219/744-6452 i 1965

Oldham, Dale R, (F.S.A.), *Senior Vice President - Administration*, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3136 1975

Olds, Stanley L, (F.S.A., E.A.), *Second Vice President & Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1965

Olds, Virginia S, (A.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000 1984

Oleska, Michael P, (A.C.A., A.S.A., E.A), *Vice President & Actuary*, Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-8838 1970

Oleson, Dean L, (F.S.A., E.A.), *Actuary - Group Insurance*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1969

Oliver, Marilyn Miller, (F.S.A , E A.), *Senior Actuary*, Pacific Telesis, Pacific Telesis Center, 130 Kearny Street, Suite 3570, San Francisco CA 94108 415/394-3511 1979

Olivieri, Michael G, (A.S.A.), *Vice President & Actuary*, Equitable Life Assurance Society, 787 Seventh Avenue, Area 44D, New York NY 10019 212/554-2893 1972

Ollodart, Bruce E, (A.C.A.S.), *Senior Actuarial Associate*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2747 1986

Olmsted, David L, (F.S.A , E A), Ernst & Whinney, 200 Clarendon Street, Boston MA 02116 617/266-2000 1978

Olney, Craig A, (F.C A , F.S.A., E A), *Office Head*, William M Mercer-Meidinger-Hansen Inc, 450 North Sunny Slope Road, Suite One, Brookfield WI 53005 414/785-9669 1978

Olsen, Cande, (F S A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, Room 351, New York NY 10010 212/576-4941 1979

Olsen, Dennis W, *Actuary*, Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-2424 1976

Olsen, Edith, (E A.), *Associate Consulting Actuary*, Buck Consultants Inc, 2121 San Jacinto, Suite 1800, Dallas TX 75201 214/969-1001 1977

Olsen, Fred, (F S.A.), *Vice President & Actuary*, Life Assurance Co of Pennsylvania, 222 North Michigan Avenue, Chicago IL 60601 312/641-0800 1979

Olsen, James, (F S A), 257 Long Hill Drive, Short Hills NJ 07078 201/376-1468 i 1965

Olsen, Natalie A, (F S.A), *Assistant Vice President*, Monarch Resources Inc, 780 Third Avenue, 27th Floor, New York NY 10017 212/753-4460 1986

Olsen, Ralph G, II, (F.S.A., E.A.), *President*, Solana Capital Management Inc, 1244 Via Mil Cumbres, Solana Beach CA 92075 619/481-0620 1979

Olshen, A C, (F.C.A.), *President*, Olshen & Associates, 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632 1965

Olsho, David E, (F.S.A), *Consultant*, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 1980

Olson, Alden E, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MA31, Hartford CT 06156 203/636-7723 1983

Olson, Bruce E, (F.S.A.), *Actuary, Insurance Operations*, Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100 1979

Olson, Dolores Eicher, (A.S.A.), *Actuarial Associate*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5339 1983

Olson, Herbert B, (F.S.A.), *Assistant Vice President & Associate Actuary*, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4418 1984

Olson, Mark E, (A.S.A), *Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-4809 1986

Olson, Mark F, (A.S.A.), *Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4868 1983

Admitted

Olson, Ralph E, (F.S.A.), 1602 Eastwood Drive SE, Decatur AL 35601 205/350-6237 i 1965

Olson, Roy C, (F.S.A.), *Assistant Actuary*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7325 1980

Olson, Steven D, (E A.), *Enrolled Actuary/Pension Consulting*, Collen & Gamel Inc, 2308 Perimeter Park, Suite 200, Atlanta GA 30341 404/452-0559 1987

Olson, Virginia M, (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060 1982

Oltchick, David N, (F.C.A., E.A.), *Executive Vice President & Actuary*, Consulting Actuaries Inc, 60 Route 46, PO Box 1269, Fairfield NJ 07007 201/575-1100 1966

O'Maley, Larry M, (F.S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 116 East Berry Street, Suite 1000, Fort Wayne IN 46802 219/426-7800 1981

Omdal, Robert W, (F.S.A.), *Associate Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1977

O'Neil, Edward W, (F S A), *Vice President Group Marketing*, Blue Cross/Blue Shield of Florida, PO Box 1798, Jacksonville FL 32231 904/791-6427 1976

O'Neil, Mary L, (F.C.A.S), O'Neil Consulting Services Inc, PO Box 36, Lincroft NJ 07738 201/758-8455 1979

O'Neill, Kenneth W, (F.C.A., F S.A., E.A), 3218 Rustic Villa Drive, Kingswood TX 77345 1979

Onnen, Donald B, (F.S.A., E.A.), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MA47, Hartford CT 06156 203/636-6471 1977

Onstine, Frank J, (F S.A., E.A.), *Actuarial Consultant*, Frank J Onstine & Associates, 3104 East Garvey Avenue, Suite K, West Covina CA 91791 818/967-0744 1965

Onstott, Margaret R, (F.S.A.), *Manager CCA Actuarial Services*, The Continuum Company Inc, 9500 Arboretum Boulvard, Austin TX 78759 512/345-5700 1980

Onufer, Layne M, (F C.A.S.), *Senior Manager*, Price Waterhouse, 30 South 17th Street, Philadelphia PA 19103 215/665-4734 1984

Orean, Robert E, (A.S.A.), *Assistant Actuary*, Guarantee Mutual Life Co, 8801 Indian Hills Drive, Omaha NE 68114 402/390-7498 1986

O'Reilly, Patrick J, (F S.A.), *Vice President & Chief Actuary*, The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 312/490-4785 1973

Orenshein, Herbert, (A S.A.), *Vice President, Personal Insurance Actuarial*, Metropolitan Life Insurance Co, One Madison Avenue, Area 5D, New York NY 10010 212/578-6088 1966

Orloff, Conrad A, 5700 Collins Avenue, Miami Beach FL 33140 305/865-7649 i 1966

Orloff, Warren D, (F.C.A , F S.A., E.A), Louis Kravitz & Associates Inc, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/995-6100 1965

Orlowicz, Charles Paul, (A.C.A.S.), *Assistant Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4716 1982

Ormsby, Charles A, (F.S.A.), Six Driftwood Lane, Weston MA 02193 617/237-9767 i 1965

Ornatek, Anthony C, (E.A.), *Second Vice President-Emp Benefits Marketing Opers*, UNUM Life Insurance Co, 2211 Congress Street, EB-Marketing, Portland ME 04122 207/780-7813 1977

Ornt, Yvonne Gatcheff, (F.S A., E.A.), *Consulting Actuary*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1984

Orphanos, James N, (E.A), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0401 1976

Orr, David James, (A.S.A.), *Vice President, Marketing*, Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4184 1986

Orros, George C, (A S A), *Principal*, Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000 1987

Osa, Jane L, (E.A.), *Actuarial Consultant*, The Lubin-Bergman Organization Inc, 7101 North Cicero Avenue, Lincolnwood IL 60646 312/673-4900 1986

Osborn, Paul S, (F.S.A., E A), *Actuary*, Richard F Camus & Associates, 1300 Tower Building, Little Rock AR 72201 501/376-8043 1981

Osei, Kwasi, (F S.A.), *Vice President & Actuary*, Transamerica Assurance Co, 2102 Business Center Drive, Suite 115, Irvine CA 92715-1012 714/476-1083 1980

Osicka, Charles J, (F.S.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1978

Ostergren, Gregory V, (A.C.A.S.), *Vice President Casualty Act'l/Staff Underwriting*, MSI Insurance, PO Box 64035, St Paul MN 55164 612/631-7000 1986

Osterman, Herbert W, (F.C.A., E.A), 15 Grove Street, Tarrytown NY 10591 i 1970

Osterweil, Bruce P, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 345 California Street, San Francisco CA 94104 415/984-2316 1979

Ostfeld, Raymond V, (A.S A.), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5300 1986

Ostlund, Steven L, (F.S.A.), *Associate Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7042 1980

Ostuw, Richard, (F.S.A.), *Vice President*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400 1974

Ostuw, Richard E, (F.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-6646 1979

O'Sullivan, Jan P, (F.S.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, Hartford CT 06103-3599 203/727-0018 1980

O'Sullivan, John M, (F.S A.), *Vice President & Chief Actuary*, Fidelity Investments Life Insurance, 82 Devonshire Street, L7A, Boston MA 02109 617/570-5928 1979

O'Sullivan, Leonard, (F.C.A., E.A.), *President*, Maloney & O'Sullivan Inc, One Cherry Hill, Suite 800, Cherry Hill NJ 08002 609/667-5555 1971

Oswald, Keith X, (E.A.), *Actuarial Consultant*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5481 1976

Otermat, Scott C, (F.S.A., E A.), *Consulting Actuary*, Scott C Otermat & Associates, 1786 CR 128, Fremont OH 43420 419/332-0853 1976

Ott, Dennis Mark, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046 1981

Otte, Edward J, *Vice President-Insurance Operations*, Columbia General Life Insurance Co, 23282 Mill Creek, Laguna Hills CA 92653 714/859-7920 1966

Otten, James, (F.S A), *Assistant Actuary*, The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 312/490-4789 1984

Otteson, Paul M, (F.C.A.S.), *Consultant*, 213 South Lincoln, Owatonna MN 55060 507/455-5200 i 1965

Otto, Diane L, (A S.A.), 4872 Scotts Mill Way, Duluth GA 30136 404/449-1976 1985

Otto, Gary L, (A.S.A.), *Associate Actuary*, ITT Life Insurance Corp, Waterford Park, 505 North County Road 18, Minneapolis MN 55441 612/545-2100 1977

Admitted

Overberg, Paul J, (F S A., E.A), *President,* Overberg Associates, 222 Wisconsin, Lake Forest IL 60045 312/295-2987 1965

Overby, Terry L, (A S A), *Assistant Vice President,* Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 1982

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 , E.A.), *Consulting Actuary,* Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488 1967

Owen, Edward H, (F.C A., F S A , E.A.), PO Box 344, Bath ME 04530 207/443-9647 i 1965

Owens, Barry J, (F.S.A), *Assistant Actuary,* CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7280 1986

Owens, Daniel E, (A.S.A.), *Assistant Vice President,* American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1421 1979

Owens, Richard E, (F.S.A.), *Assistant Actuary,* Metropolitan Life Insurance Co, Pensions Area 4H, One Madison Avenue, New York NY 10010 212/578-6396 1980

Owens, Terrence M, (F.S.A.), *Investment Officer,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/266-3700 1986

Oxley, John E, (F S.A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6847 1965

Oyen, Gerald J, (F.S.A.), *Vice President & Senior Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5009 1974

Ozark, James G, (F.S.A., E.A.), *Partner,* Hewitt Associates, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400 1974

Ozenbaugh, Robert, (F S.A), *Second Vice President & Associate Actuary,* United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5035 1979

P

Pabuwal, Satya N, (F.S.A.), *Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5547 1979

Pacelli, Jane D, (F.S.A., M.C.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1979

Packer, Bernard, (F.S.A., E.A.), *Assistant Chief Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309 1966

Paddon, John W, (F.S A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7337 1965

Padgitt, James C, (A.S A.), *Actuary-Financial Reporting,* Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 312/699-0600 1982

Padiernos, Justino, (A.S.A., E.A.), *Manager,* Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7340 1980

Pado, Michael W, (A.S.A.), *Actuarial Associate,* North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8430 1984

Padro, Miguel A, (A.S.A., E A.), *Vice President,* Martin E Segal Co, 57 Post Street, San Francisco CA 94104 415/392-0930 1971

Paff, Harold G, (F.S.A), 10041 Mozelle Lane, La Mesa CA 92041 i 1965

Page, Charles H, (F.S.A.), 183 Old Street Road, Peterborough NH 03458 i 1965

Page, Jean-Claude, (F S.A.), *Treasurer,* Groupe Optimum Inc, 425 de Maisonneuve Blvd West, Suite 1700, Montreal PQ Canada H3A 3G5 514/288-1900 1986

Pagliaccio, John A, (M.C.A., A.C.A.S.), *Vice President & Actuary,* MONY Re, 127 John Street, New York NY 10038 212/425-2800 1979

Paglione, Robert, (E.A.), *President,* Programs for Benefit Plans Inc, 4101 Kelly Drive, Philadelphia PA 19129 215/849-9300 1976

Pagnozzi, Richard D, (F.C.A.S.), *Senior Vice President & Chief Actuary,* Nationale-Nederlanden N A, Property & Casualty Group, 62 Maple Avenue, Keene NH 03431 603/352-3221 1975

Paguia, Victor R, (F.S.A.), *Vice President & Actuary,* Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100 1977

Paige, John W, (F.S.A), *Second Vice President & Associate Actuary,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90051 213/742-2291 1969

Pailler, Arline, 782 B Heritage Village, Southbury CT 06488 i 1967

Paine, Douglas, (F.S.A., E A.), *Consulting Actuary,* Doug Paine & Co Inc, PO Box 7341, Richmond VA 23221 804/794-3635 1980

Painter, Cornelia B, (A.S.A.), 4125 North Tripp Avenue, Chicago IL 60641 i 1979

Paisley, Robert M, (F.S.A., E.A.), *Vice President,* Business Planning Inc, 300 Office Park Drive, Suite 175, Birmingham AL 35223 205/870-7090 1972

Palace, Michael, (A.S.A.), *Director Profit Plan Unit,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/741-6460 1981

Palaitis, Anna Marie, (F.S.A., E.A.), *Senior Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2546 1981

Palazzo, Frank P, (E A.), *Assistant Vice President & Actuarial Consultant,* Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1977

Palczynski, Richard W, (F.C.A.S.), *Second Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2878 1977

Pallone, Julius L, (A C.A.), *President & Chairman of Board,* Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 1966

Palm, Robert G, (F.C.A.S.), *Senior Vice President/Actuary,* Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5791 1977

Palmer, Bruce E, (A S A), *Vice President & Chief Actuary,* Great Fidelity Life Insurance Co, 1615 Vance Avenue, Fort Wayne IN 46805 219/482-4615 1970

Palmer, Donald, (F.S.A.), *Vice President & Actuary,* Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-7352 1968

Palmer, Gerard G, (E.A.), Professional Retirement Planners, 61 Crescent Avenue, PO Box 8, Waldwick NJ 07463 201/444-9799 1982

Palmer, Glenn W, (A.S A.., E A.), *Assistant Actuary,* Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60607 312/782-1416 1984

Palmer, Howell M, III, (F S.A), *Vice President & Actuary,* Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321 1978

Palmer, John J, (F S A., E A.), *Executive Director, Product Management Group,* Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6433 1975

Palmer, Kevin E, (F.S A.), *Assistant Actuary,* IDS Life Insurance Company, T8/248, IDS Tower 10, Minneapolis MN 55440 612/372-2115 1981

Admitted

Palmer, Peter S, (F.S.A.), *Vice President & Actuary/Investment Strategy*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8785 — 1971

Palmer, Roger S, (F.S.A.), *Assistant Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2307 — 1979

Palmquist, J Stephen, (M.C.A., A S A , E.A.), *Vice President*, Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888 — 1976

Pan, Ling Chih, (A.S.A.), *Assistant Actuary*, Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75244 214/702-6400 — 1984

Panels, Damon, (A.S.A.), Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/469-7751 — 1979

Panighetti, Arthur V, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, Product Research/Development, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3413 — 1985

Panza, James John, (A.S.A), *Director*, MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8728 — 1986

Pao, Alice C, (A S A.), *Actuarial Supervisor*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 — 1981

Pape, Frederick H, (A.C.A.), *Assistant Actuary*, American General Group Insurance Co, PO Box 660238, Dallas TX 75266-0238 214/841-1146 — 1966

Papenhausen, John L, (F.S.A), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1977

Paquin, Claude Y, (F.S A., E.A), *President*, Act Plus Inc, 160 Nelms Road, Fayetteville GA 30214-9739 404/487-0197 — 1969

Parankirinathan, K, (A.S.A.), *Advanced Underwriting Consultant*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 — 1986

Parciak, Thomas J, (F S.A.), *Second Vice President*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6051 — 1977

Park, Richard A, (F.S.A.), *Vice President & Treasurer*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1215 — 1971

Park, T Allen, (F.S.A.), *President*, T Allen Park & Associates, PO Box 180176, Dallas TX 75218 214/690-0970 — 1975

Parker, Curtis M, (F.C.A.S), *Associate Vice President, Commercial Ins Services*, Nationwide Insurance Co, One Nationwide Plaza, 17-T, Columbus OH 43215 614/249-7046 — 1979

Parker, Donna D, (F.S.A., E.A.), *Associate Pension Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2309 — 1979

Parker, Gary W, (F.S.A.), *Vice President & Actuary*, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/954-7235 — 1978

Parker, Gregory W, (F.S.A.), *Manager, Large Group Trust*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5527 — 1981

Parker, J Ronald, (A.S.A., E.A.), Towers Perrin Forster & Crosby, 34 North Meramec, St Louis MO 63105 314/862-7611 — 1980

Parker, Rembert N, (A.S.A.), *Manager, Software Development*, PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-6067 — 1979

Parkison, Samuel Scott, (F.S.A.), *Second Vice President*, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-3878 — 1984

Parks, Dorn A, (A.S.A.), *Manager Actuarial Financial Information*, Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/559-6422 — 1980

Parks, John P, (E.A), *President*, MMC&P Inc, One Gateway Center, Eleventh Floor, Pittsburgh PA 15222 412/261-4060 — 1976

Parks, Leroy B, Jr., (F C.A., F S.A , E.A.), *Vice President & Actuary*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1968

Parkyn, Donald W, (F.C.A., A.S.A., E.A.), *Consulting Actuary*, Donald W Parkyn Inc, 3408 Barrington Road, Sacramento CA 95864-2711 916/486-3825 — 1969

Parlin, Robert W, (F.C A S., E.A.), *Actuarial Consultant*, Felsenaustr 13, Ch-8704, Herrliberg Switzerland — 1965

Parmenter, Neil A, (F.S.A , E A.), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5467 — 1967

Parrack, Jack Lawrence, (E.A.), *Actuary*, Alan N Kanter & Associates Inc, 31 Walker Avenue, Suite 200, Baltimore MD 21208-4004 301/486-4900 — 1987

Parrish, Henry T, (A.S.A.), *Assistant Actuary*, Integon Corporation, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2697 — 1979

Parrish, James N, (F.S.A.), *Senior Vice President & Actuary*, North Carolina Mutual Life Insurance, Mutual Plaza, Durham NC 27701 919/682-9201 — 1969

Parrish, Janet E, (A.S.A), *Senior Marketing Project Coordinator*, Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000 — 1984

Parrish, Martha M, (F.S.A), *Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1981

Parrish, Norman W, (F.S.A., E.A.), *Partner*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 — 1980

Parsonage, Jack O, (F.S.A.), *Executive Vice President Corp Finance & Control*, Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7339 — 1974

Parsons, John R, (E A), *President*, Parsons McKee Sommers and Co, Gemini Tower I, Suite 350, 1991 Crocker Road, Westlake OH 44145 216/871-8611 — 1976

Parsons, R David, (F.C.A , A.S.A., E.A.), *Chairman of the Board*, Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 — 1968

Partin, Samuel P, III, (A S A), *Manager of Actuarial Services*, Merit Life Insurance Co, 601 NW Second Street, Evansville IN 47708 812/464-6885 — 1982

Partridge, William D, (A.S A , E.A.), *Consultant*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 — 1982

Paryzer, Allen, (A.S.A.), *Actuary*, Hirschfeld Stern Moyer & Ross Inc, 1270 Avenue of the Americas, New York NY 10020 212/582-2524 — 1979

Paster, Joseph P, (F.S.A.), *Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5956 — 1973

Paster, Robert Steven, (F.S.A., E.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4120 — 1983

Pasternack, Harvey, (E.A.), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, 11th Floor, Harmon Meadow NJ 07094 201/902-2740 — 1976

Pastino, Gregory J, Jr., (E A), *Assistant Vice President & Actuary*, Fred. S James & Co Inc, Public Ledger Building, Sixth Floor, Philadelphia PA 19106 215/928-4725 — 1985

Pastor, Gerald H, (F.C.A.S.), *Vice President & Actuary*, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6988 — 1981

Pate, James A, Jr., *Second V. P & Actuary*, American General Life/Accident Ins Co, American Gereral Center, Nashville TN 37250 615/749-2401 — 1967

Admitted

Patel, Bhupendra, (A S A.), *Actuary-I,* Bankers Life & Casualty Co, Group Actuarial, 5353 North Elston, Chicago IL 60601 312/283-1100 1981

Patel, Navin J, (A.S.A.), *Consulting Actuary,* Actrex Partners Ltd, One Yonge Street, Suite 1001, Toronto ON Canada M5E 1E5 416/365-7004 1971

Pathman, Siva I, (F.S.A , E.A), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, C12D, Hartford CT 06156 203/273-1484 1985

Paton, Virginia A, (F.S.A.), *Actuary - Health,* Washington National Insurance Co, 1630 Chicago Avenue, 6/610, Evanston IL 60201 312/570-5895 1979

Patrick, Gale D, (F S A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1977

Patrick, Rodger R, (A.S.A , E.A.), *Partner,* Hewitt Associates, 1010 Market Street, Suite 1440, St Louis MO 63101 1966

Patrik, Gary, (F.C.A S.), *Vice President & Actuary,* North American Reinsurance Corp, 237 Park Avenue, 16th Floor, New York NY 10017 212/907-8095 1978

Patrylak, Stephen, (E A), *President,* National Actuarial Consultants Ltd, Tulip Tree Office Park, 248 Geiger Road, Philadelphia PA 19115 215/671-8700 1981

Patterson, David M, (A C A.S.), Providence Washington Insurance Co, 20 Washington Place, PO Box 518, Providence RI 02901-0518 1980

Patterson, Denise I, (M C.A., A.S.A., E A.), *Associate Actuary,* The Wyatt Company, 233 South Wacker Drive, Suite 5600, Sears Tower, Chicago IL 60606 312/876-2000 1984

Patterson, Don N, (A.S.A.), *Assistant Actuary,* Capital Holding Corporation, 680 Fourth Avenue, PO Box 32830, Louisville KY 40232 502/560-2328 1986

Patterson, Paul J, (F C.A , F.S A . E.A), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1979

Patterson, Peter B, (F.S A.), *President,* Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 1977

Patterson, W Donald, (F.S.A), 93 Glenview Avenue, Toronto ON Canada M4R 1P9 i 1966

Pattison, Edgar W, (F.S.A), *Executive Vice President,* American United Life Insurance Co, One American Square, PO Box 368, Indianapolis IN 46206 317/263-1684 1966

Patz, Lawrence C, (A.S.A.), *Vice President & Actuary,* Chubb Life Insurance Co of America, 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 512/498-7080 1977

Paul, Abe, (A.S.A.), *Manager,* Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/895-3291 1984

Paul, Barry, (F.S.A.), *Senior Actuary,* Allstate Life Insurance Co, Allstate Plaza South G6B, Northbrook IL 60062 312/291-7653 1981

Paul, Jack Philip, (A.S.A), *Actuarial Assistant,* Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935 1982

Paul, Margery F, (E.A.), *Vice President & Chief Actuary,* Integrated Financial, 16530 Ventura Boulevard, Suite 500, Encino CA 91436 818/783-1830 1986

Pauley, Barton S, (F.S.A.), 2250 Eastridge Avenue, Menlo Park CA 94025 i 1965

Pauley, Stephen R, (E A.), 14900 Landmark Boulevard, Suite 200, Dallas TX 75240 214/239-1977 1985

Paull, Marvin J, (F.S A , E A.), *Director of Client Services,* Touche Ross & Co, 1000 Wilshire Boulevard, Los Angeles CA 90017 213/688-5202 1968

Admitted

Pavel, David, (A.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3273 1980

Pawelko, Robert L, (F.C.A., A S.A., E.A.), Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12277 Merit Drive, Dallas TX 75251-2223 214/701-2600 1971

Paxton, William G, (F.S A , E.A.), *Senior Vice President,* Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 1969

Paydos, Charles J, (F.S.A), *Executive Vice President,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/741-3441 1970

Peabody, J Lynn, (F.C.A., F.S A), *Chief Operating Officer,* M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 1977

Peacock, Willard W, (A.C.A.S.), Insurance Industry Consultants, 1815 The Exchange, Suite 150, Atlanta GA 30339 404/951-2782 1979

Peacocke, Sidney W, *Associate Actuary,* Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1969

Peacor, C Norman, (F.S.A.), PO Box 1148, East Orleans MA 02643-1148 i 1965

Peake, Sharon A, (F S A., E.A.), The Wyatt Company, Suite 555, 15303 Ventura Boulevard, Sherman Oaks CA 91403 818/906-2631 1984

Pearce, Richard D, (E.A.), *Vice President,* John J Pearce & Company Inc, 711 King Street, Wilmington DE 19801 302/656-1763 1980

Peard, James Gordon, (F S A , E.A.), *Consultant,* Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 1982

Pearl, Marc B, (F.C.A.S.), *Assistant Vice President & Actuary,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4050 1979

Pearlman, Bernard, (E.A.), *Executive Vice President,* Employers Planning Corporation, 1371 Morris Avenue, Union NJ 07083 201/686-3880 1976

Pearsall, Donald M, (F.S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2928 1968

Pearson, John S, Jr., (F.S.A.), *Consulting Actuary,* Holualoa Hale, Suite 100, 76-6280 Alii Drive, Kailua-Kona HI 96740 1969

Pearson, Margaret C, (E.A.), BGS&G Qualified Plans, Twelve North Liberty Street, Cumberland MD 21502 301/777-1500 1976

Pearson, Margaret E, (F S A , E.A.), Milliman & Robertson Inc, One Main Place, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634 1977

Pearson, Patricia M, (F.S A., E.A), *Pension Actuarial Assistant,* Standard Insurance Co, 1100 SW Sixth Street, Portland OR 97204 503/248-2901 1981

Pearson, Raymond G, (F.C.A., F.S.A , E.A), 19 Gerrish Road, Rochester MA 02770 617/763-8659 1965

Pearson, Richard D, (F S.A., E.A), *Principal,* Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046 1978

Pease, Jerrilyn D, (F.S.A.), *Director of Taxes,* CIGNA Corp, Hartford CT 06152 203/726-7825 1978

Peavy, Mark D, (F.S.A.), Tillinghast/Towers Perrin, 815 South Main, IBM Building - Suite 200, Jacksonville FL 32207 904/398-5661 1984

Pebly, Robert R, (E.A), *Corporate Secretary,* Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Box 3149, Lancaster PA 17604 717/397-2751 1968

Peck, Jonathan K, (A S.A.), 190 North Spruce Street, Ramsey NJ 07446 i 1966

Peck, Larry A, (A.S.A.), *Marketing Actuary,* MONY Life of Canada, 797 Don Mills Road, Don Mills ON Canada M3C 1V2 416/429-2200 1982

Admitted

Peel, Jerald P, 10427 Longwood Lane, Oak Lawn IL 60453 312/423-4225 1966

Pei, Kai-Jaung, (A.C.A.S., A S.A), North Star Reinsurance Corp, Morris Corporate Center One, 300 Interpace Parkway, Parsippany NJ 07054 1982

Peirce, Charles A, (F.S.A , E A), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5959 1965

Pelant, James C, (E.A.), *Vice President*, Advance Benefits Systems Corp, 468 Pennsfield Place, Thousand Oaks CA 91360 805/496-1069 1976

Pelcyger, Frank, (A.S.A., E.A.), *Actuary*, Actuary Retirement Funding Corp, 30100 Telegraph Road, Suite 170, Birmingham MI 48128 1976

Pelletier, Bernard A, (F.C A.S), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, E214, Hartford CT 06156 203/273-8268 1986

Pelletier, Charles Albert, *Actuary*, Automobile Insurance Plans Service Office, 302 Central Avenue, Johnston RI 02919 401/528-1318 1983

Peltier, Mary Ann H, (F.S.A.), *Vice President & Actuary*, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1985

Pemberton, Kent B, (A S A), *Assistant Actuary*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1987

Pence, Arlen F, (A.S.A.), *Policy Service - Manager*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5812 1979

Pence, Clifford A, Jr., (A.C.A.S.), *Assistant to the Depart Manager, Stats/Actuarial*, Kemper Group, Long Grove IL 60049 312/540-3355 1985

Pendleton, Franklin D, (F.C.A., F S.A , E A.), *Partner*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1969

Pendleton, Janet A, (F.S.A.), *General Director*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4924 1980

Penick, R Douglas, (F.S.A.), *Senior Vice President & Chief Actuary*, Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/782-6110 1972

Peninger, Michael J, (F.S A.), *Vice President and Actuary-Corporate*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4259 1981

Penn, Harold W, (F.S.A., E.A), *President/Owner*, Benefit Advisors Inc, 3155 West Big Beaver, Suite 118, Troy MI 48084 313/649-3135 1971

Pennell, Truman K, Jr., (A.S.A.), *Account Executive*, A Cole Stephens & Associates Inc, 4809 Cole Avenue, Suite 325, Dallas TX 75205 214/528-7900 1985

Penney, Don E, (A.S.A.), *Associate Actuary*, Humana Inc, Group Health, Floor 22, 500 West Main, PO Box 1438, Louisville KY 40201-1438 502/580-2022 1971

Penniman, Kent T, (A.C A S.), *Actuary*, Merchants Insurance Group, 250 Main Street, Buffalo NY 14202 716/849-3947 1979

Pennington, Thomas K, Sr., (F.S.A.), *President*, Laurentian Capital Corp, PO Box 6069, Mobile AL 36660 205/470-6504 1965

Pennisten, John W, (F.S.A., E.A.), 135 Willow Street, Apt 711, Brooklyn NY 11201 718/237-1777 1982

Penrose, Clement B, (F.S.A), *Vice President & Corporate Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3449 1965

Peos, Evelyn L, (F.S.A.), *Assistant Vice President & Actuary*, MONY Financial Services, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6292 1983

Pepe, W Dennis, (F.S.A.), *Senior Vice President*, Cologne Life Reinsurance Co, 30 Oak Street, Stamford CT 06904 203/326-4830 1979

Pepper, David F, (E.A), *Vice President & Chief Actuary*, Benefit Service Corporation, 1000 Second Avenue, Suite 2400, Seattle WA 98104 206/622-2191 1976

Pepper, Martin, (F.S.A , E A.), *Principal*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3070 1982

Pepper, Ron W, (A S A), *Senior Vice President, Marketing*, North West Life Assurance Co, 595 Howe Street, Vancouver BC Canada V6C 2T5 604/689-1211 1979

Peraine, Anthony, (A.C A S.), *Manager & Associate Actuary*, Crum & Forster Personal Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-4174 1986

Perisho, Ray M, (F.S.A), *Vice President - Chief Financial Officer*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6886 1974

Perkins, Alfred W, (A.S.A.), PO Box 149, Brooksville ME 04617 1966

Perkins, Andrew M, (F S A), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3977 1977

Perkins, Ann, (F S A.), *Consultant*, 3584 Northome Road, Deephaven MN 55391 612/473-3955 1973

Perkins, Carol L, (A.S.A.), *Actuarial Associate*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000 1985

Perkins, Jon Ward, (E.A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5745 1978

Perkins, Peter Lynn, (F S.A.), *Associate Actuary*, Blue Cross/ Blue Shield of Virginia, 2015 Staples Mill Road, Richmond VA 23279 804/359-7083 1986

Perkins, Robert E, (F.S A , E.A.), *Consulting Actuary*, The Wyatt Company, 8400 Normandale Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700 1972

Perlick, Arnie, (A.S.A.), *Director of Actuarial Services*, Massachusetts Indemnity & Life Insurance Company, 3120 Breckinridge Boulevard, Duluth GA 30199-0001 404/381-1000 1980

Perlstein, Philip M, (F.S.A.), 11 Cunningham Drive, West Orange NJ 07052 201/736-9463 1965

Perreault, Stephen L, (F C A S), *Assistant Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4803 1970

Perrin, Christopher R, (F.S.A.), *Associate Actuary/Annuities & Investments*, Ohio National Life Insurance Co, 237 William H Taft Road, Cincinnati OH 45219 513/559-6413 1986

Perrine, Daniel E, (F.C.A., F.S.A., E.A.), Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076 201/322-6680 1980

Perrott, Godfrey, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1973

Perry, Eric W, (A.S.A.), *Actuary*, Mutual Protective Insurance Co, 1515 South 75th Street, Omaha NE 68124 402/391-6900 1982

Perry, Robert C, (F.S.A., A C.A.S), 5090 North Northridge Circle, Tucson AZ 85718 1965

Persons, Steve J, (E A.), *Partner*, Moskal Jaras & Associates Inc, One Public Square, Suite 605, Cleveland OH 44113 216/771-4242 1987

Peruzzo, Albert L, (A.S A.), *Manager Valuation Compliance*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4160 1982

Pescrille, Joseph D, *Vice President*, Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5770 1984

Pessin, Katherine Gergely, (F S.A., E.A), *Consultant*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 1980

Admitted

Pestal, Charles F, (F S.A.), 6228 Ewing Avenue South, Minneapolis MN 55410 612/927-6382 i 1965

Peterman, Donna S, (A S.A.), *Second Vice President & Associate Actuary*, Great Southern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/954-7694 1982

Peters, Barbara L, (F.S A), *Actuary*, The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 312/490-4714 1982

Peters, Benjamin George, (A.S.A.), *Senior Assistant Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/357-4800 1981

Peters, Carl, (F.S.A., E.A.), *Vice President Rein Sales*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5579 1966

Peters, Edward J, (F C.A , E A), *President & Chief Actuary*, Edward J Peters & Associates Inc, 3550 Washington Boulevard, Indianapolis IN 46205 317/923-6336 1965

Peters, Franklin E, (F.S.A , E.A), *Consulting Actuary*, Tierney & Peters, 209 West Central Street, Natick MA 01760 617/651-0111 1971

Peters, Jay R, (A.S.A.), *Associate Actuary*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3512 1986

Peters, Lawrence R, (E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, Fifty Main Street, White Plains NY 10606 914/285-9100 1984

Petersen, Bruce A, (F.C.A S.), *Vice President & Actuary*, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244 1979

Petersen, Gary L, (M.C.A., A S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 1983

Petersen, Jerry T, (F.C.A , E A), *Consulting Actuary*, 20 East 35th Street, New York NY 10016 212/683-8638 i 1970

Petersen, Loren V, (A.S.A.), 701 Danville Drive, Lincoln NE 68510 1982

Peterson, Ann M, (A S.A.), *Senior Actuarial Analyst*, Towers Perrin Forster & Crosby, 1810 Columbia Plaza, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111 1987

Peterson, Bert H, (F.S.A., E.A.), *Consulting Actuary*, Johnson & Higgins, Employee Benefits Department, 25 Park Place NE, Atlanta GA 30371 404/586-8309 1979

Peterson, Davis E, (A.S.A., E.A.), *Consulting Actuary*, Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 1983

Peterson, Dennis K, (F.S.A), *Asst Vice President & Manager of Corp Research*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7006 1977

Peterson, Donald L, (F.S.A., E A.), *Vice President - Group Insurance*, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500 1977

Peterson, Donald M, (F.S.A., E A.), *President*, Benefit Trust Life Insurance Co, 1771 Howard Street, Chicago IL 60626 312/274-8100 1966

Peterson, Gary N, (F.S.A.), *Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7106 1979

Peterson, Kris E, (F.S.A.), Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1978

Peterson, Larry R, (F.S.A.), *Vice President - Life Products*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1977

Peterson, Philip A, (E.A.), *Assistant Vice President*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 1987

Peterson, R Larry, (F.S.A.), *Actuary*, Farm Family Life Insurance Co, PO Box 656, Albany NY 12201 518/436-9751 1971

Admitted

Peterson, Richard P, (F.S.A , E A.), *President & Registered Agent*, Professional Consultants International Inc, PO Box 1282, Des Moines IA 50305 515/255-4519 i 1965

Peterson, Ronald K, (F S A.), *Second Vice President - Reinsurance*, Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2151 i 1977

Peterson, Stephen G, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1976

Peterson, Steven J, (A.C.A.S.), *Assistant Actuary*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7361 1985

Petertil, Jeffrey P, (A.S A), *Principal*, William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 1980

Petit, Charles I, (F.C.A.S.), *Associate Consultant*, Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104 206/622-8700 1980

Petlick, Steven, (F.C.A.S.), *Vice President*, Continental Reinsurance Corp, 180 Maiden Lane, New York NY 10038 212/440-7230 1978

Petrelli, Joseph L, (M.C.A., A.C.A.S.), *President*, Demotech Inc, 5900 Sawmill Road, Suite 200, Dublin OH 43017 614/761-8602 1980

Petroff, Pamela M, (A.S.A.), *Associate Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1983

Petroff, Paul S, (A S.A., E.A.), *Associate Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1986

Petry, Paul E, (F S.A), *Senior Vice President*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1977

Pettengill, Daniel W, (F.S A), 1028 Farmington Avenue, Apt 3A, West Hartford CT 06107 i 1965

Pettersen, Herbert C, (F.S A., E A), 2202 East 52nd Place, Tulsa OK 74105 918/745-9789 1965

Pettey, G C, III, (E A.), *Managing Director*, First Actuarial Corporation, PO Box 27247, Austin TX 78755-2247 1976

Petz, Earl F, (F C.A S.), *Actuary*, Kemper Group, Long Grove IL 60049 312/540-2439 1965

Peyser, Paul M, (A.S.A.), *Assistant Vice President*, New York Life Insurance Co, 51 Madison Avenue, Room 552, New York NY 10010 212/576-7293 1982

Pfannerstill, Larry J, (A.S.A.), *Actuarial Associate*, Time Insurance Company, 515 West Wells Street, MET - Actuarial, Milwaukee WI 53203 414/277-4685 1986

Pfanstiel, Ronald E, (F S A.), *President*, Underwriters & Management Services Inc, 3600 Woodview Trace, Indianapolis IN 46268 317/872-4442 1980

Pfarrer, Louis W, (F.C.A.), *Consulting Actuary*, 2058 Kearney Street, Denver CO 80207 i 1965

Pfefferle, Frederick P, (E.A.), 34 Ivanhoe Terrace, Bloomfield NJ 07003 i 1977

Pfeifer, Timothy C, (F.S A.), Tillinghast/Towers Perrin, 5215 Old Orchard Road, Skokie IL 60077 312/967-4300 1987

Pfeiffer, Martin J, (F.S.A.), *Actuarial Associate*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7655 1982

Pflum, Roberta J, (A.C.A.S.), *Assistant Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2807 1980

Phan, Dung Anh, (A S A.), Connecticut General Life Insurance, South Building, S-304, Bloomfield CT 06002 203/726-7889 1983

Pharr, Joe B, (F.C A , F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1967

Admitted

Phelps, Albert R, Jr., (A.S.A.), *Assistant Consultant*, William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 — 1987

Phelps, John, (F.S.A.), 1910 Cortez Avenue, Escondido CA 92026 — i 1965

Phelps, Kathleen A, (F.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, One West Main Street, Rochester NY 14614 716/325-2870 — 1980

Philbrick, Harold F, (F.S.A., E.A.), PO Box 137, West Hyannisport MA 02672 — i 1965

Philbrick, Stephen W, (F.C.A.S , F.C A), Tillinghast/ Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 — 1979

Philips, Julia T, (F S.A.), *Senior Staff Actuary - Group*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4011 — 1983

Phillippi, William R, (A.C A.), 428 Clifton Drive, Camden AL 36726 — i 1966

Phillips, Dick L, (F.C A., F S.A , E.A), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 — 1972

Phillips, Hal B, Jr., (F.S.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2496 — 1976

Phillips, Herbert J, (F.C.A.S.), *Senior Vice President & Chief Actuary*, Insurers' Advisory of Canada, 180 Dundas Street West, Toronto ON Canada M5G 1Z9 416/597-1200 — 1965

Phillips, Howard M, (F S A., E A), *President*, Consulting Actuaries Inc, 60 Route 46, PO Box 1269, Fairfield NJ 07007 201/575-1100 — 1967

Phillips, Jimmy E, (F S A.), *Executive Vice President*, Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160 — 1971

Phillips, John B, (E.A.), *Partner*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3225 — 1976

Phillips, John H, (A.C.A.S.), 915 Steuben Street, Wausau WI 54401 — i 1966

Phillips, Nicholas Joseph, (A.S A), *Senior Consultant*, Coopers & Lybrand, One Lincoln Center, Syracuse NY 13202 315/473-1340 — 1981

Phillips, Robert C, (A.S.A., E.A.), 5150 Veloz Avenue, Tarzana CA 91356 — 1968

Phillips, Thomas A, (F.S A.), *Associate Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/246-4940 — 1979

Phillips, W David, (F.S.A), Tillinghast/Towers Perrin, 6900 College Blvd, Suite 700, PO Box 25468, Overland Park MO 66225 913/451-3000 — 1979

Phillips, Walter Joseph, (F S.A.), *Associate Actuary*, The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 312/490-4788 — 1982

Phillips, William A, (F.S.A.), *Vice President & Actuary - Product Development*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2318 — 1979

Phillips, Wm Harold, (F.S.A.), *Assistant Vice President & Actuary*, Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2579 — 1965

Piacenti, Ronald C, (F.S.A., E.A.), *Principal*, Towers Perrin Forster & Crosby, Lakeside Square, Suite 1200, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 — 1983

Piano, Jon M, (F.S.A., E.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, Area 22Y, New York NY 10010 212/578-5972 — 1969

Piazza, Richard N, (A.C.A.S.), *Software Development Manager*, Syntelligence, 1000 Hamlin Court, Sunnyvale CA 94089 408/745-6666 — 1979

Picard, Charles H, Jr., (A.S.A.), *Consulting Actuary*, 1130 Tenth Street, Manhattan Beach CA 90266 213/376-7018 — 1983

Piccolo, Gary M, (F S.A.), *Second Vice President - Group Pension Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2628 — 1982

Pickering, Joseph R, (F.S.A.), 4090 North Camino Ferreo, Tucson AZ 85715 602/577-2470 — i 1965

Pickering, Randall J, (F.S.A.), *Assistant Vice President & Actuary*, Time Insurance Company, 515 West Wells Street, Milwaukee WI 53203 414/277-4847 — 1986

Pickering, Victoria Lee, (F.S.A.), *Partner*, Carstens Glynn & Pickering, Three Metro Center, Suite 700, Bethesda MD 20814 301/961-1988 — 1983

Pieper, Wesley Alan, (A.S.A., E A.), *Consulting Actuary*, Towers Perrin Forster & Crosby, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220 — 1982

Pierce, John, (F.C.A.S.), *Consulting Actuary*, 1241 Tyrell, Park Ridge IL 60068 312/692-5284 — 1980

Pierce, Robert D, 1286 Collins, Topeka KS 66604 — i 1967

Pierce, Susan E, (F.S.A.), *Assistant Actuary*, New England Mutual Life Insurance Co, Group Life/Health Actuarial, 399 Boylston Street, Boston MA 02117 617/578-1847 — 1983

Piersol, Kim E, (F C.A S.), *Senior Manager & Associate Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4923 — 1980

Pierson, Frank D, (F.C.A.S.), *Second Vice President & Actuary*, John Hancock Reinsurance Co, John Hancock Place, PO Box 854, Boston MA 02117 617/536-3111 — 1983

Pike, Albert, III, (F.C.A., A.S.A., E.A.), *Vice President*, Edward H Friend & Co, Division of Johnson & Higgins, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 — 1971

Pike, Bertram N, (F.S A), *Chief Financial Officer*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6166 — 1965

Pike, Morris, (A.C.A.S., A.S.A.), 16 Sparrow Circle, White Plains NY 10605 — i 1966

Pikelny, Michael, (F.S.A., E.A.), *Corporate Benefits Manager*, Hartmarx Corporation, 101 North Wacker Drive, Chicago IL 60606 312/372-6300 — 1976

Pilewicz, Paula M, (E A.), *District Manager Benefit Planning/Analysis*, American Telephone & Telegraph Co, 100 Southgate Parkway, Morristown NJ 07960 201/898-8000 — 1977

Pilgrim, James W, (F.S A), *Vice President*, Frankona America Life Reassurance, 73 Burnwood Drive, Bloomfield CT 06002 203/242-0380 — 1968

Pillar, David G, (F.S.A.), *Senior Vice President & Treasurer*, Midwestern United Life Insurance Co, 7551 West Jefferson Blvd, Fort Wayne IN 46804 219/432-1551 — 1972

Pillard, Joy, (F S.A.), *Assistant Vice President & Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2156 — 1980

Pinczkowski, Raymond E, Jr., (F.C A , F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602 303/592-5500 — 1971

Pinder, William C, Jr., (F.S.A.), *Consulting Actuary*, Thornthwaite & Co, 109 Westpark Drive, Suite 200, Brentwood TN 37027 615/377-1079 — 1965

Pines, Gary A, (F S A , E.A), *Principal*, Towers Perrin Forster & Crosby, 200 West Madison Avenue, Suite 3300, Chicago IL 60606 312/781-0335 — 1973

Pinkham, C Allen, IV, (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/427-4556 — 1987

Pinney, Allen D, (F.C.A.S.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2971 — 1965

Pinto, Emanuel, (F C A.S.), *Actuary*, Metropolitan Reinsurance Co, 125 Maiden Lane, New York NY 10038 212/908-6919 — 1981

Admitted

Pinzur, Laurence, (F S.A., E.A.), *Partner,* Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1983

Piper, Kurt Frederic, (A.S.A., E.A.), *Senior Vice President & Chief Actuary,* National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda Box 34080, Los Angeles CA 90034 213/390-8801 1980

Pirog, Louis M, (F.S.A.), *Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6263 1982

Pirotte, Deborah A, (F.S.A.), 14240 Wyndfield Circle, Raleigh NC 27615 919/846-7496 1980

Pisula, Michael L, (A.S A., E.A.), *Group Actuary,* Hallıwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 1983

Pitoniak, Marc F, (F.S.A.), *Vice President & Actuary-Product & Research,* Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500 1980

Pittman, David B, (F.S.A.), *Assistant Vice President & Actuary,* Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/782-6110 1979

Pitts, Richard D, (F.S.A.), *Assistant Vice President & Associate Actuary,* Continental American Life Insurance, PO Box 15750, Wilmington DE 19850 302/454-5129 1979

Pitzer, Kenneth L, (F.S.A., E.A.), *Principal,* Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901 203/964-0469 1975

Place, Mary A, (E.A.), *Client Services Manager,* William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/273-2345 1976

Placek, Arthur C, (A.C.A.S.), *Manager & Actuarial Assistant,* CNA Insurance Companies, CNA Plaza, 38S, Chicago IL 60685 312/822-5998 1986

Plank, Diane K, (F S.A , E A.), *Consulting Actuary,* The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1972

Plimpton, Henry A, (A.S.A.), 1750 Ben Franklin Drive, Apt 6G, Sarasota FL 33577 i 1966

Plisky, John C, (F S.A . E.A.), *President,* John C Plisky & Associates, One Palmer Square, Princeton NJ 08542 609/924-0770 1973

Ploss, Harry, (F.S.A.), *Vice President & Actuary-Financial Institutions,* John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3657 1978

Plumb, David R, (F.S A.), *Assistant Actuary,* New England Mutual Life Insurance Co, 501 Boylston Street, Actuarial Dept, Sixth Floor, Boston MA 02117 617/578-4491 1987

Plumley, Peter W, (F.S.A.), *Consulting Actuary,* 17 East Division Street, Chicago IL 60610 312/642-6361 1965

Plunkett, Richard, (F.C.A.S.), *Associate Actuary,* Colonial Penn Insurance Co, 11 Colonial Penn Plaza, Philadelphia PA 19181 215/988-7923 1985

Plush, Richard F, (F.S.A), *Senior Product Development Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6325 1979

Podrebarac, Frank W, (F.S.A., E A.), *Assistant Vice President & Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5578 1971

Poehler, Glenn R, (A.S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, PO Box 27506, Richmond VA 23261 804/285-7385 1984

Pogue, Beverly S, (A.S.A.), *Assistant Valuation Actuary,* Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1983

Poissant, William A, (F.S.A.), 6009 North 20th Street, Arlington VA 22205 703/538-5011 i 1965

Polak, James G, (A.S.A.), *Reinsurance Accountant,* North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55101 612/227-8000 1980

Admitted

Poland, Jeffrey D, (E A), *Executive Vice President,* Actuaries & Information Management Services Inc, 19 West 34th Street, Suite 1104, New York NY 10001 212/714-0960 1976

Polapink, Paul S, (E.A.), *Chief Actuary,* Price Raffel & Associates Inc, 1925 Century Park East, Fourth Floor, Los Angeles CA 90067 213/551-3125 1976

Polchert, Paul F, (F.C A , F S A., E.A.), *Managing Director,* Noble Lowndes Inc, 525 West Monroe Street, Suite 2405, Chicago IL 60606 312/648-1010 1978

Poleyeff, Jacob, (F S A), *Assistant Vice President & Actuary,* MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6375 1979

Polilli, Robert J, (F.S.A.), *Vice President & Actuary,* Colonial Penn Life Insurance Co, 11 Penn Center - Floor 13, 19th & Market Streets, Philadelphia PA 19181 215/988-3699 1978

Polisner, Dennis M, (F.S.A., E.A.), *Principal,* Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-1000 1972

Polk, Ken E, (F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Suite 1950, Dallas TX 75201 1975

Polkinghorn, Philip K, (F.S.A.), Tillinghast/Towers Perrin, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661 1982

Pollack, Robert, (F.C A.S), *Investment Advisor,* Six South Bryn Mawr Avenue, Bryn Mawr PA 19010 215/527-5187 1965

Pollard, Frank H, (F S.A.), *Actuary,* M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970 1979

Pollard, James H, (E.A.), *Executive Officer,* Pollard & Associates Inc, Timonium Corporate Center I, Timonium MD 21093 301/252-5200 1976

Pollard, Richard J, (A.S.A.), *Vice President,* Lord & Ware Inc, 380 Interstate North, Suite 175, Atlanta GA 30339 404/971-6632 1983

Pollino, George E, (F S.A), *Senior Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2227 1976

Pollnow, Jan L, (F.S A), *Vice President & Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8961 1972

Pollock, Davis A, (F.S A.), *Executive Vice President Group,* Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841 1972

Pollock, Robert Brian, (F.S.A), *Vice President & Corporate Actuary,* Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4354 1981

Pollock, William M, (F.S.A), *Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1986

Pond, Donald H, (F.S A., E.A.), *Senior Vice President,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1975

Ponsonby, Robert M, (E A), Noble Lowndes Inc, 100 Tri-State International, Suite 125, Lincolnshire IL 60015 312/940-9500 1987

Ponzini, John J, (A S.A., E A), *Consulting Actuary,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1080 1977

Poole, Robert Hoyt, (F S A.), *Second Vice President & Actuary,* Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5970 1986

Poon, Patrick S C, (A.S.A.), *General Manager,* Aetna Life Insurance Co of America, 11th Floor, 658 Tun-Hwa South Road, Taipei Taiwan ROC 10661 735-9213 1981

Poortvliet, William G, (F.S.A.), *Executive Vice President,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5945 1966

Admitted

Pope, Roberto E, (F.S.A.), *Consulting Actuary*, 324 Second Avenue, New York NY 10003 212/673-1747 i 1968

Popiel, Robert P, (F S.A.), *President*, Popiel & Associates Inc, 192 Third Avenue, Westwood NJ 07675 201/666-5156 1979

Poplaski, Joseph John, (F.S.A., E.A), *Associate Actuary*, John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/421-6671 1981

Poppel, Deborah Adler, (F S A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place. PO Box 111, Boston MA 02117 617/572-4321 1980

Port, Rhonda D, (F.C.A.S.), *Senior Director*, Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Warwick RI 02887 401/827-3129 1984

Porter, Ernest R, *President*, WM Life/Empire Life Insurance Cos, 1000 Second Avenue, 25th Floor, Seattle WA 98104 206/464-8080 1966

Porter, Eugene F, (F.S.A.), *Senior Vice President-Corporate R & D Services*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1966

Porter, Kenneth W, (E A), *Chief Actuary & Manager*, E I du Pont de Nemours & Co, 1007 Market Street, Finance Department N-10506, Wilmington DE 19898 302/774-5917 1978

Porter, Lee B, *Actuary*, Internal Revenue Service, 1111 Constitution Avenue NW, Room 2557, Washington DC 20224 202/566-4220 1971

Porter, William A, (F.S.A., E.A.), Security Administrators Inc, PO Box 1625, Binghamton NY 13902-1625 607/723-3551 1965

Portermain, Neill W, (F.C A S.), *Vice President*, PRP Investments, PO Box 564, McKinney TX 75069 214/548-0139 1966

Porto, Edward J, (F.S.A.), *Actuary*, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6612 1965

Posa, Richard R, (F.S A), *Assistant Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 1979

Posnick, Barbara R, (F.S.A.), *Associate Group Actuary*, New England Mutual Life Insurance Co, 399 Boylston Street, Boston MA 02117 617/578-1613 1986

Post, Jeffrey H, (A.C A.S.), *Assistant Actuary*, St Paul Fire & Marine Insurance Co, 385 Washington Street, Medical Services Division, St Paul MN 55102 612/221-7393 1987

Poston, Elizabeth C, (F.C.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1001 22nd Street NW, Washington DC 20037 202/293-9422 1971

Potapenko, Irene, (E A.), *Assistant Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1986

Potok, Charles M, (A.C.A.S.), *Executive Vice President-Chief Operating Officer*, Companion Property & Casualty Insurance Co, 300 Arbor Lake Drive, Columbia SC 29223 803/735-0672 1979

Potter, John A, (A.C.A.S.), *Actuarial Analyst*, Shand Morahan & Company Inc, Shand Morahan Plaza, Evanston IL 60201 312/866-2800 1979

Potter, Robert A, (F.S.A.), *Vice President & Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2482 1980

Potts, Grier D, (F.S A.), *Vice President, Benefits & Executive Compensation*, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2380 1966

Potts, Lionel A, (F.S.A), *Vice President & Chief Actuary*, Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/990-1000 1966

Poucher, Ralph I, (E.A.), 725 Foulkstone Road, Wilmington DE 19803 1 1969

Poulin, Claude, (F.S.A., E.A.), *President*, Poulin Associates Inc, 2550 'M' Street NW, Suite 405, Washington DC 20037 202/293-0630 1972

Poulos, Bryan K, (A.S A., E.A.), *Associate Actuary*, Towers Perrin Forster & Crosby, Citi-Corp Center, Suite 2750, 1200 Smith Street, Houston TX 77002-4403 713/951-9500 1980

Poulsom, William K, 6038 North Kilbourn Avenue, Chicago IL 60646 i 1966

Powell, Alwyn V, (M.C.A , A.S.A.), *President/Consulting Actuary*, A V Powell & Associates Inc, 40 Marietta Street NW, Suite 1320, Atlanta GA 30303-2812 404/688-8385 1981

Powell, Cheryl A, (A S.A), *Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1019 1986

Powell, Clifford K, (A S A.), *Actuary*, Consulting Services Inc, 504 Rothbury Lane, Louisville KY 40243 502/245-1459 1979

Powell, David S, (A.C A.S.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2619 1975

Powell, George D, (F S.A.), *Information Services Vice President*, Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/859-3380 1982

Powell, Jerome M, (F S A.), *Consulting Actuary*, 130 Winding River Road, Needham MA 02192 617/235-0711 i 1965

Powell, John F, (F.S A.), *Assistant Vice President-Investment Actuary*, Provident Life & Accident Insurance Company, Fountain Square, Chattanooga TN 37402 615/755-1926 1983

Powell, John H, 17403 Plaza Dolores, San Diego CA 92128 i 1965

Powell, Robert W, (E.A), *President*, Robert W Powell & Associates Inc, 9219 Katy Freeway, Suite 183, Houston TX 77024 713/932-6664 1976

Powell, Steven D, (F.S A), Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/845-1253 1982

Powell, Thomas C, (F.S.A.), *Consulting Actuary*, 6755 Madrid Avenue, Jacksonville FL 32217 904/731-4276 1984

Powers, David A, (E.A.), *Vice President, Client Services*, Delaware Investment Advisers Inc, One Commerce Square, 39th Flr, Philadelphia PA 19103 215/972-2300 1976

Pozzi, James E, (F S.A.), *Vice President & Actuary*, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494 1977

Prager, Frank A, (M.C A , A.S.A , E.A.), *Senior Vice President - Actuarial*, American Actuaries Inc, 146 Monroe Center Street NW, Suite 800, Grand Rapids MI 49503 616/459-1050 1981

Pranschke, Deborah A, (A.S.A.), *Assistant Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 1986

Pranschke, James E, (A.S.A.), *Assistant Group Actuary*, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000 1986

Pratt, Hunter D, (F.S A., E.A.), *Partner*, Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155 1977

Pratt, John William, (A.S.A.), *Actuarial Assistant*, Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959 1981

Pratt, Joseph J, (F.C.A.S.), *Chief Actuary*, Interinsurance Exchange of the Auto Club of So CA, 2601 South Figueora Street, Los Angeles CA 90054 213/741-4766 1980

Pratt, William S, II, (F S.A., E.A.), *Vice President & Chief Financial Officer*, Cybertek Computer Products, 19 Halls Road, Suite 235, PO Box 394, Old Lyme CT 06371 203/434-9408 1975

Pray, David W, (F.S.A.), *Vice President & Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/845-6181 1972

Admitted

Preble, W James, (F.S.A.), Rural Route One, PO Box 280, Montpelier VT 05602 i 1965

Preminger, Marc, (F.S.A.), *Assistant Vice President & Actuary,* Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-5362 1987

Presberg, Robert N, (E.A.), *Enrolled Actuary,* Frailey & Associates, 16311 Ventura Boulevard, Suite 1280, Encino CA 91436 818/981-4010 1983

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.), *Vice President & Actuary,* Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2752 1979

Pressley, W Michael, (F.S.A.), *Vice President & Actuary,* Southland Life Insurance Co, 6400 Legacy Drive, Plano TX 75024 214/403-2356 1979

Preston, Michael Blair, (E A.), *President,* Attorneys' Pension Systems Inc, 572 East Green Street, Suite 300, Pasadena CA 91101 818/792-8888 1983

Preston, Robert, (E.A.), 44 North Street, Danbury CT 06810 203/790-4556 1977

Preston, Stephen J, (F.S.A.), *Assistant Vice President & Actuary,* Reliance Life Companies, One Penn Center, 14th Floor, Philadelphia PA 19103 215/864-5934 1984

Prestwood, John C, Jr., (F.S.A.), *Vice President & Actuary,* National Liberty Corp, Valley Forge PA 19493 215/648-5231 1981

Pretty, Richard Cole, (A S.A.), *Actuarial Analyst,* Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1987

Prevosto, Virginia R, (F.C.A S), *Actuary & Manager,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4912 1981

Prewitt, Kathleen R, (E.A.), *Associate Pension Actuary,* Connecticut General Life Insurance, Group Pension Division, Box 2975, Hartford CT 06104 203/725-2109 1976

Price, Archibald M, (A.S.A.), 336B Heritage Village, Southbury CT 06488 i 1966

Price, Edith E, (F.C.A S.), 250 Lake Boulevard, Buffalo Grove IL 60089-4390 312/541-2139 i 1969

Price, I Edward, (F S.A , E.A.), *Senior Vice President & Corporate Actuary,* Prudential Insurance Company, 10 Prudential Plaza, Newark NJ 07101 201/877-8159 1971

Price, John A, *Corporate Actuary,* IHC Health Plans Inc, 36 South State, 18th Floor, Salt Lake City UT 84111 801/538-5802 1984

Price, Michael Barry, (A S.A , E A), Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9200 1982

Pridgeon, Ronald D, (A C.A.S), *Assistant Actuary,* Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2792 1986

Prien, Barthus, (F.C.A., F.S A., E.A.), *President,* Prien Associates Inc, 500 Newport Center Drive, Suite 450, Newport Beach CA 92660 714/759-1333 1965

Primmer, Roger L, (F.S.A., E A), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1972

Pritchard, Dennie W, (F.S.A.), *Second Vice President/Actuary,* Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6255 1978

Privman, Boris, (A.C.A.S.), Home Insurance Cos, 59 Maiden Lane, Actuarial Department, New York NY 10038 212/530-6946 1987

Probst, Charles E, (F S.A., E.A), 30 Northwoods Road, Radnor PA 19087 215/687-6246 i 1965

Proffer, Carol W, (F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 1980

Projector, Murray, (F.C A , F.S.A., E.A.), *Consulting Actuary,* 776 Scripps Drive, Claremont CA 91711 714/624-1076 1965

Prokopow, Michael J, (F.S.A., E.A), *Actuary,* The Wyatt Company, Sears Tower, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1979

Proulx, Anthony G, (F.S.A.), *Second Vice President,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2007 1982

Prouty, William C, (F.S A , E A.), *Consulting Actuary,* Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 1965

Pruiksma, Glenn J, (F.C.A.S., A.S.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1982

Pruitt, LeRoy, (A.S.A), *Actuarial Analyst,* USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6784 1984

Pruitt, Patricia, (F.S.A.), *A & H Actuary,* United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4581 1980

Prullage, Donald L, (A S A , E.A.), *Actuarial Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1980

Pruslin, William G, (E.A.), *Actuary,* 202-20 36th Avenue, Bayside NY 11361 718/423-1071 1979

Pryor, Robert A, (F.S.A , E A), *Assistant Vice President,* M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7940 1980

Przybyla, Dennis B, *Manager, Actuarial Valuation,* Midwestern United Life Insurance Co, 7551 West Jefferson Blvd, Fort Wayne IN 46804 219/432-1551 1970

Pugh, W Howell, (F.S.A.), *Vice President & Actuary,* The State Life Insurance Co, 141 East Washington Street, PO Box 406, Indianapolis IN 46206 317/632-3551 1979

Pugsley, Brian A, (F.S.A), *Administrative Vice President, Group Insurance,* Confederation Life Insurance Co, 260 Interstate North, PO Box 105103, Atlanta GA 30348 404/859-3294 1984

Pulis, R Stephen, (A.C A.S.), *Vice President & Actuary,* Ranger Insurance Company, PO Box 2807, Houston TX 77252-2807 713/622-6500 1979

Pulley, Richard W, (F.S.A.), 27 Sunrise Drive, Morris Plains NJ 07950 201/540-9158 1965

Punchin, Juan F, (F.S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-4028 1976

Pung, Robert E, (F.S A., E.A.), *Executive Vice President & Senior Actuary,* Wisconsin National Life Insurance, 220 Washington Avenue, PO Box 740, Oshkosh WI 54901 414/235-0800 1968

Purdy, James L, (F.S.A.), *Vice President & Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5751 1965

Purnell, Harry S, III, (F S.A., E.A), *Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543 609/520-2530 1969

Purple, John M, (F.C.A.S.), *Assistant Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7584 1979

Puscian, John V, (E.A.), *President,* J P Associates Inc, Sturbridge Office Park, 1202 State Rt 73, Voorhees NJ 08043 609/768-5500 1976

Pushkin, Marc Louis, (E.A.), *Vice President,* Pushkin & Pushkin Inc, 30 East Padonia Road, Suite 406, Timonium MD 21093 301/561-1945 1983

Putnam, Daniel J, (E.A), *Senior Technical Assistant,* William M Mercer-Meidinger-Hansen Inc, One West Main Street, Rochester NY 14614 716/325-2870 1987

Admitted

Putney, Alan K, (A C.A.S.), *Director of Actuarial Pricing*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2276 1985

Putterman, Steven L, (A.S.A.), *Assistant Vice President & Assistant Actuary*, Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931 1982

Pyenson, Bruce S, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1986

Pyke, Lynn E, (E.A.), *Actuary*, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119-5595 504/822-1751 1981

Q

Qualia, Louis A, (A.S.A., E.A.), *Actuarial Consultant*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7599 1979

Quesada, Ann Rachel, (A S.A., F. A.), Hamilton Cavanaugh & Associates Inc, 535 Broadhollow Road, Melville NY 11747 516/756-0202 1976

Quesada, Antonio Patrick, (A.S A . E A.), *Second Vice President & Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1659 1976

Quesnel, John R, (E.A.), *Actuary*, Angell Disend & Quesnel Inc of Massachusetts, 585 Boylston, PO Box 232, Boston MA 02117 617/236-4503 1976

Quinby, Harry E, (E.A.), 69 Whitman Street, Brick Town NJ 08723 1 1967

Quinlan, John A, (F C A.S.), *Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4840 1970

Quintano, Richard A, (A.C.A.S.), *Assistant Vice President & Chief Actuary*, Public Service Mutual Insurance Cos, 132 West 31st Street, New York NY 10001-3406 212/330-6234 1985

Quirin, Albert J, (F.C.A.S.), *Senior Vice President*, Hartford Insurance Group, Hartford Plaza, Executive Row, Hartford CT 06115 203/547-5420 1978

Quirk, William J, (F.S A., E.A.), Three Hutton Centre Drive, Suite 860, Santa Ana CA 92707-5767 714/966-8333 1966

Qureshi, Arshad H, (A.S.A.), *Senior Vice President & Marketing Actuary*, United Services Life Insurance Co, 950 North Glebe Road, PO Box 3700, Arlington VA 22203 703/875-3400 1978

R

Raab, Marguerite, (E.A.), *Enrolled Actuary*, The Johnson Cos, PO Box 8, Newtown PA 18940 215/860-3717 1984

Raach, Frederick E, (F.S.A.), *Senior Vice President*, Academy Life Insurance Co, One Valley Forge Plaza, Valley Forge PA 19487 215/337-1400 1970

Raaen, Lyle T, (A.S.A.), *Executive Vice President*, CPS Inc, 1014 Hope Street, Stamford CT 06907 203/324-9203 1967

Rabenau, Philip A, (F.S A), 59 Harbor Lane, Massapequa Park NY 11762 1 1965

Rabinowitz, Bernard, (A.S.A.), *Vice President & Actuary*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1971

Rabinowitz, Steven M, (F S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7056 1975

Rachlin, Robert, (E.A), *President*, Rachlin Pension Administration Inc, 360 Lexington Avenue, New York NY 10017 212/983-2500 1976

Radach, Floyd Raymond, *Vice President & Actuary*, NWNL Reinsurance, 100 Washington Square, Suite 1750, Minneapolis MN 55440 612/372-1129 1978

Radcliffe, R Stephen, (F.S.A.), *Senior Vice President & Chief Actuary*, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1400 1975

Admitted

Radek, John D, (F S.A.), *Consulting Actuary*, Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1245 1978

Radin, Harry C, 547 Vistamont Avenue, Berkeley CA 94708 415/524-0159 1 1965

Radliff, Dennis, (A S.A), *Associate Actuary*, Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151 1984

Rae, Lawrence J, (F.S A), *Assistant Vice President*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8451 1985

Raffety, David K, (F.S.A., E A), *Account Manager*, Hewitt Associates, 777 East Wisconsin Avenue, Suite 3415, Milwaukee WI 53202 414/273-5990 1979

Raffety, Donald C, (A S A), *Associate Actuary*, Old Line Life Insurance Co of America, 707 North 11th Street, PO Box 401, Milwaukee WI 53201 414/271-2820 1984

Raid, Gary A, (A C.A.S.), *President & Chief Executive Officer*, SAIF Corporation, 400 High Street SE, Salem OR 97312 503/373-8001 1967

Raiford, James Philip, (F.S.A.), *Associate Actuarial Officer*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6747 1982

Ramanauskas, Denise, (A.S.A.), *Actuarial Analyst*, Colonial Penn Life Insurance Co, 11 Penn Center, Philadelphia PA 19181 215/988-3819 1986

Ramanujam, Srinivasa, (A.S.A., E.A.), *Chairman/Actuarial Science Division*, College of Insurance, One Insurance Plaza, 101 Murray Street, New York NY 10007 212/962-4111 1983

Rambo, Jo Ann W, (F S A.), *Actuarial Vice President*, Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5769 1980

Rambo, Melvin, (F.S A), *Actuary & Manager*, National Travelers Life Co, 820 Keo Way, Des Moines IA 50309 515/283-0101 1979

Ramjit, Dhanasar, (A.S A), *Actuarial Assistant*, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7000 1986

Ramsey, Clark A, (F.S.A.), *Senior Manager*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6805 1981

Ramsey, Henry B, III, (F.S A.), *Assistant Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5508 1984

Ramsey, Henry B, Jr., (F.S.A., E.A.), *Consulting Actuary*, 808 South Fairway Road, Glenside PA 19038 215/886-3698 1 1965

Ramsey, Lynn M, (A S A.), *Associate Actuary*, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 1986

Ranade, Neela, (F.S.A , E.A.), *Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6914 1979

Randall, Donald J, (F.S A., E.A.), *Actuary*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2450 1965

Randall, Frederick A, (F S.A.), *Vice President & Actuary*, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2325 1974

Randall, Robert J, Sr., (F.S.A., E.A.), 22 Appletree Lane, Norwalk CT 06850 1 1965

Raney, Susan G, (F.S A., E A.), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1976

Rankin, Gerald J, (F.S.A), *Consulting Actuary*, Gerald J Rankin & Associates, 812 Crestview Drive, Springfield PA 19064 215/279-4366 1973

Rankins, J Robert, (F.S.A., E.A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1972

Admitted

Ransom, Gary K, (F C.A.S.), *Vice President*, Conning & Co. 101 Pearl Street, Hartford CT 06103-2420 203/527-1131 1982

Rapoport, Andrew J, (A.C.A.S.), *Assistant Secretary*, General Reinsurance Services Corp, 900 Minnesota Mutual Center, 400 North Robert Street, St Paul MN 55101-2092 612/293-0999 1983

Rappaport, Anna M, (F.C.A., F S.A , E A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6015 1965

Rapport, Michael Y, (F.S.A.), *Assistant Actuary*, Penn Mutual Life Insurance Co, Independence Square, VIM 10V, Philadelphia PA 19172 215/625-5681 1979

Rapps, Larry, (A S.A., E.A.), *Assistant Actuarial Director*, MONY Financial Services, 1740 Broadway, MD 17-30, New York NY 10019 212/708-2934 1985

Rashid, Zafar, (F S A), *Senior Vice President & Chief Actuary*, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3310 1975

Rasiej, Richard M, (A.S.A), *Product Management Officer*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1981

Raskin, Richard S, (A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 99 Park Avenue, New York NY 10016-1580 212/692-5516 1966

Ratajczak, Meredith A, (A.S.A), *Actuarial Associate*, Penn Mutual Life Insurance Co, 510 Walnut Street, Philadelphia PA 19172 215/625-5589 1987

Rathbone, Nathanael, (A C.A), 64762 East Lupine Drive, Rhododendron OR 97049 1966

Rathgeber, Fredrick E, (F.S.A.), 333 Oxford Drive, Short Hills NJ 07078 1965

Rathjen, Ralph L, (A.C A.S.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105-3844 314/862-7611 1985

Ratigan, Maureen B, (A.S.A , E.A), *Consultant*, Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 1982

Raven, Salwa G, (F.S.A., E.A), *Consulting Actuary*, PO Box 436, Newtown Square PA 19073 215/353-8341 1981

Raws, Alfred, III, (F.S.A , A C A , E.A.), *Actuary*, Insurance Marketing Corp of America, 65 Valley Stream Parkway, Malvern PA 19355 215/640-0200 1977

Ray, Edward J, III, (F S.A.), *Vice President - Individual Actuarial*, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3441 1976

Ray, Otis C, (F.S.A., E.A.), *Consulting Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6916 1980

Ray, Roger F, (A.S.A.), *Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1980

Rayman, Dale A, (F.S.A.), Confederation Life Insurance Co, 260 Interstate No Parkway, Atlanta GA 30348 404/953-5100 1984

Raymond, Craig R, (F.S.A.), *Associate Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9238 1985

Raymond, David H, (F.S.A), *Second Vice President and Associate Actuary*, HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 305/345-2449 1969

Raymond, Gary R, (F.S.A.), *Associate Actuary*, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1979

Rayner, John W, (A S.A.), *Consulting Actuary*, Abbott Associates, PO Box HM2122, Hamilton 5 Bermuda 809/295-8352 1981

Rea, Everett A, (A.S.A., E.A), PO Box 536, Volcano HI 96785 1966

Read, Robert C, (F.S.A.), *Vice President-Actuary*, Fidelity & Guaranty Life Insurance Co, 100 Light Street, Baltimore MD 21202 301/547-3204 1980

Reade, David M, (F.C.A., F.S.A., E A.), PO Box 1400, Fort Lee NJ 07024 201/335-4666 1965

Reade, Jeffrey L, (A.S.A., E A.), *Consulting Actuary*, Howard Johnson & Co, 650 California Street, 24th Floor, San Francisco CA 94108 415/956-1040 1982

Reale, Robert J, (F S.A), *Associate Actuary*, MONY Financial Services, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-6288 1982

Reavill, Albert E, Jr., (F.S.A.), *Vice Chairman*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6633 1965

Rech, James Edward, (A.S.A.), *Manager Operations Analysis*, Dairyland Insurance Company, 9501 East Shea Boulevard, Scottsdale AZ 85260-6719 602/860-7161 1982

Reck, Stephen L, (F.S.A., E.A.), *Executive Vice President*, HBJ Insurance Companies, Orlando FL 32887 305/345-2475 1973

Reckin, George E, (A.S A.), *Treasurer Actuary*, Equitable Reserve Association, PO Box 448, Neenah WI 54956 414/722-1574 1982

Record, Horace A, (F.S.A., E.A), *Senior Actuarial Consultant*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2717 1965

Reddington, Robert F, (F.C.A., A.S.A., E.A.), *Vice President & Managing Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6920 1972

Reddy, Stephen D, (F S A), *Second Vice President & Associate Actuary*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7193 1984

Reece, John Michael, (E.A.), Michael Reece & Associates Inc, 9102 North Meridian Street, Suite 200, Indianapolis IN 46260 317/573-2009 1980

Reed, Alan L, Jr., (F C A., F.S A., E A), *Consulting Actuary*, The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1969

Reed, David S, (F.S.A.), *Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4496 1965

Reed, Edith T, (F C.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1150 1966

Reed, Harold Lee, (F.S A , A C.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 100 East Broad Street, Suite 2000, Columbus OH 43215 614/221-7471 1979

Reed, James Lowell, *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101-2646 206/624-7940 1984

Reed, L Alwilda, (E A), *Consulting Actuary*, Gabriel Roeder Smith & Co, The Globe Building, 407 East Fort St, Suite 200, Detroit MI 48226 313/961-3346 1976

Reed, Linda Gholson, (A.S.A., E.A.), *Vice President & Actuary*, Hunt DuPree Rhine & Associates, PO Box 6400, Greenville SC 29606 803/242-4951 1980

Reed, Owen A, (F.S.A., E.A), *Vice President & Actuary*, Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6030 1968

Reeder, Marie H, 2010 Maplewood Avenue, Abington PA 19001 215/659-6180 1966

Reeder, W Rodman, (A.S.A), 2010 Maplewood Avenue, Abington PA 19001 1966

Rees, Brian N, (F S.A.), *Assistant Actuary*, Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4621 1986

Rees, John A, Jr., (E.A.), Ethyl Corporation, Box 81, Richmond VA 23201 804/788-5000 1969

Reese, Ralph B, (A.S.A.), *Assistant Manager*, Confederation Life Insurance Co, 260 Interstate North, Atlanta GA 30348 404/953-5265 1986

Admitted

Reese, Richard M, Jr., (F S.A., E A.), *Group Actuary*, Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/881-8689 1981

Reese, Thomas W, (F.S.A , E A.), Tillinghast/Towers Perrin, 2600 Michelson Drive, Suite 900, Irvine CA 92715 714/553-1277 1979

Reese, William Michael, (A.S.A.), *Actuarial Associate*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1983

Rehkamp, Ronald D, (F S A), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6723 1979

Reich, Herschel, (A.S.A.), *Actuarial Associate*, Guardian Life Insurance Co of America, 201 Park Avenue South, New York NY 10003 212/598-8672 1987

Reich, Sheldon, (F.S A), *Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5276 1966

Reichle, Kurt A, (F C.A S.), *Consulting Actuary*, Tillinghast/ Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1979

Reichlinger, David, (F.S.A.), *Consulting Actuary*, 4016 Aboite Lake Drive, Fort Wayne IN 46804 219/432-9431 1979

Reid, Donald H, (F S A , E A), *Vice President*, Towers Perrin Forster & Crosby, 8000 Interstate Ten West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220 1966

Reider, Teresa Marie, (A C.A., A S A., E.A.), *Actuary*, Bolton Offutt Company, 16 East Eager Street, Baltimore MD 21202 301/547-0500 1986

Reilly, A Wendell, 220 Knight Drive, San Rafael CA 94901 i 1970

Reilly, Francis V, *Deputy Administrator*, Federal Insurance Administration, US Government, Federal Emergency Mgmt Agency, Washington DC 20472 202/646-2783 1967

Reilly, G Emerson, (A S.A.), 6000 Riverside Drive, Apt B 232, Dublin OH 43017 i 1966

Reilly, Michael G, (F.S.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7427 1980

Reimer, David W, (F.S.A), *Vice President-Group Actuary*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4235 1986

Reimer, Pauline, (A.S A.), Pauline Reimer, 193-65 Salerno Avenue, Holliswood NY 11423 718/217-6217 1980

Reimert, William A, (F C.A , F S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1974

Reinbolt, James B, (A.C A S.), *Vice President & Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2017 1967

Reiner, Jack G, *Account Executive*, Aldrich Smith & Baker, 323 West Cano, Edingburg TX 78539 512/383-1696 i 1972

Reinke, Janet W, (F.S.A.), *Assistant Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7934 1985

Reinstein, Kenneth Wayne, (A.S.A.), *President*, Wayne Actuarial & Computer Services, 25 Opatut Court, Marlboro NJ 07751 201/536-5831 1982

Reische, Terrence D, (A S.A.), *Consultant*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402-1483 612/333-2301 1986

Reiskytl, James F, (F.S A), *Vice President-Tax & Financial Planning*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7107 1970

Reitano, Robert R, (F.S A), *Senior Financial Officer*, John Hancock Mutual Life Insurance, Investment Policy & Research, PO Box 111 T-48, Boston MA 02117 617/421-6925 1980

Remick, Robert M, (E A), *President*, Income Planning Associates Ltd, 122 East 42nd Street, Suite 1003, New York NY 10168 212/867-4890 i 1977

Remstad, David, (F.S.A.), *Senior Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1986

Renner, H John, Jr., (E A.), 30 Crescent Road, Pine Brook NJ 07058 201/227-7683 1981

Renshaw, Gary D, *Director of Underwriting and Rating*, Blue Cross/Blue Shield of Kansas City, 3637 Broadway, Kansas City MO 64141 816/561-2300 1984

Renz, David L, (F.S.A., E.A), *Vice President & Director of Financial Services*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3606 1976

Renze, David E, (F.C A S), *Assistant Vice President*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4234 1978

Reopel, Kevin M, (F S A.), *Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1980

Repp, Frank D, Jr., (F C.A., A S.A., E A), *President*, FDR Associates Inc, 775 Lincoln Centre Three, 5430 LBJ Freeway, Dallas TX 75240 214/960-0519 1970

Reppert, Daniel A, (F.C.A.S), *Assistant Director*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-3008 1986

Reschke, John A, (A.S.A., E.A.), Miller Mason & Dickenson Inc, 123 North Wacker Drive, Chicago IL 60606 312/701-3193 1986

Resnick, Lee H, (A S.A), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1986

Respess, Sandra B, (E A.), *Vice President & Assistant Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 1986

Retterath, Ronald C, (F.C.A.S.), *Senior Vice President*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6262 1975

Rettie, Elizabeth P, (E.A.), *President*, American Pension Systems Inc, PO Box 347, Old Greenwich CT 06870 203/637-1219 1980

Reuter, Robert E, (F S A.), *President & Chief Executive Officer*, Concordia Mutual Life, 3041 Woodcreek Drive, Downers Grove IL 60515 312/971-8000 1966

Revier, John Michael, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Minneapolis MN 55437 612/835-4700 1984

Revis, Johan, (A.S.A., E.A.), *President*, Destel-Bergen Corp, 100 Tamal Plaza, Suite 106, Corte Madera CA 94925 415/924-7898 1976

Reynolds, Ernest, (F S.A), *Vice President & Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5684 1969

Reynolds, Frank G, (F S.A., E.A.), *Associate Professor*, University of Waterloo, Faculty of Mathematics, Dept of Actuarial Science, Waterloo ON Canada N2L 3G1 519/888-4495 1977

Reynolds, George A, (F.S A., E.A.), 205 Mohawk Avenue, Waterloo ON Canada N2L 2T4 519/885-5686 i 1965

Reynolds, J Dale, (A.C A.S.), *Vice President & Actuary*, Mission Insurance Company, 2600 Wilshire Boulevard, Los Angeles CA 90057 213/381-6811 1980

Reynolds, John A, (E.A), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1976

Reynolds, John J, III, (F C A.S.), *Vice President*, Atlantic Mutual Cos, 430 Mountain Avenue, Murray Hill NJ 07974 201/771-7859 1979

Reynolds, Margaret A, (F S.A.), *Actuary Canadian Operations*, Manufacturers Life Insurance Co, 111 Westmount Road South, Waterloo ON Canada N2J 4C6 519/888-5240 1985

Admitted

Reynolds, Walter L, (F.S A , E A.), 16410 Caminito Vecinos, Apt 137, San Diego CA 92128 i 1965

Reynolds, William J, (A S A), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219-2742 412/261-1060 1984

Rhodes, Thomas E, (F S A.), *Associate Actuary*, Guardian Life Insurance Co, PO Box 8433, Bethlehem PA 18001 215/861-6490 1981

Rholl, Donald A, (F.C.A., E.A), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1967

Riccardo, Joseph F, (F C.A.S.), *Corporate Auditor*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3156 1967

Ricci, David A, (F.S.A), *Vice President*, D W James Consulting Group, 543 Westernmill Drive, Chesterfield MO 63017 314/469-0998 1978

Ricci, Stephen J, (A S A.), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0434 1986

Ricciardelli, Carl F, (A.S.A., E.A), *Vice President & Chief Actuary*, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6855 1966

Rice, Denise E, (A.C.A.S.), *Senior Actuarial Assistant*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-6619 1987

Rice, Frank H, (F.S.A), *Vice President-Policy Benefits*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7011 1965

Rice, James R, (F S.A.), *Assistant Actuary*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3174 1985

Rice, Thomas Naffe, (A.S.A., E.A.), *President*, Bankers United Trust Co, 400 One Oak Park, 1020 NE Loop 410, San Antonio TX 78209 512/829-5100 1982

Rice, W Vernon, (A.C.A.S), *Vice President & Actuary*, Independent Fire Insurance Cos, One Independent Drive, Jacksonville FL 32276 904/358-5150 1977

Rich, Joel I, (F S A., E A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 44 Whippany Road, PO Box 2346R, Morristown NJ 07960 201/538-5400 1979

Rich, Michael J, (F.S.A.), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-4343 1973

Rich, Robert E, (F.S.A.), *Vice President & Actuary*, Lincoln Benefit Life Insurance Co, Lincoln Benefit Life Bldg, 134 South 13th Street, Lincoln NE 68508 402/473-4315 1980

Richard, Sidney A, (A.S.A.), *Associate Actuary*, Mennonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511 1983

Richards, Alan, (F S.A.), *Consultant*, PO Box 2128, Rancho Santa Fe CA 92607 619/756-3647 1966

Richards, Bruce A, (A.S A.), *Senior Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5092 1986

Richards, Daniel F, (E.A.), *Vice President*, S & W Agency Inc, 130 William Street, New York NY 10038 212/227-4532 1986

Richards, Harry R, (F.C.A.S., F.C.A.), *President*, Independent Actuarial Service Inc, 435 Buckland Road, PO Box 579, South Windsor CT 06074 203/644-2495 1965

Richards, Lorraine A, (E.A.), One Sailers Way, Rumson NJ 07760 201/842-0817 1976

Richardson, Charles F B, (F.S.A), 11562 Bayshore Drive, Crystal River FL 32629 i 1965

Richardson, Harlan W, (F.S.A., E.A.), *Actuary*, Bakewell & Co Inc, 220 Montgomery Street, Suite 910, San Francisco CA 94104 415/391-7702 1978

Admitted

Richardson, James F, (F.C.A.S.), *Vice President*, The Hanover Insurance Cos, 100 North Parkway, Worcester MA 01605 617/853-7200 1970

Richardson, Linn K, (F S.A), *Associate Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1984

Richardson, Robert F, (F C A , A.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 1974

Richardson, Walker S, Box 118, Island Road, Harrisville NH 03450 1967

Richardson, William R, (E.A.), *Senior Actuarial Manager*, William M Mercer-Meidinger-Hansen Inc, First International Building, #2020, Dallas TX 75270 214/748-0501 1976

Richen, Forrest A, (F S A), *Vice President & Actuary, Individual Insurance*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2745 1978

Richhart, James W, (F.S.A.), *Secretary*, World Insurance Company, PO Box 128, Omaha NE 68101 402/496-8100 1972

Richman, Randy, (E A.), *Director, Benefit Plan Services*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7065 1980

Richmond, Allan G, (F S.A.), *Vice President & Actuary*, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 1978

Richmond, Gerald, (F S.A., E A.), *Associate Pension Actuary*, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5003 1972

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

Richmond, Paul T, (A S A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, One Oxford Centre, 301 Grant Street, Suite 3200, Pittsburgh PA 15219-6401 412/392-4600 1984

Richmond, Stanley M, (E.A.), *Vice President*, Qualified Pension Services Inc, 225 Friend Street, Suite 604, Boston MA 02114 617/523-7335 1976

Richmond, Stephen Mark, (A.S A), *Actuary*, Johnson & Higgins, 212 Carnegie Center, CN5323, Princeton NJ 08543-5323 609/520-2498 1982

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

Richter, Candace F, (A S A), 121 South 122nd Street, Omaha NE 68154 402/330-4187 1981

Richter, Gregg P, (F S.A , E A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1979

Richter, Virginia W, (F S A , E A), *Actuary*, M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970 1984

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

Rickers, Frederick R, (F.S.A , E.A.), *Senior Vice President - Insurance Operations*, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500 1970

Riddell, David W, (F.S A., M.C A., E A.), *Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1979

Riddle, Jeremiah R, (A S A , E.A), *Principal - Actuarial Benefits*, Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600 1981

Riddlesworth, William A, (F C A.S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Casualty & Surety Div E214, Hartford CT 06156 203/273-4756 1965

Riebold, Mary S, (F.C.A., F.S.A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8060 1974

Admitted

Riemer, Peter J, (F S.A.), *Actuarial Director*, John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/421-5205 1980

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

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

Rife, N Hollis, (F.S.A), *Vice President*, New York Life Insurance Co, 51 Madison Avenue, Suite 450, New York NY 10010 212/576-4884 1977

Riff, Mayer, (A.C A S.), *Assistant Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5176 1979

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

Riggieri, Albert A, Jr., (F S.A.), *Assistant Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1984

Riley, C Ronald, (F S.A., A.C A.S.), *President*, Royal Life Insurance Cos, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2093 1970

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

Riley, Leo J, Jr., (E.A.), Leo J Riley & Associates, Two Penn Center Plaza, Suite 1820, Philadelphia PA 19102 215/568-0535 1976

Rima, Carol F, (F.S.A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1981

Rimmer, Ronald W, (F.S.A.), *Second Vice President/Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2498 1970

Rinehart, Charles R, (F.C.A.S.), *President*, Avco Financial Services Inc, 3349 Michelson Drive, Irvine CA 92715-1606 714/553-1200 1975

Ring, Frederick H, (F.S.A., E.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1980

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

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

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

Ripps, Jay C, (F.S A , E.A.), *Vice President, Employee Benefits Division*, Aetna Life & Casualty, 151 Farmington Avenue, MB66, Hartford CT 06156 203/636-6416 1972

Risch, Lawrence B, (A.S.A , E.A.), *Senior Consultant*, Peat Marwick Main & Co, 1600 National City Center, Cleveland OH 44114 216/696-9100 1984

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

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

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

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

Admitted

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

Rittinger, Erwin F, (A.S.A.), *Vice President*, Massachusetts Indemnity & Life, 9200 Watson Road, St Louis MO 63126 314/849-5555 1980

Ritzke, Charles E, (F.S.A.), *Vice President & Chief Actuary*, Zurich-American Life Insurance Co, 1375 East Woodfield Road, Suite 600, Schaumburg IL 60173-4999 312/519-7339 1981

Rizzo, James J, (A.S.A., E.A.), *Vice President*, Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888 1982

Rizzuto, Paul A, (F.S A., E A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8075 1983

Roach, Robert F, (A C.A.S.), *Vice President-Technical Services*, American Mutual Insurance Co, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000 1977

Robb, Stephen A, (F.S A , E A.), *Senior Vice President Director Pension Division*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 1974

Robberson, Paul W, (F.C.A , F.S A., E.A.), *President*, Compensation Management Inc, 8112 Maryland Avenue, Suite 300, St Louis MO 63105 314/726-0010 1981

Robbins, Edward L, (F.S.A.), *Senior Manager*, Peat Marwick Main & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5152 1971

Robbins, Kevin B, (A C.A.S), *Vice President & Actuary*, Worldwide Insurance Group, 11975 Westline Indust Drive, St Louis MO 63146 314/851-5050 1983

Robbins, Lillian, 11 Worthington Road, Brookline MA 02146 i 1967

Robbins, Samuel, (E.A.), *Actuary*, The Wyatt Company, Royal Bank Center, Suite 306, Hato Rey PR 00917 809/753-8520 1978

Robbins, Vaughn W, (A S A.), *Actuarial Associate*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9258 1987

Roberts, Anna G, (E.A.), *Actuary*, Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2167 1987

Roberts, Erin A, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3380 1986

Roberts, Jack W, (F.S.A), *President & Chief Executive Officer*, Canadian General Life Insurance Co, 120 King Street West, PO Box 918, Hamilton ON Canada L8N 3P6 416/528-6766 1966

Roberts, James N, (F.S.A.), *Vice President*, Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314 703/684-4100 1979

Roberts, John C, (A.S.A., E.A.), *Partner*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1966

Roberts, John K, Jr., (F.S A.), *President & Chief Executive Officer*, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3641 1965

Roberts, Maurice B, (A.C.A.), 2817 Cabot Place, El Paso TX 79935 i 1966

Roberts, Stanley A, (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1979

Roberts, Wayne V, (F.S.A), *Vice President & Group Actuary*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2710 1969

Robertson, A Haeworth, (F.C.A , F.S A., E A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, 1001 22nd Street NW, Suite 400, Washington DC 20037 202/293-9422 1965

Admitted

Robertson, Alexander C M, (A.S.A), Four Minorca Place, Toronto ON Canada M3A 2Z6 514/449-8205 i 1968

Robertson, Christopher G, (A.S.A , E.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 Insurance Co, One Beacon Street, Q04-07, Boston MA 02108 617/786-2327 1966

Robertson, Francis E, Jr., (A S.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6495 1987

Robertson, Frank J, (F.S.A.), 203 Wilmington Road, Greenville SC 29615 1978

Robertson, John P, (F C.A.S), *Senior Consultant*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3220 1979

Robertson, Richard S, (F.S.A.), *Executive Vice President*, Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3516 1971

Robertson, Stuart A, (F C.A , F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1 1965

Robinson, Gary C, (F S.A., E.A.), *Vice President*, Johnson & Higgins, 1600 Market Street, Philadelphia PA 19103 215/636-3840 1976

Robinson, Howard Keith, (A.S A.), *Actuarial Associate*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-5851 1986

Robinson, James A, (F.S.A.), *Vice President - Controller*, USAA Investment Management Company, PO Box 47504, San Antonio TX 78265-7504 512/498-7801 1981

Robinson, James E, (F.S A), *Assistant Vice President*, Connecticut General Life Insurance, Hartford CT 06152 203/726-5331 1979

Robinson, James M, (F S A), *Lecturer*, University of Wisconsin, School of Business, 1155 Observatory Drive, Madison WI 53706 608/262-0394 i 1981

Robinson, Jeffrey T, (F.S A.), *Assistant Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1986

Robinson, John L, (F.S.A.), *Assistant Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7129 1986

Robinson, John T, (F S.A., E A.), *Vice President & Financial Actuary*, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1973

Robinson, Joseph Glenn, (A.S.A., E.A), *Enrolled Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2392 1986

Robinson, Larry R, (F.S.A., E.A.), *Executive Vice President*, The State Life Insurance Co, 141 East Washington Street, PO Box 406, Indianapolis IN 46206 317/632-3551 1966

Robinson, Leslie I, (A.S.A.), *Consulting Actuary*, 323 East William, Suite 15, Ann Arbor MI 48104 1970

Robinson, Paul D, (E A.), *Vice President & Actuary*, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 1968

Robinson, Richard D, (A.C.A.S), *Assistant Vice President*, American Reinsurance Co, One Liberty Plaza, 52nd Floor, 91 Liberty Street, New York NY 10006 212/618-7030 1987

Robinson, Robert P, (F S.A.), 6011 West 90th Terrace, Overland Park KS 66207 1 1965

Robinson, William K, (F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 300 West Clarendon, Suite 225, Phoenix AZ 85013 602/248-8541 1966

Robotka, Robert G, (A.S A.), Dos Cabezas Route, PO Box 3561, Willcox AZ 85643 602/824-3567 i 1966

Robst, Carl D, (F.C.A., E.A.), William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1966

Admitted

Roby, Allan B, Jr., (F S A.), *Assistant Vice President & Actuary*, CIGNA Corp, Hartford CT 06152 203/726-7003 1965

Roccas, George J, (F.S A , E A.), *Principal*, Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8103 1971

Rochman, Andrew B, (E A), *Consultant*, Towers Perrin Forster & Crosby, 34 North Meramec, St Louis MO 63105 314/862-7611 1980

Rocker, William A, (E.A.), *Consulting Actuary*, Qualified Plan Services Inc, 6161 Blue Lagoon Drive, Miami FL 33126 305/262-2788 1976

Rockwell, David L, (F.S.A.), *Life Actuary*, Washington National Insurance Co, Actuarial Department 7/610, 1630 Chicago Avenue, Evanston IL 60201 312/570-5894 1981

Rodby, Craig, (F.S.A), *Senior Vice President & Actuary*, Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111 1978

Rode, Erwin A, (F S.A.), 22 Dale Drive, Summit NJ 07901 i 1965

Rodermund, Matthew, (F.C.A S.), 56 Medford Leas, Medford NJ 08055 609/654-3056 1 1965

Rodgers, Beatrice T, (F.C.A.S.), *Director*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4357 1979

Rodgers, John A, (F S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900 1982

Rodolfo, Ma Rosario S, (F.S.A.), AMEV Holdings Inc, One World Trade Center, 50th Floor, New York NY 10048 212/323-9829 1976

Rodriguez, Augusto A, (A.C.A., E.A.), *Actuary*, Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Fort Lauderdale FL 33312 305/983-5600 1966

Rodwan, Sandra Westphal, (E.A.), *Actuary*, Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226 313/961-3346 1976

Rodway, Linda, (F.S.A), *Actuary*, 37 Deepwood Road, Roslyn Heights NY 11577 516/484-0074 1979

Roe, Armin S, (F.C.A.), *Consulting Actuary*, Roe & Company, 7212 Medallion Drive, Lansing MI 48917 517/323-9099 1970

Roeder, Richard G, (F.C A), *Chairman*, Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226-3501 313/961-3346 1965

Roeder, Rick A, (F S.A., E.A.), *Vice President & Chief Actuary*, The Epler Co, 450 'B' Street, Suite 750, San Diego CA 92101-8002 619/239-0831 1979

Roenigk, Robert G, (F.C.A., E.A.), *Actuary*, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 1966

Roenisch, Davis H, (F.S.A., E.A.), *Managing Director*, Noble Lowndes Inc, 525 West Monroe Street, Chicago IL 60606 312/648-1010 1965

Roeser, Kirk G, (F.S.A), *President*, Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880 1971

Rog, Howard, (F.S.A., E.A.), *Managing Consultant*, Altman Brown & Everett Inc, 27 Smith Street, Farmingdale NY 11735 516/752-9798 1976

Rogawski, Paulina, (E.A.), *Regional Director*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2068 1977

Rogers, Daniel J, (F C.A.S.), *Vice President & Actuary*, Johnson & Higgins, Suite 2300, 2029 Century Park East, Los Angeles CA 90067 213/552-8914 1977

Rogers, David Y, (F.S.A.), *Senior Manager, Actuary*, Price Waterhouse, 200 Galleria Parkway, Suite 1300, Atlanta GA 30339 404/980-2907 1987

Rogers, Gregory A, (F.S.A.), *Assistant Vice President & Managing Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7009 1978

Admitted

Rogers, Lorraine K, (E.A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1976

Rogers, Phyllis N, (F.S.A.), *New Product Actuary,* American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2671 1981

Rohda, Rodney R, (F.S A , E.A.), *President,* Fidelity Investments Life Insurance, 82 Devonshire Street, L7A, Boston MA 02109 617/570-5956 1971

Rohlfs, A Frederick, Jr., (F.C A , A.S.A., E.A.), *Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2800 1968

Rohlfs, Harry J, (A.S.A., E A.), *Assistant Group Pension Funding Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1976

Rohling, Fred H, 5531 Chadwick Road, Shawnee Msn KS 66205 i 1966

Rohm, Charles E, (F S.A.), *Senior Vice President,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5485 1965

Rohrkemper, Paul H, (F.S.A.), *Vice President and Treasurer,* CIGNA Corp, One Logan Square, Philadelphia PA 19103 215/557-5212 1975

Rokicki, Constance A, (F.S.A , E A), *Associate Pension Actuary,* Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2492 1979

Roland, William P, (F C.A S , A.S A), *Vice President, Product Development - Life Dept,* Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8130 1979

Rolland, Ian M, (F S A), *President,* Lincoln National Corp, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3515 1965

Rollerson, Lloyd G, (F.S A.), One Concorde Place, Suite 2107, Don Mills ON Canada M3C 3K6 416/449-3178 1966

Rollier, Jack A, (F.S.A.), *Vice President,* Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2702 1973

Roman, Spencer M, (A.C.A S), *Vice President,* General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1421 1980

Romano, Joseph Nicholas, (A.S A.), *Associate Actuary,* Milliman & Robertson Inc, 259 Radnor-Chester Road, Radnor PA 19087 215/687-5644 1986

Romello, Phillip A, (E A.), *Associate Actuary,* Martin E Segal Co, 1920 North Street NW, Suite 500, Washington DC 20036-1659 202/872-1870 1987

Romeo, Joseph T, 7516 Chesterfield Avenue, Parma OH 44129 i 1966

Romig, George M, (E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 301 Grant Street, One Oxford Center, #3200, Pittsburgh PA 15219-6401 412/392-4625 1978

Ronda, Robert, (F.S.A.), *Vice President-Group Actuary,* MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8490 1976

Rone, Patricia L, (A.S.A , E.A.), *Consultant,* Towers Perrin Forster & Crosby, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326 404/365-1600 1981

Rongish, Ernest L, (F.S.A.), *Vice President, Operations,* United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2830 1979

Rood, Henry F, (F S.A , A.C A S), **[Past President],** *Honorary Chairman,* Lincoln National Corp, 5505 Old Mill Road, Fort Wayne IN 46807 219/744-5363 i 1965

Roof, Timothy C, (F.S.A., E.A.), *Consultant,* Hewitt Associates, Three Mellon Bank Centre, 1414 South Penn Square-1550, Philadelphia PA 19102 215/636-9998 1984

Roos, Dennis L, (F.S.A.), *Associate Actuary,* Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/283-2371 1979

Admitted

Root, Randolph B, (F.S.A., M.C.A , E.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1978

Rosalie, Joseph A, (A.S.A., E.A.), Towers Perrin Forster & Crosby, Park 80 West - Plaza One, Saddle Brook NJ 07662 201/843-3444 1983

Rosalsky, Robert B, (A S.A.), *Assistant Actuary,* USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6599 1983

Rosano, Robert J, (E.A.), *Assistant Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543 609/520-2592 1987

Rosati, Robert A, (F S A., E.A.), *Actuary,* The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220 1977

Roscoe, Michael J, (A.S A.), *Senior Actuarial Associate,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8135 1985

Roscoe, William W, (E.A.), 700 Victory Boulevard, Suite 16D, Staten Island NY 10301 718/442-0496 i 1980

Rose, Beverly S, (F.S.A., E A), *Actuary,* The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676 1973

Rose, Gary L, (F.S.A.), *Vice President,* Lewis & Ellis Inc, 5330 College Boulevard, Suite A, Overland Park KS 66211 913/491-3388 1979

Rose, Georgette G, (A S A.), 9107 West 113th Street, Overland Park KS 66210 913/451-0619 1980

Rose, J Franklin, (F.S.A.), *Second Vice President & Associate Group Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2727 1979

Rose, Jeffrey C, (F.S.A , E.A.), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, 100 Light Street, 11th Floor, Baltimore MD 21202 301/547-5919 1983

Rosen, Anthony H, (E.A.), *Executive Vice President,* AJR Pension Plan Services Inc, 75 Midland Avenue, Montclair NJ 07042 201/857-9500 1976

Rosen, Gary B, (F S.A.), *Associate Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5145 1981

Rosen, Howard L, (F.S.A.), *Principal,* Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3205 1978

Rosen, Kenneth R, (A C.A.S.), *President & Chief Executive Officer,* Victoria Financial Corporation, 1001 Euclid Avenue, Suite 512, Cleveland OH 44115 216/771-4850 1981

Rosen, Mark L, (F.S.A , E.A.), *Vice President,* The New England, 8 New England Executive Park, Burlington MA 01803 617/578-5001 1976

Rosen, Stephen H, (E A), *President,* Stephen H Rosen & Associates, 76 Euclid Avenue, Third Floor, Haddonfield NJ 08033-2330 609/795-6834 1976

Rosenbaum, Jean R, (E.A.), *Actuarial Supervisor,* Towers Perrin Forster & Crosby, 1100 Superior Building, Cleveland OH 44114 216/696-8400 1977

Rosenbaum, Martin, (F.S.A), *Assistant Vice President, Group Insurance,* Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3451 1979

Rosenberg, Amy Goff, (F.S A.), *Associate Actuary,* The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1981

Rosenberg, Isaac, (F S A., E.A.), Five Forest Park Drive, Winnipeg MB Canada R2V 2R5 i 1974

Rosenberg, Jay P, (F S A , E.A.), *Principal,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1980

Rosenberg, Martin, (E A.), *President,* Southeastern Pension Services, PO Box 5070, Jacksonville FL 32207 904/399-3650 1978

Admitted

Rosenberg, Martin, (F C A S), The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4000 1979

Rosenberg, Max, (E.A.), *Actuary*, Intac Actuarial Services Inc, 545 Route 17 South, Ridgewood NJ 07450 201/447-2525 1977

Rosenberg, Norman, (F.C.A S), 203 South Stanley Drive, Beverly Hills CA 90211 1 1965

Rosenberg, Sheldon, (F.C.A.S), *Vice President & Actuary*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4536 1979

Rosenblat, Robert M, (F.S A.), *Director Pensions & Financial*, Metropolitan Life Insurance Co, Metropolitan Place, One University Avenue, Toronto ON Canada M5J 2P3 416/862-5236 1980

Rosenblatt, Alice, (F.S A.), *Senior Vice President & Chief Actuary*, Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-4483 1977

Rosenblatt, Beverly R, (F.S A., E.A.), *General Manager Individual Ins Administration*, Prudential Insurance Company, PO Box 388, Ft Washington PA 19034 215/784-2067 1981

Rosenblith, Jonathan, (A.S.A), *Assistant Vice President & Group Actuary*, Independent Life & Accident, One Independent Drive, 12th Floor, Jacksonville FL 32276 904/358-5328 1981

Rosenbloom, Samuel, (F.C.A., F S A , E.A.), 7400 Washington Avenue, St Louis MO 63130 314/863-4258 1 1965

Rosenfelder, Michael, (A.S.A.), *Vice President*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8338 1970

Rosenman, Martin R, (F.S A., E.A.), *Associate Pension Funding Actuary*, The New England, 8 New England Executive Park, Burlington MA 01803 617/578-5212 1979

Rosenthal, Aaron R, (A.S.A., E.A), *Manager*, Peat Marwick Main & Co, 650 Town Center Drive, Suite 1000, Costa Mesa CA 92626 714/850-4300 1984

Rosenthal, Irving, (F S.A), 3850 Sedgwick Avenue, New York NY 10463 i 1965

Rosenthal, Laura B, (F S A.), *Assistant Group Actuary*, John Hancock Mutual Life Insurance, John Hancock Place T-25, PO Box 111, Boston MA 02117 617/421-2420 1982

Rosenthal, Ronald M, (E.A.), *Assistant Secretary*, Aetna Life & Casualty, 151 Farmington Avenue, MA45, Hartford CT 06156 203/636-5592 1977

Rosenthal, Saul, (F.S.A), 31 Beverly Road, New Rochelle NY 10804 1 1965

Rosholt, Lehman M, 1153 Archer Street, San Diego CA 92109 1 1965

Rosier, Dreighton H, (F.C.A , F S.A , E.A.), *President*, Dreighton H Rosier & Associates Inc, 236 Woods Edge Court, Marietta GA 30068 404/971-7831 1976

Rosini, Harold L, (A S.A., E.A.), 511 East 20th Street, New York NY 10010 1 1966

Rosky, Theodore S, (F.S.A), *Executive Vice President & Chief Financial Officer*, Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40202 502/560-2136 1965

Ross, E Chadwick, (F.S A., M.C A., E.A), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2720 1971

Ross, James B, (F.S.A.), *Vice Chairman*, Andersen & Walsh Inc, PO Box 124, West Kingston RI 02892 401/783-7684 1965

Ross, James P, (F.C.A.S.), *Director*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1974

Ross, Kenneth H, (F.C.A , F.S A.), 534 Park Wood Lane, Naples FL 33940 813/261-5943 i 1965

Ross, Michael Lowell, (A.S.A.), *Assistant Vice President & Associate Actuary*, United Founders Life Insurance Co, 5900 Mosteller Drive, Oklahoma City OK 73112 405/843-9351 1981

Admitted

Rossman, Glenn A, (F C.A , F S A., E.A), *Consulting Actuary*, Buck Consultants Inc, 116 East Berry Street, Suite 1000, Fort Wayne IN 46802 219/426-7800 1977

Rossman, Stanley B, (F.C.A., F.S.A , E.A.), *President*, Coast Consultants, 7969 Engineer Road, Suite 209, San Diego CA 92111 619/268-8868 1975

Rosso, David H, (F.S.A., E.A), *Principal*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6055 1981

Rotello, Patricia A, (A.S.A., E.A.), *Consulting Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1984

Roth, Irving G, (F S A , E A.), 1401 South Ocean Drive, Apt 401, Hollywood FL 33019 1 1965

Roth, Lewis P, (F.S.A.), *Vice President*, MONY Financial Services, Glenpointe West Centre, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-5815 1968

Roth, Randy J, (A C.A.S.), *Assistant Actuary*, Kemper Reinsurance Co, Long Grove IL 60049 312/540-3989 1984

Roth, Richard J, (F C.A S.), *Corporate Relations*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5050 1966

Roth, Ronald G, (E.A.), *Actuary*, Roth & Roth Inc, Ottsville PA 18942 215/847-2886 1976

Roth, William M, (F.S.A), *Vice President & Actuary*, George Washington Life, PO Box 8700, Jacksonville FL 32239 904/725-8231 1965

Rothman, Allen J, (A S A), *Project Manager-Systems*, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4652 1979

Rothmeyer, Wayne A, (F.S.A.), *Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5499 1971

Rothschild, Kenneth A, (F.C.A , F.S.A., E.A.), *Senior Vice President*, National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 1972

Rothy, Gary H, (F.S.A , E.A.), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000 1981

Rotkowitz, Irving P, (E A), *Senior Vice President*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1976

Rotschafer, Randall P, (A.S.A.), *Actuarial Assistant*, Woodmen of the World Life Insurance Society, 1700 Farnam Street, Omaha NE 68102 402/342-1890 1986

Rotter, Paul T, (F S A , E.A.), 18278 Canfield Place, San Diego CA 92128 619/485-0191 i 1965

Rouffa, Robert S, (F.S A.), Four Eton Place, Glen Rock NJ 07452 1 1965

Rouhart, Georges Casimir, (F.S.A.), *Assistant Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1984

Roust, Thomas A, (F S A.), *Associate Actuary*, Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 1981

Rowan, Richard E, (A.S A), *Associate Actuary*, United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46204 317/263-7736 1980

Rowe, Douglas L, (F.S A., E.A.), *Senior Consultant*, William M Mercer-Meidinger-Hansen Inc, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345 1978

Rowe, James T, (A.S A.), *Actuary*, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4963 1979

Rowell, John H, (F.C.A S.), John Rowell & Associates, 443 Jackson Avenue, Glencoe IL 60022 312/835-3340 1965

Rowland, Jack L, (A.S A), 804 Woodlake Road, Anderson SC 29621 i 1966

Admitted

Rowland, Vincent, Jr., (A C.A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761 — 1982

Rowland, William J, (F C.A.S.), *Senior Vice President & Chief Actuary*, Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3030 — 1979

Roy, Ronald N, (F S.A., E A.), Roy & Associates Inc, 740 East 3900 South, Salt Lake City UT 84107 801/266-7117 — 1979

Roy, Sarah J, (A.S A), *Associate Vice President Actuary-Tax*, American Republic Insurance Co, Sixth and Keosauqua Way, PO Box One, Des Moines IA 50334 515/245-2132 — 1987

Royer, Alan F, (A.C.A.S), *Actuary*, New Jersey Department of Insurance, 201 East State Street, Trenton NJ 08625 609/984-2441 — 1971

Rubel, David, (A.S.A.), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5353 — 1985

Rubie, James S, Jr., (F.C.A., F.S.A., E A.), *Consulting Actuary*, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 — 1975

Rubin, Eric S, (F.S.A), *Corporate Vice President*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3941 — 1983

Rubin, Ethel C, (A.S A., E A.), *Actuary*, System Automation Corporation, 8555 16th Street, Silver Spring MD 20910 301/565-9400 — 1966

Rubin, Larry H, (A.S.A.), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5357 — 1986

Rubin, Peggy M, (F.S.A.), *Vice President & Actuary*, Kennesaw Life & Accident Insurance, 1447 Peachtree Street NE, Atlanta GA 30309 404/892-8600 — 1980

Rubino, Frank, (F.S.A.), *Vice President & Assistant Actuary*, Prudential Insurance Company, Washington Street Bldg, Flr 14, 213 Washington Street, Newark NJ 07101 201/877-6850 — 1976

Rubino, Vincent, (E A), William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 — 1987

Rubinstein, Seymour, (F.S.A., E A.), *Vice President & Actuary*, Noble Lowndes International Inc, 535 Madison Avenue, New York NY 10022 212/371-8282 — 1966

Rubinstein, Stuart F, (F.S.A , E A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5344 — 1975

Rubsam, Joseph L, (F S A., E.A.), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2426 — 1965

Ruby, Martin H, (F.S.A., E.A.), *President & Chief Executive Officer*, Capital Initiatives Corp, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2207 — 1978

Ruchlis, Elsie, (F.C.A.S.), Hickory Hill, Kerhonkson NY 12446 — i 1965

Ruck, Forrest E, (A S.A.), Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351 — 1984

Ruck, Harold E, (F.S.A.), *President*, Volunteer State Life Insurance Co, PO Box 1369, Chattanooga TN 37401 615/756-2887 — 1965

Ruddock, John Y, (F.S.A), Park Esplanade - Apt 258, 3441 Esplanade Avenue, New Orleans LA 70119 — 1 1965

Rudduck, George A, (F.C.A., F S.A., A.C A S.), Tillinghast/Towers Perrin, 165 South Union Boulevard, Suite 466, Denver CO 80228-2211 303/969-9911 — 1971

Ruderman, Robert, (A.S.A.), California Department of Health Services, 714 'P' Street, Room 1545, Sacramento CA 95814 916/323-5411 — 1979

Rudin, Daniel C, (F.S A., E.A), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7140 — 1986

Admitted

Rudin, John F, III, (A.S A.), *Associate Actuary*, Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9700 — 1986

Rudzinski, Edward J, (M C A , A S.A., E.A.), *Senior Vice President & Director*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6644 — 1969

Ruegg, Mark A, (F.C A S), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 — 1987

Ruehle, Thomas G, (F.S.A), *Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 — 1977

Ruehr, Scott E, (F.S.A., E.A), *Consulting Actuary*, 2434 Mansfield Avenue, Drexel Hill PA 19026 215/622-5122 — 1979

Ruffini, John W, (A.S.A., E A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, PO Box 27506, Richmond VA 23261 804/289-6423 — 1978

Rugger, Gerald K, (F.S.A.), 26 Rolling Hill Drive, Chatham NJ 07928 — i 1965

Rugland, Walter L, (F S.A.), **[Past President],** 124 River Drive, Appleton WI 54915 414/734-3689 — 1 1965

Rugland, Walter S, (F C.A , F S.A., E A.), *Consulting Actuary*, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 — 1968

Ruhl, Ronald F, (F.S.A.), *Senior Vice President*, Great American Reserve Insurance Co, 2020 Live Oak Street, PO Box 388, Dallas TX 75201 214/953-7368 — 1978

Ruliffson, Eric C, (F S.A., E.A.), *Principal*, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000 — 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

Rumley, Sammy H, (A S.A.), Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1983

Running, Rolf H, (F.S.A., E.A.), *Assistant Vice President & Managing Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7013 — 1975

Rupert, Walter J, (F.S.A), Dellwood, 12 Yellow Birch Road, White Bear Lake MN 55110 — 1 1965

Rupp, Lawrence J, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53705 608/231-7500 — 1966

Ruppel, Richard J, (A.S.A.), *Vice President & Actuary*, Golden Rule Insurance Co, Golden Rule Building, 712 11th Street, Lawrenceville IL 62439 618/943-8000 — 1980

Ruppel, Robert J, (E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095 — 1976

Rusch, William J, (F S.A., E.A), *Second Vice President*, The New England, 501 Boylston Street, Boston MA 02117 617/578-5687 — 1980

Ruschau, William, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 2500 Corporate Exchange, Columbus OH 43229 614/891-3100 — 1980

Rush, Richard G, (F.S.A.), *Associate*, Towers Perrin Forster & Crosby, 1200 17th Street, Suite 2700, Denver CO 80202 303/592-1200 — 1983

Rusher, Steven R, (F S A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014 — 1981

Rushton, Ian Lawton, *Director & General Manager*, Royal Insurance plc, One Cornhill, London England EC3V 3QR 01/283-4300 — 1981

Rushworth, Thomas J, (E.A.), *Principal*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1976

Rusin, Paul Joseph, (F.S.A , M.C.A., E.A), *Actuary*, The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-2000 — 1984

Admitted

Russ, Steven B, (F.S.A., E.A.), 307 North Michigan Avenue, Suite 412, Chicago IL 60601 312/332-0496 — 1979

Russell, Anne J, (E A.), *Senior Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-4549 — 1982

Russell, F Kevin, (F.S A.), *Vice President*, Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497 — 1984

Russell, Robert E, (A.S.A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 — 1984

Russell, Sherrel Roey, (A.S.A.), *Systems & Project Manager*, William M Mercer-Meidinger-Hansen Inc, 2500 Meidinger Tower, Louisville Galleria, Louisville KY 40202 502/561-4500 — 1980

Russo, Josephine A, (A.S.A , E.A.), *Consulting Actuary*, Towers Perrin Forster & Crosby, 1810 Columbia Plaza, 250 East Fifth Street, Cincinnati OH 45202 513/381-0111 — 1985

Ruth, Oscar E, (A.S.A.), *Assistant Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5195 — 1982

Rutledge, Paul E, III, (F.S.A), *Vice President*, Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-4210 — 1979

Rutter, John Joseph, (F.S.A.), *Director, Associate Actuary*, CIGNA Worldwide, 1880 JFK Boulevard, Philadelphia PA 19103 215/569-6863 — 1981

Ryan, Allan W, (F.S.A., E A.), *Vice President & Chief Actuary*, Loyalty Life Insurance Co, Two Corporate Place South, Piscataway NJ 08854 201/981-4798 — 1978

Ryan, John F, (F.S A., A.C.A S), 3070 Poppy Road, Venice FL 34293 — 1965

Ryan, John P, (M.C.A., A C.A.S , A S.A.), Tillinghast/ Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000 — 1980

Ryan, Kevin M, (F.C.A.S., F.C A.), *President*, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1010 — 1970

Ryan, Michael E, (F.S.A , E.A.), *Vice President*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 — 1976

Ryan, Robert P, (F.S.A.), *Vice President & Actuary*, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 — 1972

Ryan, Robert W, (F.C.A., F S.A., E A), *Vice President*, Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2638 — 1969

Ryan, Ronald E, (F.S.A , E.A.), *Vice President & Chief Actuary*, North American Life & Casualty, 1750 South Hennepin Avenue, Minneapolis MN 55403 612/347-6523 — 1965

Ryan, William K, (E.A), *Vice President - Taxes*, United of Omaha Life Insurance Co. Mutual of Omaha Plaza, Omaha NE 68175 402/978-2160 — 1977

Ryder, Robert W, (A.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07006 201/744-8200 — 1968

Rysz, Charles J, (F.S.A.), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6116 — 1980

S

Saam, Karen F, (E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

Saari, John, *Senior Vice President, Actuarial/Underwriting*, Blue Shield of California, Blue Shield Plaza, Two North Point Street, San Francisco CA 94133 415/445-5576 — 1984

Saarloos, George L, (M.C.A.), *Life Actuary*, Minnesota Department of Insurance, Metro Square Building, St Paul MN 55101 612/296-2488 — 1969

Sabaj, Robert A, (F.S.A.), *Senior Staff Actuary*, United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4614 — 1979

Sabatini, Francis P, (F S.A.), *Vice President & Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6579 — 1983

Saccullo, Carole E, (E A.), 746 Ashby Drive, Palo Alto CA 94301 — 1977

Sachs, David S, (F.S.A.), *Vice President & Actuary*, Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 — 1974

Sackel, Robert M, (F.S.A), *Associate Actuary*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8548 — 1980

Sadler, Gregg R, (F.S.A), *Sr. Vice President-Risk Appraisal/ Customer Service*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 — 1977

Sadoff, Mark N, (A S.A., E.A.), *Actuary*, Professional Pension Planners, 246 West 38th Street, 10th Floor, New York NY 10018 212/382-3470 — 1979

Saffeir, Harvey, (F.S.A., E.A), *Senior Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3944 — 1965

Sahi, Satbir S, (A.S.A.), Blue Shield of California, Two Northpoint, San Francisco CA 94133 415/445-5375 — 1987

Sakaguchi, Kiyofumi, (F S.A.), *President & Reporting Director*, Prudential Life Insurance Co, Sogo Hanzoman Building, 1-7 Koojimachi, Chiyoda-ku Tokyo Japan 102 003/475-8811 — 1975

Sakel, William P, (A.S.A.), *Associate Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2895 — 1982

Saksena, Gajraj B, (F.S.A., E.A.), *President*, The Saks Co, 3757 Macbeth Drive, San Jose CA 95127 408/258-7125 — 1966

Sakurada, Terry Eisaku, (A.S.A.), *Product Development Actuary*, United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/661-4529 — 1982

Salazar, Camilo J, (A.S.A.), *Product Actuary*, American Life Insurance Co, PO Box 2226, Wilmington DE 19899 302/594-2000 — 1983

Salgado, Alfredo G, (E.A.), *Vice President*, United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6352 — 1979

Salinger, Robert G, (F.S.A.), *Actuary*, Penn Mutual Life Insurance Co, 510 Walnut Street, Philadelphia PA 19172 215/625-5087 — 1978

Salmons, George B, II, (F.S A , A.C.A., E.A), *Associate Group Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4174 — 1977

Salton, Jeffrey C, (A.C.A.S.), *Assistant Actuary*, Crum & Forster Commercial Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3447 — 1986

Salzillo, Joseph A, (E.A.), *Vice President*, Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 — 1978

Salzmann, Ruth E, (F.C.A S.), 1556 Pine Street, Stevens Point WI 54481 715/344-8308 — 1965

Samaniego, Zenaida M, (F.S.A), *Assistant Vice President & Actuary*, Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5417 — 1977

Samar, Gayle M, (E.A.), *Consultant*, Kimball Akins & Bigwood Inc, 125 Technology Drive, Waltham MA 02154 617/894-2111 — 1983

Sames, Susan R, (A S A.), *Senior Actuarial Assistant*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5309 — 1987

Samet, Michael J, (F.S.A , E.A.), *Actuarial Associate Consultant*, Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/309-3517 — 1984

Admitted

Sampat, Madhavsinh, (A.S.A.), *Assistant Vice President,* Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500 — 1979

Sample, Betty L., (E.A.), *Unit Manager,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1977

Samples, Donald W, (F.S.A., E.A.), *Senior Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2532 — 1977

Samples, Stanley C, (F.S.A., M.C.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 — 1981

Sanborn, Anna L, (E.A.), *Pension Consultant,* Frank J Walters Associates Inc, 509 Madison Avenue, New York NY 10022 212/688-1496 — 1982

Sanchez, Jose R, (F.S.A.), *Senior Actuarial Associate,* Prudential Insurance Company, 56 North Livingston, Roseland NJ 07068 201/994-6748 — 1980

Sandberg, David K, (A.S.A.), *Assistant Actuary,* Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75244 214/702-6400 — 1986

Sander, Marcia S, (F.S.A.), *Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10001 212/279-7166 — 1984

Sanders, David E, (A.S.A.), *Partner,* William M Mercer Fraser Ltd, Barber Surgeons' Hall, Monkwell Square, London United Kingdom EC2Y 5BL 01/606-6655 — 1984

Sanders, Douglas O, Jr., (F.S.A.), *Senior Vice President & Chief Actuary,* Foremost Life Insurance Co, 5800 Foremost Drive SE, PO Box 2450, Grand Rapids MI 49501 616/942-3537 — 1973

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

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

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

Sandman, Donald Dwight, (A.C.A.S.), *Senior Actuarial Assistant,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7987 — 1986

Sanford, Robert G, Jr., (F.S.A., E.A.), *Actuary,* Williams Thacher & Rand Inc, 7400 Beaufont Springs Drive, Suite 310, Richmond VA 23225 804/320-8438 — 1981

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

Sanning, Donald E, (F.S.A., E.A.), *Second Vice President & Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5495 — 1971

Sansevero, Michael, Jr., (A.C.A.S.), *Assistant Secretary & Actuary,* Empire Mutual Insurance Group, 122 Fifth Avenue, New York NY 10011 212/206-2130 — 1982

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

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

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

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

Sanz de Soto, Julia T, (E.A.), *Associate Consulting Actuary,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2605 — 1976

Admitted

Sapora, Joseph K, (F.C.A., F.S.A., E.A.), *Senior Vice President,* Hay/Huggins Co Inc, Four Park Avenue, New York NY 10016 215/893-0270 — 1975

Sardelis, John, (A.S.A., E.A.), Jason Associates, 180 Central Park South, PO Box 905, New York NY 10019 516/482-6017 — 1976

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

Sarkisian, Charles D, (A.S.A.), *Assistant Vice President,* The New England, 399 Boylston Street, Sixth Floor, Boston MA 02117 617/578-1810 — 1986

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

Sarnoff, Paul E, (F.S.A., A.C.A.S.), *Vice President & Associate Actuary,* Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8590 — 1965

Sarosi, Joseph F, (A.C.A.S.), *Senior Actuarial Assistant,* The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 — 1987

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

Sartorius, Robert J, (A.S.A., E.A.), *Consulting Actuary,* The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200 — 1979

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

Sauer, Terence W, (A.S.A.), *Vice President,* Lord & Ware Inc, 11711 North Meridian, Suite 604, Carmel IN 46032-9577 317/843-5888 — 1983

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

Saul, Arthur, (F.S.A.), *Associate Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9071 — 1980

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

Savard, Wallace V, Jr., (A.S.A.), *Actuarial Associate,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Suite 738, Milwaukee WI 53202 414/271-1444 — 1985

Savasta, Anthony J, (A.S.A., E.A.), *President,* A J Savasta Inc, 35 Pinelawn Road, Melville NY 11747 516/694-1330 — 1968

Savasta, Neil J, (A.S.A., E.A.), *President,* Savasta & Co Inc, 10 East 40th Street, New York NY 10016 212/685-7520 — 1966

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

Savord, Gregory J, (F.S.A.), *Actuary,* Health Care Financing Administration, Office of the Actuary, 1705 Whitehead Road, Baltimore MD 21207 301/597-6145 — 1981

Sawtelle, Peter G, (F.S.A., E.A.), *Assistant Group Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-4025 — 1981

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

Sawyer, J Stewart, III, (A.C.A.S.), *Vice President - Chief Actuary,* United Pacific Insurance Co, 33405 Eighth Avenue South, C-3000, Federal Way WA 98003 206/952-5000 — 1971

Sawyer, Olin M, (F.S.A., E.A.), *Second Vice President, Reinsurance Actuary,* UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2459 — 1969

Sayre, Kristie K, (F.S.A.), *Consulting Actuary,* Sayre & Sayre Associates Inc, 511 Pettigru Street, Greenville SC 29601 803/235-3745 — 1980

Admitted

Sayre, Ralph J, (F.C.A., F S A), *Consulting Actuary*, Sayre & Sayre Associates Inc, 511 Pettigru Street, Greenville SC 29601 803/235-3745 — 1980

Scahill, Patricia L, (F.C.A., F.S.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345 — 1979

Scammon, Lawrence W, (A C.A S.), Pinecrest Place - Apt 908, 1150 Eighth Avenue SW, Largo FL 33540 — 1967

Scanlon, Raymond, (F.S A.), *Product Development Actuary*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 — 1985

Scarbrough, Alton L, (E.A.), *Associate Actuary*, The Wyatt Company, 4170 Ashford-Dunwoody Road, NE Suite 432, Atlanta GA 30319 404/252-4030 — 1976

Scarlett, David E, (F.S.A , E.A.), *Senior Vice President, Health Insurance*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6604 — 1972

Scattergood, Elizabeth J, (A.S.A , E.A.), *Actuarial Supervisor*, Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1600 — 1979

Scearcy, James H, (F S A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 — 1980

Schachet, Michael D, (F S.A , E.A.), *Vice President & Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1986

Schachne, Steven, (A S A., E A), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000 — 1986

Schadel, William A, (E.A.), *Actuary*, Wolper Ross & Company Ltd, 555 Madison Avenue, New York NY 10022 212/355-5566 — 1982

Schaefer, Peter R, (F S.A), *Assistant Actuary*, Penn Mutual Life Insurance Co, 530 Walnut Street 6Z, Philadelphia PA 19172 215/625-5933 — 1986

Schaefer, Richard D, (A.S.A), *Actuarial Assistant*, Liberty Life Insurance Co, 2000 Wade Hampton Boulevard, Greenville SC 29651 803/268-8354 — 1987

Schaeffer, Bernard G, (F.C A.S.), *Executive Director*, Investment Research Institute, Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552 — 1980

Schaeffer, Bruce D, (A.S A), *Second Vice President & Associate Actuary*, Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 — 1979

Schaeffer, Gail P, (F S.A., E.A), *General Director*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-4471 — 1977

Schafer, William C, (E.A.), *Assistant Vice President*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7287 — 1980

Schaffer, Barry H, (E.A.), *Actuary*, Financial Institutions Retirement Fund, Five Corporate Park Drive, White Plains NY 10604 914/694-1300 — 1976

Schallack, Ronald J, (A S A., E.A.), 16 Southgate Drive, South Glastonbury CT 06073 — 1980

Schaller-Kelly, C V, (A.S.A., E.A.), *Actuary*, Alcan Trading (Bermuda) Ltd, PO Box HM 1386, Hamilton Bermuda HMFX 809/295-3550 — 1969

Schanding, Katherine M, (F S A., E A.), *Actuary*, Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601 312/782-1335 — 1981

Schaper, Richard A, (A.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 515 Olive Street, St Louis MO 63101 314/982-0211 — 1979

Scharbach, Robert C, (A.S.A , E A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1330 — 1980

Scharmer, Gary L, (F S A., E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 — 1976

Schaub, Thomas W, (F S.A , E.A.), *Senior Consulting Actuary*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 — 1982

Schauer, Francis M, Jr., (F.C.A., F S.A., E.A.), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9367 — 1973

Schaumann, George R, (A.S A , E.A.), CPS Inc, 1014 Hope Street, Stamford CT 06907 203/324-9203 — 1966

Scheel, Paul J, (F C A.S.), *President*, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3838 — 1968

Scheffler, Anne E, (A S.A.), *Actuarial Analyst*, Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 — 1986

Scheibl, Jerome A, (F.C.A.S.), *Vice President - 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), *Chairman of the Board*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1965

Scheil, Barbara V, (F.S A.), *Consulting Actuary*, Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541 — 1979

Scheinerman, David C, (F S.A.), Connecticut General Life Insurance, 900 Cottage Grove Road, M110, Hartford CT 06152 203/726-6882 — 1986

Schellenberg, George S, *Assistant Vice President*, Family Life Insurance Co, Park Place, 1200 Sixth Avenue, Seattle WA 98101 206/292-1000 — 1969

Schellpeper, Gene H, (F.S A.), *Vice President*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1440 — 1971

Schenkel, James M, (F.S A.), 5000 North A-1-A, Apt 540, Vero Beach FL 32963 305/231-1011 — 1965

Scher, Edward, (F S A.), *Supervising Actuary*, New York State Insurance Department, Life Ins & Cos Bureau, 160 West Broadway, New York NY 10013 212/602-0309 — 1965

Scher, Jerrold R, (F.S.A), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8916 — 1971

Scherb, Marvin A, (E A.), *Vice President & Actuary*, Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076 201/322-6680 — 1976

Schermann, Harris, (A S.A.), 1166 Bay Street, Apt 1201, Toronto ON Canada M5S 2X8 416/920-6227 — 1966

Scherr, David E, (F.S.A.), *Actuary*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8440 — 1979

Scheuing, Jeffrey R, (A C.A.S.), *Senior Actuarial Assistant*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-8629 — 1986

Schiffer, Graeme F, (F.S.A.), *Actuary*, ITT Lyndon Insurance Group, 700 Community Federal Center, St Louis MO 63131 314/821-6060 — 1980

Schillaci, Gerald Anthony, (F.S.A., E A.), *Assistant Vice President & Pension Actuary*, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/763-4661 — 1981

Schilling, Timothy L, (F.C.A.S.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2618 — 1986

Schilmeister, Barry M, (F.S.A), *Consultant*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3639 — 1982

Admitted

Schimpff, Milton C, (F.C.A.), PO Box 634, Route Three, Crystal River FL 32629 i 1965

Schirmer, Daniel J, (A.S.A.), *Senior Director of Group Operations*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/283-1100 1980

Schisler, Donald D, Jr., (E.A.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1987

Schlachter, Gertrude A, (F.S.A.), 270 South Boulevard, Nyack NY 10960 i 1965

Schlageter, Frank W, (A.S.A., E.A.), *Consulting Actuary*, Wolper Ross Ingham & Co, 6401 Congress Avenue, Suite 215, Boca Raton FL 33487 305/994-6880 1971

Schlaug, Owen C, (F C.A., A.S.A , E.A.), *Actuary*, The Wyatt Company, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1968

Schlee, Ronald O, (F.S.A., E.A), *Consulting Actuary*, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1984

Schleifer, Scott Paul, (A.S.A.), Towers Perrin Forster & Crosby, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661 1987

Schlenz, John W, (A.C A S., A.C.A., E A.), *Senior Vice President*, Civil Service Employees Insurance Co, 989 Market Street, San Francisco CA 94103-1709 415/495-6800 1967

Schloss, Eugene, (F.C.A., A.S A., E.A.), *President*, Eugene Schloss & Co Inc, 2631 Merrick Road, Bellmore NY 11710 516/781-4455 1970

Schlosser, Michael D, (F.S.A., E A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, PO Box 27506, Richmond VA 23261 804/285-7385 1980

Schlotzhauer, Robert T, (F S.A), *Associate Actuary*, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-5500 1985

Schlude, Raymond T, Jr., (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 1982

Schlussel, Michael C, (A.S.A , E.A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6058 1984

Schmidt, Geoffrey J, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 1982

Schmidt, John J, *Health Service Corporate Actuary*, John Schmidt & Associates, 3450 Camino de la Cumbre, Sherman Oaks CA 91423 818/789-6835 1984

Schmidt, Kerry N, (F S.A., E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3080 1976

Schmidt, Neal, (F C.A.S.), *Vice President & Actuary*, St Paul Reinsurance Management Corp, 90 John Street, New York NY 10038 212/619-2200 1983

Schmidt, Rene H, (E A.), *Reviewing Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1380 1976

Schmidt, William H, (F.S.A.), RD #5 Box 137, Valatie NY 12184 i 1965

Schmier, Abram, (M.C.A., E.A.), *Executive Vice President & Actuary*, Consulting Actuaries Inc, 60 Route 46 East, Box 1269, Fairfield NJ 07007 201/575-1100 1971

Schmit, Herman H, (F.S.A.), *President*, NRG America Life Reassurance, Three Mellon Bank Center, Philadelphia PA 19102 215/564-2603 1968

Schmitt, Richard M, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 333 Bush Street, Suite 1600, San Francisco CA 94104 415/773-3000 1981

Schmitz, Thomas L, (F.S.A., E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5394 1977

Admitted

Schnaer, William J, (F.S.A., A.C.A.), *Senior Vice President*, PennCorp Financial Inc, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411 1973

Schneebacher, Alex, (F.S.A., E.A.), *Vice President-Group Insurance*, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4258 1977

Schneeberger, Charles M, (F.S.A.), *Second Vice President*, American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431 1984

Schneider, Charles W, (E.A.), *Actuary*, Schneider & Brown Co, 8220 North Creek Drive, Suite 330, Cincinnati OH 45236 513/761-9331 1979

Schneider, Chester R, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3542 1980

Schneider, Edgar W, Jr., (A.S A.), *Group Actuary*, Blue Cross/Blue Shield of MD, 700 East Joppa Road, Towson MD 21204 301/494-5983 1981

Schneider, F Russell, (F.S.A.), 5525 Montilla Drive, Fort Meyers FL 33919 813/482-7633 i 1965

Schneider, Gregg, (F.S.A.), *Senior Consultant*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402-1483 612/333-2301 1979

Schneider, Harold N, (F C A.S.), *Vice President & Actuary*, Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3357 1979

Schneider, Robert E, (F S.A), *Senior Vice President & Actuary*, New England Mutual Life Insurance Co, Actuarial Department, 501 Boylston Street, Boston MA 02117 617/578-2458 1977

Schneider, Steven C, (A.S.A.), *Assistant Actuary*, Sovereign Life Insurance Co of California, 30 West Sola Street, Santa Barbara CA 93101 805/963-7871 1987

Schneider, William G, (F.S.A.), 3662 Ingersoll Avenue, Apt 414, Des Moines IA 50312 515/277-1692 i 1965

Schneiker, Henry C, (A.C.A S), 96 Mustato Road, R D One, Katonah NY 10536 914/232-8642 1966

Schnelle, Charles S, (F.S.A.), 32 Easton Road, Westport CT 06880 i 1965

Schnitzer, Robert J, (F.C.A , F.S.A., E A.), *Actuary*, The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 818/906-2631 1973

Schobel, Bruce D, (F S A.), *Senior Advisor for Policy*, Social Security Administration, Altmeyer Building, Room 960, Baltimore MD 21235 301/965-5641 1986

Schoen, James M, (A S.A.), *Assistant Vice President/Sr. Actuarial Associate*, Capitol Bankers Life Insurance Co, 205 East Wisconsin Avenue, PO Box 2016, Milwaukee WI 53201-9757 414/277-9449 1986

Schoen, Steven H, (F.S.A.), *Associate Group Actuary*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1980

Schoener, Paul H, (F S A.), Aetna Life & Casualty, 151 Farmington Avenue, MC 1D, Hartford CT 06156 203/636-4516 1969

Schoenly, Stuart, (F.S.A., E.A.), *Actuary*, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1976

Schofield, David A, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1984

Scholl, David C, (A.C.A.S.), *Vice President & Actuary*, Transamerica Insurance Group, 1150 South Olive Street, Los Angeles CA 90015 213/742-4370 1985

Schonenberg, John J, Jr., (A.C.A.), 264 McMillan Road, Grosse Point Farms MI 48236 313/881-9588 i 1966

Schonlau, James E, (A.S.A.), *Associate Actuary*, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400 1984

Admitted

Schopp, Russell J, (A.S A.), *Senior Actuarial Assistant*, State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5245 — 1986

Schor, Mark, (A S A., E.A.), *Vice President & Actuary*, T J Kowalchuk Associates Inc, 666 Old Country Road, Garden City NY 11530 516/227-3131 — 1976

Schorr, Phillip A, (F.S.A , E A.), *Executive Vice President-Individual*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0659 — 1969

Schott, Paul G, (F S.A.), *Associate Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5147 — 1979

Schott, Paul Kelvin, (E.A.), *Principal*, Peat Marwick Main & Co, 1600 Market Street, Philadelphia PA 19103 215/299-3100 — 1984

Schrader, R Paul, (A S.A., E.A.), *Vice President*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 — 1976

Schramm, Robert H, (E.A.), *President*, Retirement Systems Management Corp, 356 East 900 South, Salt Lake City UT 84111 801/532-5411 — 1976

Schrank, Rosalyn L, (E.A.), *Pension Consultant & Actuary*, Facciani & Company, Rock Run Center, Suite 242, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694 — 1976

Schreck, Wayne Allen, (F.S.A.), *Senior Vice President-Corporate Development*, Ellsworth Financial Corp, 2345 Waukegan Road, Suite S-165, Bannockburn IL 60015 312/945-6633 — 1984

Schreiber, Jeffrey S, (E.A.), *Vice President*, Consulting Actuaries International Inc, 75 Livingston Avenue, Roseland NJ 07068 201/992-2991 — 1976

Schreiber, Larry L, (F.S.A.), *Actuary*, Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 — 1978

Schreiber, Steven I, (F.S.A), *Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, 15th Floor, New York NY 10001 212/279-7166 — 1986

Schreier, Mark Leonard, (F.S A), *Assistant Actuary*, Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890 — 1982

Schreiner, John P, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 55 West Monroe Street, Chicago IL 60603 312/726-0677 — 1979

Schreiner, William J, (F.S.A.), *Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2166 — 1968

Schreitmueller, Richard G, (F.C.A., F.S.A., E.A), *Actuary*, Social Security Administration, 700 Altmeyer Building, Baltimore MD 21235 301/965-3006 — 1965

Schroeder, Steven W, (E.A), *Director/Life & Health Sales*, Sentry Insurance Group, 1421 Strongs Avenue, Stevens Point WI 54481 715/346-6320 — 1976

Schroeder, William E, (F.S A , E.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 515 Olive Street, St Louis MO 63101 314/444-1383 — 1975

Schryer, Thomas Gordon, (A S.A , E.A), *Vice President*, Findley Davies and Company, 20575 Center Ridge Road, Suite 440, Rocky River OH 44116 216/333-8888 — 1981

Schuering, Eric R, (A.S.A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 — 1981

Schuh, Dale R, (F.S.A.), *Assistant 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.), *Sr Vice Pres-Corporate Financial & Info Services*, Blue Cross of Western Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-8228 — 1968

Schulman, Justin, (A.C.A.S), *State Insurance Fund Actuary*, The State Insurance Fund, 199 Church Street, New York NY 10007 212/312-7562 — 1975

Admitted

Schultz, Alan O, (F.C.A., E A.), *Vice President Actuarial Services*, Amfac Inc, 44 Montgomery Street, Box 7813, San Francisco CA 94120 415/772-3406 — 1966

Schultz, Alan R, (A.S A), *Assistant Vice President Health Ins Tech Services*, MONY Financial Services, One MONY Plaza, Syracuse NY 13202 315/477-3260 — 1979

Schultz, John J, III, (F.C.A.S.), *Senior Vice President*, California Casualty Management Co, 1900 Alameda delas Pulgas, PO Box M, San Mateo CA 94402 415/572-4440 — 1977

Schultz, Richard K, (F S A , E.A.), *Principal*, Richard Gabriel Associates, One Neshaminy Interplex, Suite 102, Trevose PA 19047 215/638-1700 — 1979

Schultz, Roger A, (A C.A.S.), *Associate Actuary*, Allstate Insurance Co, Allstate Plaza North, D-1, Northbrook IL 60062 312/291-7927 — 1985

Schulz, Lance E, (A S.A.), *Assistant Actuary*, Kentucky Central Life Insurance Co, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5159 — 1985

Schumacher, Robert C, (F S A., E.A), William M Mercer-Meidinger-Hansen Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4500 — 1966

Schumi, Joseph R, (F.C A S.), *Vice President & Actuary*, Atwater McMillian Inc, 445 Minnesota Street, Suite 900, St Paul MN 55101 612/221-7066 — 1987

Schuster, Paul A, (F.S.A.), *Associate Actuary*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000 — 1981

Schutz, Alan J, (A S.A , E.A), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1979

Schutz, John A, (F.S.A.), *Associate Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4651 — 1966

Schwab, Debbie, (A.C.A.S.), *Actuarial Manager*, Continental Insurance, 180 Maiden Lane, 30th Floor, New York NY 10038 212/440-3802 — 1987

Schwager, Lawrence D, (E.A), *Senior Director*, Wolper Ross & Company Ltd, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210 — 1986

Schwandt, Jeffory C, (A.C A.S.), *Assistant Actuary*, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 — 1987

Schwartz, Allan I, (F.C A.S., M.C.A., A S A), *Chief Actuary*, North Carolina Department of Insurance, 430 North Salisbury Street, Raleigh NC 27611 919/733-3284 — 1979

Schwartz, Althea A, (F.S A), *Actuary*, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138 — 1984

Schwartz, Denis G, (F S.A), *Actuary/Life Product Development*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3926 — 1987

Schwartz, Jane Bradley, (A.S A), 3120 Natalie Circle, Augusta GA 30909 404/733-0878 — 1983

Schwartz, Jesse M, (F S.A.), *Vice President*, MONY Financial Services, Glenpointe Centre West, 500 Frank W Burr Blvd, Teaneck NJ 07666-6888 201/907-6525 — 1972

Schwartz, Jonathan, (F.C.A., A.S.A., E.A), *Consulting Actuary*, Leef & Jones Inc, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800 — 1972

Schwartz, Lawrence Edwin, (A S A), *Senior Assistant Financial Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037 313/746-6791 — 1987

Schwartz, Max J, (A C.A.S.), 47 Cutter Hill Road, Arlington MA 02174 — 1966

Schwartz, Mordecai, (F S.A.), *Vice President*, CIGNA Corp, One Logan Square, Philadelphia PA 19103 215/557-5214 — 1981

Schwartz, Richard A, (F S A), *Vice President*, M Financial Group, 205 SE Spokane, Portland OR 97202 503/232-6960 — 1975

Admitted

Schwartz, Richard T, (F.S.A.), *Consulting Actuary*, 41 Clark Road, Hershey PA 17033 717/533-5543 1965

Schwartz, Ronald K, (F.S.A., E A), *President*, RKS Consultants Inc, 111 Tanglewood Drive, McMurray PA 15317 412/941-6259 1978

Schwartz, Sharon, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-7166 1982

Schwartz, Steven B, (F.C A., F.S.A., E.A.), *President*, First Annuity Corp of New York, 100 Executive Drive, Suite 330, West Orange NJ 07052 201/736-0700 1979

Schwartzman, Joy Andrea, (F.C.A S.), *Vice President & Associate Actuary*, American Home/National Union, 70 Pine Street, New York NY 10270 212/770-7447 1983

Schwartzmann, Jeff Lon, (A.S.A . E.A), Qualified Benefits Inc, 21021 Ventura Boulevard, Suite 200, Woodland Hills CA 91364 818/594-4900 1985

Schwarz, Joseph A, (A.S.A.), 589 Pine Forest Court, Melbourne FL 32940-1819 i 1966

Schwehr, Mark D, (F.S.A , E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1980

Schweihs, Matthias S, *Vice President & Actuary*, United Fire Insurance Co, 2350 East Devon Avenue, Des Plaines IL 60018 312/299-6100 1966

Schwisow, Mark D, (F S.A.), *Second Vice President & Group Actuary*, Mutual Benefit Life Insurance Co, 2323 Grand Avenue, Kansas City MO 64108 816/474-2519 1979

Scofield, Gary W, (A.S.A), *Senior Actuarial Assistant*, North Atlantic Life Insurance Co, Two Robbins Lane, Jericho NY 11753 516/934-8700 1986

Scott, Brian E, (F.C.A S.), *Senior Vice President, Commercial Insurance Dept*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4951 1967

Scott, Ellis, (A.S.A , E.A.), *Actuary*, Department of Energy, 1000 Independence Avenue SW, Washington DC 20585 202/586-9036 1969

Scott, Gordon L, (F.S.A.), Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/831-3856 1979

Scott, H Randolph, 2026 Milledgeville Road, Augusta GA 30901 1 1967

Scott, James E, Jr., *Assistant Vice President*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7346 1970

Scott, Lawrence G, (A.S A), Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035 1986

Scott, Sanford W, Jr., (F S A., E A), *Senior Vice President/Actuary*, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2323 1965

Scott, Thomas C, (F S.A.), *Senior Vice President*, Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-3900 1987

Scrase, Floyd W, Jr., *Senior Vice President*, Community Mutual Insurance Co, Atrium Two, Suite 2600, 221 East Fourth Street, Cincinnati OH 45202 513/977-8866 1984

Scribner, Donald J, (A.S.A), *Assistant Product Actuary*, General American Life Insurance Co, B2-11, 13045 Tesson Ferry Road, St Louis MO 63128 314/231-1700 1984

Scully, Mark, (A.C A.S), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761 1986

Seager, Theodore D, (F.S.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-5979 1965

Seal, Myrna L, (E.A), *Associate Actuary*, Kuhn & Seal, Ch Des Boutettes 51, Lutry Switzerland 021/039-5588 1967

Seals, Bonnell B, (A.S A., E.A.), *Associate Actuary*, The Wyatt Company, 4170 Ashford Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030 1981

Admitted

Seaman, Jerome F, (F.S A.), *Consulting Actuary*, Jerome F Seaman and Associates Inc, 540 Frontage Road, Northfield IL 60093-1201 312/446-8084 1972

Sears, Carol Ruth, (E.A), *Enrolled Actuary*, Small Parker Ackerman Blossom, 4200 North Knoxville, Peoria IL 61614 309/682-4200 1983

Sears, Richard C, (F.C.A , F.S.A., E.A.), *Chief Executive Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1965

Seaton, R Foster, (A S A.), *Statistician*, Blue Cross/Blue Shield of New Mexico, 12800 Indian School Road NE, Albuquerque NM 87112 505/291-6984 1987

Sebolt, Frank O, (A S A., E A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 1969

Sedlak, Stephen A J, (F.S.A.), *Vice President, Corporate Actuary*, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/249-6742 1974

See, Gary N, (F.S A.), *Senior Vice President & Chief Actuary*, American General Corp, 2929 Allen Parkway, Houston TX 77019 713/831-1274 1965

Seeling, Ronald L, (A.S A , E A.), *Pension Actuary*, Legislative Auditor's Office State of Louisiana, PO Box 94397, Baton Rouge LA 70804 504/342-7069 1983

Seelinger, Philip B, (E.A.), *Retirement Plans Manager*, Levi Strauss & Co, Levi's Plaza Box 7215, 1155 Battery Street, San Francisco CA 94120 415/544-6877 1976

Sega, Richard L, (F.S A.), *Second Vice President*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5505 1979

Segal, Donald J, (F S A , E A), *Chief Actuary*, Wolper Ross & Company Ltd, 555 Madison Avenue, New York NY 10022 212/355-5566 1967

Seglem, Kevin A, (A S.A), *Associate Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3077 1979

Seiffertt, Barbara, (A.C.A.S.), *Associate Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2191 1982

Seigel, Jack, (F S.A), *Second Vice President & CFO/Savings Product*, Lincoln National Pension Insurance, PO Box 1110, Fort Wayne IN 46801 219/427-5010 1978

Sekac, Albert V, (F.S.A), *Associate Actuary*, ICH Companies, Lincoln Plaza, 500 North Akard, Dallas TX 75201 1979

Sekol, Randee William, (E A.), *Vice President & Chief Actuary*, Beyer-Barber Incorporated, PO Box 1728, Allentown PA 18105 215/435-9577 1981

Seliber, Mark S, (F S A), *Assistant Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1985

Selig, Craig S, (A S A.), *President*, Craig Selig, PO Box 11725, Fort Wayne IN 46860 219/493-6857 1984

Selig, Gerald W, (F.S A., E A), *Actuary Qualified Plan Services*, Business Men's Assurance Co, One Penn Valley Park, PO Box 419458, Kansas City MO 64141 816/753-8000 1974

Seligman, Edward J, (A S A.), 900 North Lake Shore Drive, Apt 513, Chicago IL 60611 1979

Sell, Susan J, (A.S.A.), *Actuarial Assistant*, The Capitol Life Insurance Co, 1331 17th Street, Suite 900, PO Box, Denver CO 80201-1200 303/866-9522 1982

Sellars, Andrea T, (F.S.A., E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3050 1975

Sellenriek, Jill Begg, (E A.), *Associate Actuary*, Milliman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031 1976

Seller, Lawrence A, (A.S.A.), *Actuarial Associate*, Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3500 1983

Admitted

Sellers, Richard M, (F.S A.), Two Glen Arden Road, Glenview KY 40025 i 1965

Selles, Robert H, (F.S.A , A.C.A., E.A.), *Senior Vice President*, Hay/Huggins Co Inc, PO Box 8116, Walnut Creek CA 94596 415/945-8220 1970

Sellitti, Marie, (A C.A.S.), *Associate Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1845 1984

Selser, Donald R, (F.S A), *Vice President & Actuary*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7398 1965

Seltzer, Frederic, (F S.A.), *Assistant Actuary*, Metropolitan Life Insurance Co, Pensions Financial (4FG), One Madison Avenue, New York NY 10010 212/578-6687 1965

Selwood, Alex E, (F.C.A., A S.A., E.A), *Consulting Actuary*, 2355 South Arlington Hts Road, Suite 300, Arlington Heights IL 60005 312/437-1021 1966

Semaria, Stephen D, (A.S A , E A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4702 1980

Senior, F Thomas, (F C.A., F.S A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1972

Senoski, Michael J, (F.S.A., E A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02052 617/421-0463 1979

Separk, Wharton G Jr., 2139 Cowper Drive, Raleigh NC 27608 i 1970

Serota, Mitchell I, (F.S.A., E A), *Vice President*, Alexander & Alexander Consulting Group Inc, 225 North Michigan Avenue, Chicago IL 60601-7693 312/565-6000 1980

Seto, Hor Fay, (E.A.), *Manager & Actuary*, Noble Lowndes International Inc, 535 Madison Avenue, New York NY 10022 212/371-8282 1978

Setterberg, Donna M, (E A), *Manager Retirement Plan Services*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2722 1976

Settle, Daniel Brian, (F S.A.), *Senior Actuarial Associate*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100 1987

Sevcik, Ronald L, (A.S.A., E.A.), *Actuary*, Hessel & Associates, 450 Skokie Boulevard, Suite 1101, Northbrook IL 60062 312/291-1800 1979

Sexton, Steven E, (F.S A.), *Assistant Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, Minneapolis MN 55101 612/228-4826 1982

Seymour, John H, (A S A), *Actuary*, Home Life Insurance Co, 75 Wall Street, New York NY 10005 212/428-2000 1966

Seymour, John K, (F A.), *Pension Actuarial Service Director*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/525-5418 1977

Shaak, Ray Ned, (F.S A., E A), Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1986

Shaffner, Charles Irvin, (A.S.A.), *Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1981

Shaheen, Gabriel L, (F S A.), *Second Vice President*, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-2646 1982

Shalack, Theodore J, (F.S.A., E A), *Vice President & Actuary*, MONY Financial Services, Glenpointe Centre West, 76-8, 500 Frank W Burr Boulevard, Teaneck NJ 07666-6888 201/907-6510 1974

Shalit, Carl, (F S.A , E.A), Carl Shalit & Associates, 630 Park Street, Stoughton MA 02072 617/344-4188 1970

Shall, Carol C, (E A), *Consulting Actuary*, Shall & Associates Inc, 700 East Main Street, Suite 1008, Richmond VA 23219 804/788-4992 1980

Admitted

Shall, Mark L, (A.C.A , A S A , E.A), *President*, Shall & Associates Inc, 700 East Main Street, Suite 1008, Richmond VA 23219 804/788-4992 1979

Shanahan, John L, (E.A.), *President*, Mid America Associates Inc, 30755 Barrington, Madison Heights MI 48071 313/585-7900 1976

Shane, Alan, (F.S A., E A), 24 Simmons Road, Hingham MA 02043 i 1978

Shank, John C, (F S A.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-4947 1977

Shannon, Guy, (F C.A , F.S.A , E A.), *Vice President & Actuary*, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9349 1965

Shante, Dr. V Michael, (F.S.A), *Financial Strategies Group*, Prudential-Bache, Capital Funding, One Seaport Plaza, New York NY 10292 212/214-3846 1980

Shantz, David H, (F.S.A.), *Vice President, Individual*, Great-West Life Assurance Co, 8515 East Orchard Road, Englewood CO 80111 303/889-4306 1984

Shapiro, Arnold F, (F S A., E.A.), *Professor*, Pennsylvania State University, 409 F Business Admin Building, University Park PA 16802 814/865-3961 1978

Shapiro, Kenneth, (F.C A., F S A , E A.), *President*, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2553 1974

Shapiro, Martin, (A.S.A , E A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1185 1979

Shapiro, Patricia L, (F S A.), Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035 1977

Shapiro, Ray, (M C A , A S A , E.A.), *Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1979

Shapiro, Robert D, (F.C A , F S.A , E A), *President*, The Shapiro Network Inc, 312 East Wisconsin Avenue, Suite 700, Milwaukee WI 53202 414/347-0666 1969

Shapland, Mark R, (A.C A.S , A.S.A.), *Director of Commercial Actuarial*, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200 1983

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.), *Director*, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/725-2359 1981

Sharkey, William H, Jr., (F.S A.), *Vice President, Marketing*, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-5495 1977

Sharma, Ashok K, (F.S.A), *Special Risks Pricing Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5273 1981

Sharma, Parmeshvar N, (F.S A), *Assistant Vice President & Group Actuary*, Loyalty Life Insurance Co, Two Corporate Place South, Piscataway NJ 08854 201/981-4018 1980

Sharma, Rajendra P, (F.S.A., E.A), *Assistant Vice President & Actuary*, Investors Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-2038 1976

Sharp, Anthony C, (F.S.A , E.A), *Consulting Actuary*, PO Box 117, Thompson PA 18465 215/688-1885 1970

Sharp, Raymond E, (F.S A., E.A), *Director of International Services*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2300 1980

Shatoff, Larry D, (A.C.A.S.), *Vice President*, Towers Perrin Forster & Crosby, 1835 Market Street, Eleven Penn Center Plaza, Philadelphia PA 19103 215/963-7702 1979

Shaub, David L, (F S.A), *Consulting Actuary*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1984

Admitted

Shaw, Alan Edward, (A.S.A.), *Vice President & Chief Actuary,* INS Consultants Inc, 2002 West 14th Street, Wilmington DE 19806 302/652-5869 — 1987

Shaw, Carolyn B, (F.S.A.), *Assistant Vice President, Actuary,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6673 — 1981

Shaw, Henry D, (F.S.A), *Senior Vice President,* John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/421-5198 — 1965

Shaw, James L, (A.S.A., E.A.), 1000 Ponce de Leon Boulevard, Coral Gables FL 33134 305/444-0328 — 1976

Shaw, Joe W, Jr., (F.S A.), *Vice President, Resource Management,* J C Penney Financial Services Inc, 2700 Plano Parkway, Plano TX 75075 214/881-6093 — 1979

Shaw, Mark E, (F S.A.), *Vice President & Chief Actuary,* Loyal American Life, PO Box 6408, Mobile AL 36660-6408 205/471-5481 — 1984

Shaw, Richard E, (A.S.A.), *Assistant Director,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1981

Shaw, Robert K, (F.S.A), *Assistant Vice President, Group Pension Product,* Great-West Life Assurance Co, Great-West Center, 8505 East Orchard, Englewood CO 80111 303/889-3329 — 1981

Shaw, Samuel E, II, (F.S.A., E.A.), 131 Sewall Avenue, Brookline MA 02146 617/277-8729 — 1965

Shawcross, Steven W, (A.S.A.), *Director of Risk Management & Corporate Actuary,* Blue Cross/Blue Shield of Connecticut, 370 Bassett Road, North Haven CT 06473 203/239-8907 — 1986

Shea, David A, Jr., (F.S A.), *Associate Actuary,* Blue Cross/ Blue Shield of Virginia, PO Box 27401, Richmond VA 23279 804/359-7754 — 1984

Shea, Gerald R, (F.S.A., E.A.), *Assistant Actuary,* Blue Cross/ Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-5645 — 1985

Sheak, Donald Allen, (A S A.), *Group Actuary,* Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19049 215/953-3443 — 1985

Shearer, James L, (A S.A , E A), *Consulting Actuary,* 210-1/2 West Maumee Street, Angola IN 46703 219/665-7673 — 1966

Sheehy, Virginia M, (E.A.), *Assistant Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1986

Sheets, William L, (F.S.A.), *Associate Actuary - Life,* Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61701 309/557-2306 — 1978

Sheffler, William J, (M.C.A , A S A , E.A.), *Principal and Actuary,* William J Sheffler, 130 B Avenue, Coronado CA 92118-1511 619/435-2593 — 1980

Shek, Sandra C, (F.C.A.S.), 8263 Big Dry Creek Drive, Englewood CO 80112 — 1979

Shelby, Thomas H, III, (F C.A , A.S.A., E A.), *Consulting Actuary,* 1930 Old Orchard Drive, Dallas TX 75208 214/437-0905 — 1967

Sheldon, Barbara, (A.S.A., E.A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400 — 1984

Sheldon, Curtiss S, (F.S.A.), *Vice President & Chief Actuary,* Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 — 1971

Shell, Arnold J, (F.S.A., E.A.), *Vice President, Canadian Individual Insurance,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4572 — 1979

Shelor, Morgan L, (F.S.A), Micro Life Systems Inc, 13910 Champion Forest Drive, Suite 205, Houston TX 77069 713/580-3041 — 1968

Shelton, Sally Kay, (A S.A.), *Actuarial Statistician,* American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111 — 1984

Shemin, Barry L, (F.S.A., E.A.), *Senior Vice President,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5750 — 1972

Admitted

Shemtob, Mark, (A.S.A , E A), *Consulting Actuary,* Abar Employee Benefit Plan Services, 70 South Orange Avenue, Livingston NJ 07039 201/994-0051 — 1982

Shepherd, Carl L, (F.S.A.), *Senior Vice President & Chief Actuary,* Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8045 — 1980

Shepherd, W Blaine, (F.S A.), *Sr Vice President & Actuary-Funds Acquisition Div,* Washington Square Capital Inc, 512 Nicollet Mall, PO Box 9402, Minneapolis MN 55440 612/372-5665 — 1982

Shepherd, Warren L, (A.S A.), *Associate Actuary,* American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5425 — 1983

Shepler, Richard J, (F.S.A.), *Senior Vice President,* CIGNA Corp, Hartford CT 06152 203/726-8580 — 1977

Shepp, Bruce N, (F S A), *President,* Shepp & Associates Ltd, 950 Scotia Place, 10060 Jasper Avenue, Edmonton AB Canada T5J 3R8 403/423-4720 — 1974

Sheppard, Alan R, (F.C.A.S.), *Vice President,* H S Fox Corporation, 7839 Churchill Way, Suite 145, Lockbox 68, Dallas TX 75251 214/385-9991 — 1976

Sher, Fred, (F S.A., E.A.), *Partner,* Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 — 1976

Sher, Lawrence J, (F S.A., E.A.), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1981

Sherfey, Charles J, (F S A), *Principal,* William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 — 1967

Sherman, Daniel Warren, (A.S.A., E.A.), *Assistant Vice President,* Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300 — 1981

Sherman, Harvey A, (F C A S.), *Actuary,* Home Insurance Cos, 59 Maiden Lane, New York NY 10038 212/530-7468 — 1984

Sherman, Ollie L, Jr., (F.C.A.S.), Tillinghast/Towers Perrin, 8300 Boone Blvd, Suite 250, Tysons Corner, Vienna VA 22180 703/356-5210 — 1981

Sherman, Richard E, (F.C.A.S), *Principal,* Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3222 — 1979

Sherman, Steven J, (F.S.A), *Actuarial Associate,* Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841 — 1987

Sherrard, George R, (F.S.A), *Assistant Vice President & Actuary,* Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2315 — 1982

Sherrets, Julianne How, (F S A.), *Consulting Actuary,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 — 1982

Sherrill, Thomas C, *Consulting Actuary,* Sherrill & Associates, PO Box 294, Tucker GA 30085 404/939-3264 — 1968

Sherritt, George M, (F.S.A , E A.), *Consulting Actuary,* 2260 Baseline Road, Suite 101, Boulder CO 80302 303/449-9382 — 1965

Sherron, W Fred, (F S.A., E A), *Vice President & Chief Actuary,* Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/254-9629 — 1971

Sherry, Harold R, (F.S.A), *Assistant Vice President, Marketing Services,* Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/859-3171 — 1970

Shetensky, Lorraine T, (E.A.), *Associate Director-Human Resources,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1976

Shewan, Andrew F, (A S.A., E A.), 1175 York Avenue, New York NY 10021 212/838-8781 — 1979

Shigley, Klaus O, (F S A., E.A.), *Vice President,* John Hancock Mutual Life Insurance, John Hancock Place T-26, Box 111, Boston MA 02117 617/421-6495 — 1977

Admitted

Shih, Jin-Dih, (A.S A.), *Associate Actuary*, Blue Cross of California, 1950 Franklin Street, Oakland CA 94659 415/645-3675 — 1980

Shih, Kathleen C, (A.S.A.), *Actuarial Supervisor*, Towers Perrin Forster & Crosby, 2101 'L' Street NW, Washington DC 20037 202/466-4440 — 1983

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., E.A.), *Manager of Tax Planning*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7139 — 1971

Shinnick, Daniel L, (A.S.A.), *Staff Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1987

Shipley, Hugh, (A.S.A., E A.), *Vice President & Actuary*, The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202-2112 513/241-1280 — 1982

Shipman, Don R, (F.S.A., E.A.), *Actuarial Consultant*, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456 — 1987

Shipp, J Martin, (A.S.A), *Associate Actuary*, Humana Inc, The Humana Building, PO Box 1438, Louisville KY 40201-1438 502/580-2023 — 1983

Shippee, Larry W, (A.S.A., E A), *Vice President & Chief Actuary*, The Benefits Consulting Group Inc, PO Box 2230, La Grange IL 60525 312/579-1115 — 1980

Shissler, Harry R, (A S.A.), *Actuarial Associate*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7196 — 1986

Shively, Theodore J, (A.S A., E A.), Martin E Segal Co, 57 Post Street, Suite 900, San Francisco CA 94104 415/392-0930 — 1982

Shlesinger, Samuel B, (F S A.), *Vice President & Actuary*, Equitable Life Assurance Society, 787 Seventh Avenue, Location 44 East, New York NY 10019 212/554-1234 — 1979

Shlifer, Robert J, (F.S A., E.A.), *Vice President & Actuary*, Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6621 — 1979

Shockley, Marcom H, 3109 Carroll Drive, Waco TX 76708 — 1970

Shomaker, William J, (A S A.), *Manager*, PolySystems Inc, 550E Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670 — 1979

Shoop, Edward Carl, (F.C.A.S.), *Vice President & Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2144 — 1980

Shope, R Wesley, (A S.A., E A.), *President*, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Lancaster PA 17604 717/397-2751 — 1966

Shostak, Nancy C, (F.S.A , E.A.), *Consulting Actuary*, 2319 Warner Range Avenue, Menlo Park CA 94025 415/854-7160 — 1983

Shotwell, Stuart M, (F S.A., A.C.A., E.A.), *Consulting Actuary*, 110 Maple Street, Sherborn MA 01770 617/653-7766 — 1965

Shrader, William R, (F.S.A.), *Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1960 — 1980

Shreve, Jonathan L, (F.S.A.), *Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1986

Shrum, Roy G, (F.C.A.S), *Chief Actuary*, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200 — 1979

Shugars, Warren A, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MC64, Hartford CT 06156 203/636-6631 — 1980

Shugart, Edward R, (F.C.A., F.S.A , E.A), *Partner*, W H Odell & Associates, American Building Suite A, 1400 Old Mill Circle, Winston-Salem NC 27113 919/768-8217 — 1976

Admitted

Shugart, G Eric, (A S.A), *Group Actuary*, Time Insurance Company, 515 West Wells Street, Milwaukee WI 53203 414/277-6069 — 1981

Shulman, Richard A, (E.A.), *Executive Vice President & Senior Actuary*, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 — 1976

Shulman, Sharon Z, (E A.), *Director, Consulting Services*, Reed-Ramsey Inc, 2021 Midwest Road, Oak Brook IL 60521 312/620-4585 — 1984

Shultes, Lawrence K, (F.S A), *Vice President, Actuarial Services*, Prudential Insurance Company, PO Box 388, Ft Washington PA 19034 215/784-3015 — 1977

Shumate, Michael A, (A.S A), *Assistant Actuary*, Standard Life & Accident Insurance, 421 NW 13th Street, Oklahoma City OK 73193 405/232-5281 — 1984

Shumrak, H Michael, (F.S.A.), *President* Shumrak & Company, 721 Ponce De Leon Boulevard, Belleair FL 34616 813/584-6589 — 1980

Shur, Walter, (F.S A.), *Executive Vice President & Chief Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5057 — 1965

Shutley, Ronal, (F C.A., F.S A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 — 1971

Sibigtroth, Alan W, (F.S.A.), *President*, Sibigtroth & Consultants, 90 South Road, Port Washington NY 11050 516/883-4360 — 1980

Sibigtroth, Joseph C, (F S A., E A.), Sibigtroth & Consultants, 1075 Avocet Road, Delray Beach FL 33444 305/276-1883 — 1965

Sicking, Matthew C, (A S.A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 — 1985

Siebels, Richard W, (F.C.A., F S.A., E A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-0900 — 1977

Sieben, Richard B, (F S.A), *President*, Sieben & Associates Inc, 500 Davis Center, Suite 600, Evanston IL 60201 312/869-4637 — 1965

Siebrass, Wesley H, (A.S A.), *Actuarial Associate*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-7442 — 1985

Siegel, Conrad M, (F C.A., F S.A., E A), *Consulting Actuary*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — 1965

Siegel, Henry W, (F.S.A.), *Chief Financial Officer*, Equitable Life Insurance Co Ltd, 3-26 Kanda Nishiki-cho, Chiyoda-ku, Tokyo Japan 101 — 1974

Siegel, Lewis A, (E.A.), *National Director, Actuarial Services*, Laventhol & Horwath/REBC Associates, 1099 Wall Street West, Lyndhurst NJ 07071 201/896-9616 — 1976

Siegel, Seth F, (M C A., A.S.A.), *Senior Consultant*, William M Mercer-Meidinger-Hansen Inc, One Oxford Center, 301 Grant Street, Suite 3200, Pittsburgh PA 15219 412/392-4600 — 1987

Siegel, Walter W, (F.S.A., E.A.), *Actuary*, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220 — 1980

Siegfried, Charles A, (F S A.), 29 Hillcrest Road, Madison NJ 07540 — 1965

Siegler, Ira I, (M C.A., A S A., E.A.), *Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1976

Siemon, Scott R, (F.S.A.), *Assistant Vice President*, Time Insurance Company, PO Box 624, Milwaukee WI 53201 414/277-6069 — 1981

Sievert, Frederick J, (F.S.A.), *Senior Vice President & Chief Financial Officer*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 — 1980

Admitted

Siewert, Jerome J, (F C.A.S), *Associate Actuary*, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6255 — 1982

Sigler, John H, (A S.A., E A), *Senior Managing Actuary*, William M Mercer-Meidinger-Hansen Inc, 1221 Lamar Street, Suite 1600, Houston TX 77010 713/951-0060 — 1986

Sikic, Ante B, (E.A.), *Consulting Actuary*, 2346 North Bend Road, Cincinnati OH 45239 513/542-0487 — i 1976

Sikora, Joseph A, (F.S.A.), *Senior Consultant*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5832 — 1981

Silberstein, Benny, (A.C.A.S), *President*, AJA Risk Management Consultant, 888 Seventh Avenue, 16th Floor, New York NY 10106 212/489-7171 — 1980

Silberstein, Morris J, (E.A), *President & Consulting Actuary*, Pensions & Forecasting Inc, 310 Madison Avenue, New York NY 10017 212/687-8177 — 1978

Silberstein, Warren H, (A.S A), *Manager*, Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-6000 — 1986

Silins, Edward S, (F C.A , F.S.A), *Principal*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5770 — 1978

Silkes, Lawrence, (F.S.A.), *Senior Vice President & Product Actuary*, National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/684-6565 — 1973

Sillesky, J Darrison, (F.S.A., E.A), 41 Perry Drive, Needham MA 02192 617/444-1208 — i 1965

Silletto, C David, (F.S.A.), 3526 North Washington Road, Fort Wayne IN 46802 219/427-3622 — 1965

Silos, George E, (A S.A.), *Assistant Actuary*, MONY Financial Services, Four Manahattanville Road, Purchase NY 10577 201/907-6329 — 1986

Silva, Anne L, (A S.A), *Assistant Actuary*, First Capital Life Insurance Co, Actuarial Department, 11011 North Torrey Pines Road, La Jolla CA 92038 619/458-8227 — 1984

Silva, G Stephen, (A.S A), *Vice President & Associate Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1667 — 1971

Silvanic, William Stephen, (F.S.A.), *Assistant Vice President*, CIGNA Corp, Hartford CT 06152 203/726-1525 — 1985

Silver, Melvin S, (F.C.A.S.), *Actuary*, Kemper Reinsurance Co, Reinsurance, K-1, Long Grove IL 60049-0015 312/540-3921 — 1984

Silvera, Sharon E, (A S A), Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 — 1984

Silverman, Janet K, (A C A.S), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280 — 1982

Silverman, Mark J, (A C A S.), *Assistant Vice President & Assistant Actuary*, Metropolitan Property & Liability Ins Co, 700 Quaker Lane, PO Box 350, Warwick RI 02887 401/827-3172 — 1986

Silverman, Martin, (M.C.A., E A.), National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0221 — 1970

Silverman, Robert L, (F C A., F S.A , E.A.), *President*, PSCC, 772 East State Street, Westport CT 06880 203/226-4238 — 1965

Silverman, Roslyn, (F.S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2300 — 1981

Silverman, Susan L, (F.S.A.), *Associate Group Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2120 — 1980

Silvers, Mark E, (E.A.), Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 — 1987

Admitted

Simbro, David W, (F S.A.), *Senior Actuarial Associate*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 — 1986

Simester, T Thomas, (F C A., F S.A., E.A.), *Consulting Actuary*, M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970 — 1971

Simmonds, Albert C, III, (F S.A., E.A.), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9378 — 1971

Simmons, Kent M, (F S.A.), *Vice President/Life Actuary*, Hamburg International Reinsurance Co, 3751 Maguire Boulevard, Suite 151, Orlando FL 32803 305/896-6660 — 1973

Simmons, Maurice O, (F.S.A , E A), *Vice President & Manager*, Noble Lowndes International Inc, 649 Mission Street, Suite 301, San Francisco CA 94105 415/777-0550 — 1974

Simms, Clifford R, (F C.A., E.A), *Actuary*, The Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600 — i 1965

Simon, LeRoy J, (F.C A.S.), 59 Skyline Drive, Morristown NJ 07960 201/538-1362 — 1965

Simon, Robin B, (F S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2585 — 1983

Simonds, Bruce, (F.S.A.), *Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

Simoneau, Paul W, (F C A.S), 38 Linwold Drive, West Hartford CT 06107 203/232-3754 — i 1965

Simonelli, Nicholas M, (F S A), *Vice President & Assistant Actuary*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6208 — 1978

Simons, Martin M, (A.C A S), *Chief Casualty Actuary*, South Carolina Department of Insurance, 1612 Marion Street, Columbia SC 29201 803/737-6220 — 1982

Simpson, William, (F S.A., E.A.), 15871 Dorset Road, Laurel MD 20707 — i 1965

Singer, Carl J, (A.S.A.), 6049 North Morgan Street, Alexandria VA 22312 703/354-2904 — i 1966

Singer, Fred M, (A.S.A.), *Second Vice President & Associate Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5004 — 1979

Singer, Jack A, (A.S.A.), 61 Townsend Drive, Florham Park NJ 07932 — i 1966

Singer, Paul E, (A.C A S), Rt 1 Box 226, Grand Beach, New Buffalo MI 49117 616/469-4979 — i 1966

Singer, Stephen G, (F.C A , F S.A., E A.), *Managing Vice President*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6710 — 1970

Singh, Harold D, (F S.A), *Vice President & Actuary*, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 91324 213/742-3380 — 1984

Sintov, Joseph D, (F S A , M.C.A., E A), Howard Johnson & Co, 251 South Lake Avenue, Suite 527, Pasadena CA 91101 818/795-1040 — 1978

Sipes, Chris Lee, *Vice President*, Professional Administrators Ltd, Five East Market, Suite 1222, Indianapolis IN 46204 317/635-6614 — 1984

Sipos, Michael Jay, (F S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6759 — 1985

Sirian, Robert L, *Director - Actuarial & Statistical Services*, Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5306 — 1984

Sirkin, Michael B, (F.S A), *Senior Vice President, Finance*, Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 91367 818/703-2397 — 1984

Sisarcick, Wood Carlton, (F S.A., E.A), *Vice President*, American Benefit Corp, 401 Eleventh Street, Huntington WV 25701 304/525-0331 — 1980

Admitted

Sisson, Claude B, (A.S.A), *Actuarial Student*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1987

Sivin, Burton A, (F S A., E A), *President*, Consulting Actuaries International Inc, 1230 Avenue of the Americas, New York NY 10020 212/586-7500 1973

Siwek, Raymond A, (A.S A), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, 39 South, Chicago IL 60685 312/822-6222 1985

Skalinder, Gregg L, (M.C A., A.S.A., E.A.), Skalinder Wilkinson & Associates Inc, 20 North Wacker Drive, Chicago IL 60606 312/368-7013 1976

Skar, John R, (F S A), *Vice President & Actuary*, CIGNA Corp, 1600 Arch Street, PO Box 8247, Philadelphia PA 19101 215/523-2721 1981

Skelding, Albert Z, (F C.A S.), 55 Lamplighter, Apt 5A, Massapequa NY 11758 i 1965

Skelly, Dennis A, (M C A , A.S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, One Plaza East, Suite 838, 330 East Kilbourn Avenue, Milwaukee WI 53202 414/274-6120 1980

Skelton, Don R, (F S A., E.A), *Chairman & Chief Executive Officer*, First Variable Life Insurance Co, 590 Plaza West Building, McKinley & Lee Streets, Little Rock AR 72205 501/661-1500 1965

Skevington, John A, (F.S.A.), 3221 Rockwood Drive, Fort Wayne IN 46815 219/483-2748 1 1966

Skiff, Thomas A, (F.S A.), *Senior Vice President*, AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7715 1975

Skillman, Thomas E, (F S A.), *Associate Director Financial Reinsurance*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2255 1980

Skinner, Fred E, RR 4, Hoechester Road, Springfield IL 62707 1 1966

Skinner, Ronald K, (F S.A), *Director Real Estate Finance*, Prudential Mortgage Capital Co, Prudential Plaza, Eight Gibraltar, Newark NJ 07101 201/877-7295 1986

Skocypec, Gary M, (A S A), *Manager*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3798 1982

Skoczen, John E, (E A), *Actuary*, New England Employer Plan Service, 815 Superior Avenue NE, Suite 1520, Cleveland OH 44114 216/696-2121 1976

Skoglund, David Micheal, (E.A), *Consulting Actuary*, William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Suite 1950, Lock Box 195, Dallas TX 75201 214/220-6200 1980

Skokan, Donald A, (F S A), *Assistant Vice President & Associate Actuary*, Colonial Penn Group Inc, 11 Penn Center, 19th & Market Streets, Philadelphia PA 19181 215/988-4734 1979

Skolnik, Richard S, (A C A S), *Senior Vice President & Chief Actuary*, Beneficial Insurance Group, 600 Beneficial Center, Peapack NJ 07977 201/781-4040 1979

Skovron, David A, (F.C.A., F.S.A., E.A.), *Chief Operating Partner*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1968

Skriletz, Jess A, (F S.A.), *Actuary International Division*, Nationale-Nederlanden NV, Prinses Beatrixlaan 15, 2595 AK, The Hague Netherlands 1984

Skrodenis, Donald P, (A.C.A.S.), *Director of Actuarial Services*, Allstate Insurance Co, Two Allstate Commercial Place, 51 West Higgins Road, South Barrington IL 60010 312/551-2618 1980

Skurnick, David, (F.C.A S.), *Vice President & Actuary*, F & G Re Inc, 55 Madison Avenue, CN 1958, Morristown NJ 07960 201/898-9393 1973

Admitted

Slaby, Edward J, (F.S A.), *Senior Vice President/Finance*, Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/469-7751 1979

Slaff, Nathan H, (A S A.), *Associate*, Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Pace Ferry Road, Atlanta GA 30326-1119 404/261-7820 1986

Slate, Marvin L, Jr., (A S A), 855 Westover Avenue, Winston-Salem NC 27104 919/723-8982 1976

Slater, Michael R, (A.S A , E.A.), *Vice President/Administration*, Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 1976

Slater, Philip D, (F S.A., E A), *Chief Actuary*, Woodward & Slater Inc, 225 Lorraine Avenue, Spring Lake NJ 07762 201/514-1999 1965

Slater, Robert E, (F.S A.), 2237 SW Heronwood Road, Palm City FL 33490 1 1965

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

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

Slipher, Clark E, (F.S.A.), *Assistant Actuary*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7011 1986

Slipowitz, Michael, (F S A), *Assistant Vice President*, MONY Financial Services, Glenpointe Centre West, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-5752 1984

Slishinsky, David H, (E A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 1984

Sloan, John L, (E A), Route Four, PO Box 275, Piedmont SC 29673 i 1967

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

Sloan, Thomas L, (A.S A.), *Director, Financial Planning & Pensions*, Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314 703/684-4100 1982

Sloan, W Keith, (F.C.A.), *Secretary-Treasurer*, Transcontinental Corporation, PO Box 3044, Frankfort KY 40603 502/695-4250 1970

Sloat, Frederick P, (F C A , F S A , E A), 127 Bender Avenue, Roselle Park NJ 07204 i 1965

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

Slotnick, Ira, (A.S.A), *Assistant Actuary*, Standard Security Life of New York, 485 Madison Avenue, New York NY 10022 212/355-4141 1983

Slowata, S John, (E.A), *Manager, NIGPP Actuarial*, Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/966-3291 1982

Sluder, Larry R, (F S.A.), *Second Vice President*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/454-2673 1978

Slusarz, Anthony W, (F S A.), *Assistant Vice President & Group Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5138 1978

Slyter, Dean K, (A.S A), *Assistant Actuary*, LifeUSA, 300 South County Road 18, Suite 600, Minneapolis MN 55426 612/546-7386 1987

Small, Howard J, (M.C.A , A.S.A , E A), *Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1981

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

Admitted

Smallsreed, Patricia D, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 250 East 5th Street, Suite 1810, Cincinnati OH 45202 513/381-0111 1986

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

Smart, Ian C, (M.C.A., A.S.A.), Tillinghast/Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 01/379-4000 1979

Smick, Robert L, (E.A.), *Actuary*, Smick & Co Inc, 65 Cortlandt Avenue, New Rochelle NY 10801 212/490-3137 1976

Smith, Alexander J C, (F.C.A., A.S.A., E.A.), *President*, Marsh & McLennan Cos, 1221 Avenue of the Americas, New York NY 10020 212/997-2397 1971

Smith, Barry V, (F.S.A.), *Executive Vice President*, Equitable Life Assurance Society, 15 Richmond Hill Road, Weston CT 06883 203/454-0224 1965

Smith, Bradley M, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 1980

Smith, Byron W, (A.C.A.S.), *Vice President and Actuary*, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500 1984

Smith, Carolann, *Director, Health Care/Accounting Department*, Blue Cross/Blue Shield of Massachusetts, 100 Summer Street, 13th Floor, Boston MA 02110 617/956-3908 1984

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

Smith, Christopher G, (F.S.A., E.A.), *Vice President & Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000 1965

Smith, Clyde, Jr., (F.S.A., E.A.), Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95841 916/484-6811 1978

Smith, Courtland C, (F.S.A.), *Consulting Actuary*, 61 Dunn Court, Stamford CT 06905 203/322-6216 1965

Smith, Craig A, (F.S.A.), *Actuary*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3333 1985

Smith, David A, (A.S.A.), *Assistant Vice President*, Amerisure Companies, 1801 Willowtree Lane, Ann Arbor MI 48105-2113 313/965-8600 1987

Smith, David V, (F.S.A.), *Second Vice President & Product Actuary*, American General Life/Accident Ins Co, MC 2635, American General Center, Nashville TN 37250 615/749-1000 1979

Smith, Edward I, (F.S.A.), *Actuarial Director*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6950 1976

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

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

Smith, Frances A, (F.C.A.S.), *Senior Vice President*, Crum & Forster Personal Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-4171 1979

Smith, Fraser M, (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, 99 Bank Street, Ottawa ON Canada K1P 5A3 613/560-7706 1968

Smith, Frederic J, (A.S.A., E.A.), *Senior Director*, Wolper Ross & Company Ltd, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210 1976

Smith, G Nicholas, (F.S.A.), *Group Ltd Actuary*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2207 1979

Smith, Harold W, RR 4, PO Box 280, Frankfort IN 46041 317/325-2581 i 1966

Admitted

Smith, Henry W, (E.A.), 22 Blake Street, Westborough MA 01581 617/366-5603 i 1976

Smith, J Brookes, Jr., *Actuary IV*, Maryland State Department of Insurance, Dept of Licensing & Registratn, 501 St Paul Place, Baltimore MD 21202 301/659-6188 1970

Smith, J C McKenzie, (F.S.A., E.A.), *Associate Actuary*, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6256 1987

Smith, J Henry, (F.S.A.), 46-04U Meadow Lakes, Hightstown NJ 08520 609/443-8598 i 1965

Smith, James B, Jr., (F.S.A.), Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3208 1977

Smith, James P, (F.S.A.), 13821 Vinewood Lane, Dayton MN 55327 612/421-5496 i 1965

Smith, James R, (F.S.A.), *Vice Pres, Treasurer & Chief Financial Officer*, Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5700 1979

Smith, Jeffrey L, *Vice President Finance & Treasurer*, Central Benefits Mutual Insurance Co, PO Box 16526, Columbus OH 43216 614/464-5836 1984

Smith, John E, (F.S.A., E.A.), 609 Edgar Road, St Louis MO 63119 i 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.C.A., F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2700, Detroit MI 48243 313/567-6616 1970

Smith, Kenneth W, (F.S.A., E.A.), *Life Actuary II*, American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2691 1979

Smith, Kevin Michael, (A.S.A.), *Director, Guaranteed Products*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3799 1980

Smith, Kirk A, (A.S.A.), *Senior Actuarial Assistant*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3761 1986

Smith, Larry C, (A.S.A.), American Heritage Life Insurance Co, Eleven East Forsyth Street, Jacksonville FL 32202 904/359-2610 1980

Smith, Larry R, (E.A.), *Vice President & Actuary*, Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311 1976

Smith, Laurence K, (A.S.A.), Route 4, PO Box 171A, Elkhorn WI 53121 i 1966

Smith, Lee M, (F.C.A.S.), *Principal*, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 1973

Smith, Martin H, (A.S.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600 1986

Smith, Matthew J, (A.S.A.), *Actuary*, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4412 1981

Smith, Michael Bayard, (F.C.A.S.), Tillinghast/Towers Perrin, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207-8186 904/398-5661 1985

Smith, Michael L, (F.S.A.), *Vice President, Risk Management, Life Department*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1457 1974

Smith, Morton, Jr., (F.S.A., E.A.), *Vice President-Pension Actuary*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4404 1966

Smith, Peter L, Jr., (A.S.A.), *Supervising Actuary*, New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-7929 1980

Smith, Raymond L, 4041 12th Street, Des Moines IA 50313 i 1966

Smith, Richard A, (A.C.A.S.), *Actuary*, Allstate Insurance Co, Allstate Plaza North D1, Northbrook IL 60062 312/480-2698 1983

Admitted

Smith, Richard F, (F.S.A , E A.), *Consulting Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 1971

Smith, Robert H, (F.C.A., F.S A.), 912 Judie Lane, Ambler PA 19002 i 1965

Smith, Robert T, (F.S.A.), *Senior Vice President*, Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/734-1667 1984

Smith, Roger W, (F S.A.), *Senior Vice President*, PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670 1980

Smith, Ronald J, (A.S.A , E.A), William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5390 1984

Smith, Ronald J W, (F.C.A , F.S.A , E.A.), *Principal*, Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226 313/961-3346 1965

Smith, Rosanne Kay, (F S A), *Individual Actuary*, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, PO Box 3149, Lancaster PA 17604 717/397-2751 1983

Smith, Russell H, Jr., (F.S.A., A.C.A., E A.), 11 Rochelle Street, Worcester MA 01606 617/853-1574 i 1965

Smith, Sherwood Z, (F.S.A), *Group Actuary*, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511 1973

Smith, Stephen L, (F.S A), *Vice President, Investor Relations*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-9060 1969

Smith, Steven A, (F S A.), *Senior Vice President & Chief Actuary* First Colony Life Insurance Co, 700 Main Street, PO Box 1280, Lynchburg VA 24505 804/845-0911 1974

Smith, Susan M, (A S A , E.A), *Vice President*, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2700, Detroit MI 48243 313/567-6616 1976

Smith, T Donald, (A S A), *Vice President*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2300 1971

Smith, Talbot T, (A.S.A., E.A), *Consultant*, PO Box 2437, Fullerton CA 92633 714/525-1606 1979

Smith, Thomas Brooks, (A S.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1984

Smith, Vernon J, (A S A), *Executive Vice President*, Alliance Life Insurance Co, PO Box 8906, Wichita KS 67208 316/686-2600 1966

Smith, Victor L, (A.S.A.), *Assistant Vice President & Actuary*, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2316 1970

Smith, Vine H, (E A.), *President*, Smith Kazazian Inc, 427 West Colorado Street, Suite 105, Glendale CA 91204 818/409-0821 1977

Smith, W Leon, (F.S.A., E A), *Principal*, Touche Ross & Co, 2001 Bryan Tower, Suite 2400, Dallas TX 75201 214/220-8840 1977

Smith, William Daniel, (F.S.A.), *Vice President, Corporate Actuarial*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5434 1965

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

Smithback, Eric L, (F.S.A.), *Assistant Vice President & Group Actuary*, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/569-7730 1984

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

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

Admitted

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

Snapp, Sharon Alice, (A.S.A., E A), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666 1982

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

Sneed, Donald W, (F S.A.), *Senior Vice President & Actuary*, State Reserve Life Insurance Co, 115 West Seventh Street, Fort Worth TX 76101 817/335-9575 1967

Snell, David L, (A S A.), *Second Vice President, Agency Compensation Support*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0531 1986

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

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

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

Snow, Scott M, (F.S A.), *Director of Actuarial Services*, Blue Cross/Blue Shield of Massachusetts, 100 Summer Street, Boston MA 02110 617/956-2570 1987

Snow, Susan L, (E.A.), William M Mercer-Meidinger-Hansen Inc, 2564 West Woodland Drive, Anaheim CA 92801 213/480-6400 1987

Snyder, Barbara L, (F S A , M C A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2742 1979

Snyder, John B, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 West Bluemound Road, Brookfield WI 53005 414/784-2250 1976

Snyder, Marvin, (E A), *President*, Marvin Snyder & Associates Ltd, PO Box 189, Merion Sta PA 19066 215/667-2955 1976

Snyder, Mary Beth, (E.A), *Actuary*, 9304 Forest Lane, North Building - Suite 154, Dallas TX 75243 214/349-7448 1976

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

Sobel, Harvey, (F S.A), *Consulting Actuary*, Peat Marwick Main & Co, 345 Park Avenue, 27th Floor, New York NY 10154 212/872-6530 1979

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

Soderquist, G David, (F.C.A., F.S.A.), *Senior Vice President & Chief Actuary*, Capitol American Financial Corp, 1300 East Ninth Street, Suite 1415, Cleveland OH 44114 216/696-6400 1967

Soderstrom, Glenn W, (F S.A., M C.A., E.A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 450 North Sunny Slope Road, Suite 1, Brookfield WI 53005 414/785-9669 1979

Sohn, William J, (F C A., F S.A , E A.), *Vice President & Consulting Actuary*, Frank B Hall Consulting Co, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002 1973

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

Solomon, Norman, (F S.A), *Chief Actuary*, US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4915 1979

Solomon, Richard H, (F.S.A , E A.), *Vice President/Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 3550 Wilshire Boulevard, Los Angeles CA 90010 213/383-5111 1969

Admitted

Solomon, Roger R, (F S.A.), *Actuary,* Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100 — 1979

Solomon, Ronald L, (A.S.A., E.A.), *Supervisory Actuary,* Health Care Financing Administration, Office of the Actuary, 1705 Whitehead Road, Baltimore MD 21207 301/594-2793 — 1977

Solomonian, Laura A, (F.S A), *Associate Actuary,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6893 — 1981

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

Somers, Edward C, (A C A S), *Assistant Vice President,* Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2510 — 1986

Sommer, Benjamin L, (A.S.A), *President,* Atlanta Pension Services Inc, Marquis One, Suite 2300, 245 Peachtree Center Avenue, Atlanta GA 30303 404/659-8410 — 1982

Sommer, Steven D, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1977

Sondergaard, John E, (E.A.), *Consulting Actuary,* Hand & Associates Inc, Hand Building, Fourth Floor, 5700 Northwest Central Drive, Houston TX 77092-2092 713/460-1000 — 1976

Sondergeld, Donald R, (F.S A , A C A., E.A.), *Senior Vice President & Chief Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-9000 — 1965

Song, Jen-Shenn, (A.S.A.), *Actuarial Assistant,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000 — 1982

Song, Young B, (A C A.S), *Technical Analyst,* CIGNA Corp, Hartford CT 06152 203/726-7400 — 1981

Sonheim, Jeffrey, (A S.A.), Chubb Life Insurance Co of America, Group Actuarial, One Granite Place, Concord NH 03301 603/224-7741 — 1981

Sonkin, Ronald B, (M.C.A., A S.A., E A), *Vice President,* Johnson & Higgins, Three Center Plaza, Boston MA 02106 617/742-5300 — 1980

Sonnanstine, Alan E, (A.S.A.), *Actuary,* Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226 313/961-3346 — 1979

Sonnanstine, J Kathryn, (E.A.), *Actuary,* Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226 313/961-3346 — 1976

Sonnenschein, Gerald B, (A C A , E A.), *Vice President & Actuary,* Gabriel Roeder Smith & Co, The Globe Building, Suite 200, 407 East Fort Street, Detroit MI 48226 313/961-3346 — 1976

Sonnleitner, William, (F.S.A), *Vice President & Health Actuary,* Life Investors Insurance Co, 4333 Edgewood Road NE, PO Box 1447, Cedar Rapids IA 52499 319/398-8667 — 1979

Soppe, Janet M, (F.S.A.), *Vice President & Actuary,* Life Investors Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6155 — 1985

Sorbo, Allen J, (F S A.), *Principal,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800 — 1980

Sorensen, Douglas K, (A.S A), *Senior Actuarial Assistant,* State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61710 309/766-5546 — 1986

Sorensen, Stuart L, (F.S A.), *Vice President & Chief Actuary,* Security American Financial, 6681 Country Club Drive, Minneapolis MN 55427-4698 612/544-2121 — 1975

Sormani, Charles R, (F.S A , E.A), *Senior Vice President - Insurance Operations,* Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6603 — 1971

Sornberger, George C, (A.C.A.S.), *Assistant Vice President & Actuary,* Providence Washington Insurance Group, 20 Washington Place, Providence RI 02901 401/831-4000 — 1986

Soronow, Frederick T, (F.S A , E A), *Consulting Actuary,* Sedgwick Tomenson Associates, 401 West Georgia Street, Suite 1500, Vancouver BC Canada V6B 5A1 604/682-0865 — 1977

Sorrentino, Steven G, (A S A.), *Associate Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 — 1983

Soucy, Robert L, (E.A), *Manager Technical Services,* William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0475 — 1976

Soul, Mary Ellen, (F S.A.), *Vice President & Assistant Actuary,* Prudential Insurance Company, Prudential Plaza, Newark NJ 06974 201/877-6765 — 1983

Sourdiff, Jerald E, (F S.A.), *Vice President & Actuary,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7025 — 1976

Southall, Charles R, (F S A., E.A), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 — 1979

Southcote-Want, Colin E, (F.S.A., E.A.), *Actuary,* Conway Jones & Associates Inc, 1914 North 34th Street, Suite 201, Seattle WA 98103 206/545-6826 — 1980

Southwell, Donald G, (F S.A), *Vice President & Associate Comptroller,* Prudential Insurance Company, Group & Fin Services Office, 56 N Livingston Avenue, 3rd Fl, Roseland NJ 07850 201/994-8720 — 1978

Southworth, J Russell, (F.C A., F S A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 — 1972

Spade, Kent A, (F.S A , E A.), *Actuary,* The Wyatt Company, 1700 One Penn Center, 1617 Kennedy Boulevard, Philadelphia PA 19103 215/569-4393 — 1980

Spafford, Dan R, (F.S.A), *Vice President & Actuary,* Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121 212/714-5269 — 1977

Spalla, Joanne S, (F.C.A.S.), *Director-Reserves & Financial Analysis,* Hartford Insurance Group, Actuarial/Research Operations, HO-1, Hartford CT 06115 203/547-2312 — 1983

Spano, Anthony T, (F.S.A , E.A), *Actuary,* American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2165 — 1965

Spare, William A, (F S A), *Consulting Actuary,* 210 Hillendale Drive, Doylestown PA 18901 215/348-4059 — 1965

Spaulding, Asa T, 1608 Lincoln Street, Durham NC 27701 — 1965

Spear, Roy W, (E.A.), *President,* Spear Actuarial Services Inc, 2368 Shallowford Terrace, Chamblee GA 30341-3706 404/457-4111 — 1980

Spedden, W Calvin, (F.S.A., E A.), *President,* Spedden & Associates Inc, 1440 West Mockingbird Lane, Suite 205, Dallas TX 75247 214/631-7504 — 1979

Spellman, James W, (F S.A.), 1306 Stephens Drive, Normal IL 61761 309/454-2710 — 1965

Spellman, Peter J, (F S.A.), *President,* The Citadel Life Insurance Co, PO Box 31488, Charlotte NC 28231 704/339-5214 — 1965

Spence, Calvin C, (F S A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, 10955 Lowell, Suite 600, Overland Park KS 66210 — 1984

Spencer, James C, (A S.A), *Staff Consultant,* Towers Perrin Forster & Crosby, One Newton Executive Park, Newton MA 02162 617/965-8420 — 1987

Spencer, James E, (A.S A.), *Senior Assistant Group Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8766 — 1986

Spencer, Janet Schilling, (A.S.A.), *Manager/Group Actuarial,* Blue Cross/Blue Shield of South Carolina, I-20 and Alpine Road, Columbia SC 29219 803/788-3860 — 1986

Admitted

Spencer, William C, (E A.), *President & Actuary*, Spencer Organization Inc, 366 Kinderkamack Road, Box 248, Westwood NJ 07675 201/666-6011 1981

Spenny, Martha M, (A S A), *Assistant Actuary*, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000 1986

Sperry, Mark D, (A.S.A.), *Manager*, Aetna Life & Casualty, 151 Farmington Avenue, D206, Hartford CT 06156 203/273-2159 1982

Spidell, Bruce R, (A.C.A S.), *Associate Actuary & Director*, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33431 305/997-4405 1986

Spiegelman, Josh Stuart, (A S.A., E.A.), *Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1987

Spies, Robert L, (F.S.A , E.A.), *Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4351 1975

Spigal, Jerauld G, (F.C.A , F S.A , E A.), *Consultant*, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3617 1976

Spigal, Judith D, (F.S A , E.A.), *Actuary*, General Electric Co, Fairfield CT 06431 203/373-3018 1980

Spilker, Keith K, (F S.A.), *Second Vice President & Associate Actuary*, Security Mutual Life Insurance Co, 200 Centennial Mall North, PO Box 82248, Lincoln NE 68501 402/477-4141 1981

Spilker, Mark E, (F.S.A.), *Actuary-Individual Annuities*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8228 1980

Spina, Vincent F, (A.S.A , E A), *Pension Actuary*, American General Life Insurance Co of New York, 300 South State Street, Syracuse NY 13201 315/471-1121 1985

Spindler, Stephen J, (F S A), *Associate Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4768 1979

Spitz, Michael E, (F S A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-1408 1984

Spitz, Ronald O, (A S A., E A.), *Consulting Actuary*, Laventhol & Horwath/REBC Associates, 300 South Riverside Plaza, Chicago IL 60606 312/930-0002 1980

Spitzer, C Robert, (F.C A.S.), *Vice President & Actuary*, American Universal Insurance Co, 144 Wayland Avenue, PO Box 6328, Providence RI 02940 401/351-4600 1973

Spitzer, Robert F, (E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2185, Seattle WA 98101-3204 1982

Spitznass, Richard B, (E.A), *Director, Compensation & Benefits*, Georgia-Pacific Corp, 133 Peachtree Street NE, PO Box 105605, Atlanta GA 30348-5605 404/521-5847 1976

Splitt, Daniel L, (F.C.A S), *Actuary*, IDS Property & Casualty, WEG Boulevard, Green Bay WI 54344 414/337-5533 1983

Spock, Stephen C, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, XCB3, Hartford CT 06156 203/273-8860 1980

Spock, William T, (F S.A.), *Vice President & Manager*, Noyes Services, 300 West State Street, Media PA 19063 215/891-1930 1966

Spoelstra, Herbert B, 567 Cielo Vista Court, Greenwood IN 46143 1966

Spoolstra, Peter C, (F C A , E A.), *President*, Peter C Spoolstra & Associates Inc, 1829 North Meridian Street, Indianapolis IN 46202 317/925-9001 1966

Spooner, Forrest Allen, (F S A., F A), *Senior Vice President*, MONY Financial Services, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-5748 1971

Admitted

Springer, Linda M, (F.S.A.), *Assistant Vice President*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6772 1981

Sproule, Michael E, (F S A), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, Area 5H, New York NY 10010 212/578-4086 1983

Spurgeon, Benjamin G, (F.S.A.), *Second Vice President*, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/289-6766 1982

Spurgeon, Paul M, (A.S A.), *Assistant Vice President & Actuary*, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511 1982

Squier, Craig A, (A S A.), *Actuarial Director*, Creditor Resources, 1100 Johnson Ferry Road, Atlanta GA 30342 1986

Squires, Sanford R, (F C A.S.), *Vice President, Product Development*, ISI Systems Inc, Oakpark VII, Middlesex Turnpike, Bedford MA 01730 617/275-5900 1977

Srite, Jim H, (A S.A), *Assistant Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-7069 1986

Staats, Dean R, (F.S A), *Consulting Actuary*, 234 Hansell Road, Newtown Square PA 19073 1965

Stabert, Bernhardt K, (F C.A.), 312 Hathaway Lane, Wynnewood PA 19096 215/649-0140 1965

Stackhouse, B L, (F.S.A), *Vice President Corporate Actuarial*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4589 1968

Stadler, Elisabeth, (A C A S), *Assistant Actuary*, North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8266 1982

Staehlin, Martin, (F.S.A.), *Director of Group Actuarial Services*, Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/291-6098 1979

Stafford, Charles B, (F C A , A.S A., E A), *Associate Actuary*, Manhattan Life Insurance Co, 205 West Fourth Street, Cincinnati OH 45201 513/852-1300 1966

Stagg, Ronald G, (F.S A), 7011 Balmoral Drive, Fort Wayne IN 46804 1965

Stahl, John F, (A.S A.), *Actuarial Assistant*, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000 1986

Stahl, Joseph J, II, (F.C.A., F.S.A., E.A.), **[Vice-President]**, *Vice President*, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 1965

Stahly, Larry D, (A S A , E A), *Consulting Actuary*, Buck Consultants Inc, 1801 Century Park East, Suite 480, Los Angeles CA 90067 213/282-8232 1986

Staley, Harlow B, (F.S A , A.C.A S), *Consulting Actuary*, Harlow B Staley & Associates, 1716 Longvalley Drive, Northbrook IL 60062 312/564-0411 1965

Stamant, Jeanne M, (F S.A), *Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1978

Stanar, Thomas J, (F S.A., E.A.), *Head of Office*, William M Mercer-Meidinger-Hansen Inc, 560 Grand Plaza Place, 220 Lyon Street NW, Grand Rapids MI 49503 616/459-0156 1977

Stanard, James N, (F C.A.S), *Senior Vice President*, F & G Re Inc, 55 Madison Avenue, CN 1958, Morristown NJ 07960 201/898-9393 1977

Stancik, Edwin E, (A.S.A , E A.), *Vice President*, W E Stanley & Co Inc, 925 West Market, Greensboro NC 27403 919/273-9492 1967

Stanco, Edward J, (A.C.A.S.), *Vice President*, Balis & Company Inc, Three Mellon Bank Center, Philadelphia PA 19102-2499 215/568-3740 1985

Stankus, Leo M, (F.C A S), *Financial Director*, Allstate Insurance Co, One Allstate Commercial Plaza, 51 West Higgins Road TIC, South Barrington IL 60010 312/551-2466 1965

Admitted

Stanley, Daniel L, (A.S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, 2001 Ross Avenue, Suite 1950, Lock Box 195, Dallas TX 75201 214/220-6200 — 1986

Stanley, Dennis L, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1979

Stanley, J Perham, (F C.A., A.S A., E.A.), Box N-4051, Nassau Bahamas — 1965

Stanley, Neal N, (F S A., E A), *Consulting Actuary,* Group and Pension Administration, 12160 Abrams Road, Suite 409, Dallas TX 75243 214/238-7900 — 1967

Stanley, Randall L, (F.S.A., E.A.), *Vice President,* Actech Inc, Eight Piedmont Center #310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7522 — 1977

Stanley, Samuel S, (F S A , M.C.A., E.A.), *Actuary,* The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 — 1980

Stanley, Stephen A, (F.S.A.), *Second Vice President & Associate Actuary,* Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2450 — 1975

Stanton, Gary A, (A.S A), *Vice President, Software Development,* PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670 — 1980

Stanton, Ming H, (F.S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6735 — 1971

Stark, Glen Edward, (F.S.A.), *Assistant Vice President & Actuary,* National Farmers Union Life, 10065 East Harvard Avenue, Denver CO 80251 303/337-5500 — 1980

Stark, John W C, (F.S.A), *Associate Actuary,* Blue Cross/Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7009 — 1983

Starovasnik, Donald M, (E.A.), *Actuary,* Washington Insurance Commissioner's Office, Insurance Building AQ21, Olympia WA 98504 206/753-7305 — 1970

Starr, Jeremy, (F.S A), *Actuary, Reinsurance,* Guardian Life Insurance Co, 201 Park Avenue South, 15th Floor, New York NY 10003 212/598-8289 — 1979

Starr, Susan H, (E A), *Consultant,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1976

Stashin, Philip D, (E.A.), *President,* Federation Pension Bureau Inc, 10 East 21st Street, New York NY 10010 212/505-0100 — 1977

Statius, Anastase E, (F.C.A , A S A., E A), 1450 Palisade Avenue, Apt 6B, Fort Lee NJ 07024 201/947-6031 — i 1965

Staub, E Brian, (A.S.A., E.A.), *Actuary,* Florida Insurance Department, Larson Building, Room 371-Q, Tallahassee FL 32301 904/488-4439 — 1966

Stavsky, Louis E, (F S A , E A), *Consultant,* Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3691 — 1981

Stearns, Bernice E, 4124 Calaroga Court, West Linn OR 97068 — 1984

Stearns, John B, (F.S A.), 80 Green Village Road, Madison NJ 07940 — 1 1965

Stearns, John H, Jr., (A S.A.), *Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-3557 — 1971

Stearns, John L, (F.S.A), 75 Grove Street, Apt 225, Wellesley MA 02181 — 1 1965

Stedman, John A, (F S.A.), *Actuary,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3522 — 1966

Steele, Ernest C, *Executive Vice President-Investments & Planning,* McM Corporation, 1001 Wade Avenue, PO Box 10234, Raleigh NC 27605 919/834-0751 — 1966

Steeneck, Lee R, (F.C A S.), *Vice President,* General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5404 — 1978

Steeples, Larry A, (F.S.A , E.A), *Consulting Actuary,* West 315, South 7605 Lakecrest Drive, Mukwonago WI 53149 414/363-4507 — 1973

Steer, Grant David, (F C.A.S.), *Vice President,* Fireman's Fund Insurance Co, PO Box 777, Novato CA 94998 415/492-6177 — 1980

Steeves, Spurgeon S, (E.A.), *President,* Pension Development Co Inc, 64 Salem Street, Medford MA 02155-3231 617/395-4774 — 1976

Stefanson, Doug J, (F.S A), *Manager, Group Insurance Operations,* Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3408 — 1981

Steffen, Karen, (F S.A., M.C.A., E.A.), *Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 — 1976

Steffen, Walter W, (F.S.A.), *Consultant,* 406 Bent Tree Lane, Indianapolis IN 46260 317/251-2406 — i 1965

Steimla, Joseph H, (F.S A , M C.A), *President,* Steimla & Associates Inc, One Energy Center, Suite 101, 300 East Shuman Boulevard, Naperville IL 60540 312/717-1640 — 1979

Stein-Windwehr, Debra R, (A.C A.S), *Actuarial Associate,* National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1003 — 1983

Stein, Jerome M, (F.S.A.), *Vice President & Associate Actuary,* Prudential Insurance Company, 14 Washington Building, Newark NJ 07101 201/877-6900 — 1965

Stein, Joan Berkman, (A.C.A S.), *Assistant Actuary,* Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5440 — 1966

Stein, Mel, (F S A , E A.), *President,* Forecast Consultants Inc, 4345 Sigma Road, Dallas TX 75234 214/233-1192 — 1965

Stein, Robert W, (F.S.A.), *Partner,* Ernst & Whinney, 787 Seventh Avenue, New York NY 10019 212/830-5370 — 1977

Steinberg, Edwin J, (A.S.A.), E J Steinberg Associates, 4601 Ponce De Leon Boulevard, Coral Gables FL 33146 305/661-1016 — 1966

Steinberg, Howard L, (A.S.A.), *Actuary,* Wolper Ross & Company Ltd, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210 — 1982

Steinbrunner, John A, (F.S.A., E.A.), *Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1986

Steinen, Phillip A, (A.C.A S), *Associate Actuary,* Central Mutual Insurance Co, 800 South Washington Street, Van Wert OH 45891 419/238-1010 — 1984

Steiner, Elliott Mark, (F S A.), *Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3955 — 1979

Steiner, Kenneth A, (F S A., M.C A , E.A), *Consulting Actuary,* The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1979

Steiner, Robert C, (F C.A , F S A , E A.), *Vice President & Consulting Actuary,* Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3668 — 1968

Steiner, William K, (F.C.A., F.S.A , E A.), *Vice President,* The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 — 1965

Steinforth, Alex W, Jr., (F.C.A., F.S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6099 — 1965

Steingiser, Russell, (A.C.A.S.), *Senior Actuarial Assistant,* Travelers Insurance Company, One Tower Square (11 CR), Hartford CT 06183 203/277-2267 — 1986

Steinhauser, John, (F.S.A., E.A.), Wolper Ross & Company Ltd, 555 Madison Avenue, New York NY 10022 212/355-5566 — 1978

Steinhauser, Mark W, (A.S.A., E.A.), *Consulting Actuary,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 — 1987

Admitted

Steinhorn, Robert David, (A.S.A., E.A.), *Consulting Actuary,* Steinhorn & Associates, PO Box 31448, Oakland CA 94604 415/444-7444 1982

Steinig, Stephen N, (F.S.A.), *Senior Vice President,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7317 1971

Steinmann, John W, (E A.), *Consulting Actuary,* Beyer-Barber Incorporated, 515 Linden Street, Allentown PA 18101 215/435-9577 1982

Stellmacher, Jon M, (F S A.), *Second Vice President & Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1981

Stemmermann, Theodore A, (F S.A.), 103 Via Amalfi, New Smyrna Beach FL 32069 i 1965

Stempel, Martin, (F.S.A., E.A.), *Principal/Actuary,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6401 1967

Stennes, George V, (F.C.A., F.S.A., E.A), 7070 Mid Oaks Avenue North, Stillwater MN 55082 612/439-4780 1 1965

Stenson, John M, (A.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/835-7590 1987

Stenson, Richard M, (F.S.A., E A), *Senior Vice President,* Equitable Life Assurance Society, 787 Seventh Avenue, Area 43/N, New York NY 10019 212/554-4223 1965

Stephan, Ruth W, (F.S.A.), *President,* UL-TRA Systems Inc, 12022 Sugar Springs, Houston TX 77077 713/556-6227 1980

Stephan, William J, (F.C.A., E.A.), *Senior Vice President & Director,* Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900 1966

Stephens, John F, *Chairman of Board & Chief Executive Officer,* Texas Employers Insurance Association, PO Box 2759, Dallas TX 75221 214/760-6166 1969

Stephens, John R D, (F.S.A., E.A.), *Partner,* Vaughan & Stephens, PO Box 17946, Greenville SC 29606 803/271-1298 1979

Stephenson, Elton A, (F C.A.S), *Assistant Vice President & Actuary,* Allstate Insurance Co, Allstate Plaza D-1, Northbrook IL 60062 312/291-5655 1974

Stephenson, J Herman, 10051 Miami, Omaha NE 68134 402/391-8153 1 1966

Stephenson, John W, 1400 Rabb Road, Austin TX 78704 i 1970

Sterchi, Robert P, (E.A), *Vice President Employee Benefits,* Sunwest Financial Services Inc, PO Box 25500, Albuquerque NM 87125-5500 505/765-2722 1976

Stergiou, E James, (F.C.A.S., F.C.A.), *President,* E James Stergiou Risk Consultants Inc, 410 Hackensack Street, Second Floor, Carlstadt NJ 07072 201/935-3434 1977

Stern, Deborah A, (A S.A , E A.), *Consulting Actuary,* Johnson & Higgins, 101 North Wacker, Chicago IL 60606 312/263-2456 1985

Stern, Howard D, (F.S.A.), 12925 SW 108th Avenue, Miami FL 33176 305/251-3018 1976

Stern, Larry N, (F.S.A.), *Vice President & Chief Actuary,* United Presidential Life Insurance, PO Box 9006, Kokomo IN 46902-9006 317/453-8706 1980

Stern, Philipp K, (A.C A.S.), *President,* Philipp K Stern, Nine Dunbar Road, Newark DE 19711 302/368-2460 1956

Sternfeld, Joe P, (F S.A.), *Senior Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/572-5972 1985

Sterrn, Randi M, (F.S.A.), *Actuarial Fellow,* John Hancock Mutual Life Insurance, John Hancock Place Area C-2, PO Box 111, Boston MA 02117 617/572-5971 1984

Stertz, Lynnette J, (F.S.A.), *Assistant Vice President & Managing Actuary,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8617 1987

Admitted

Steven, David E, (F S.A., E.A), *Vice President,Asset/Liability Mgmt-Development,* Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7454 1976

Stevens, Becky F, (A.S.A.), *Associate Actuary,* Colonial Life & Accident Insurance, 1200 Colonial Life Blvd West, Columbia SC 29210 803/798-7000 1982

Stevens, John J, (A S A.), *Consulting Actuary,* John Stevens Associates Inc, 668 Joseph Drive, Wayne PA 19087 215/265-2530 1966

Stevens, Lori Ann, (A S.A), Woodmen Accident & Life, 1526 'K' Street, Lincoln NE 68508 402/476-6500 1986

Stevens, W Tris, (F.S.A., E.A.), *Vice President & Actuary,* Stevens Martin & Dowd Inc, 629 Lakeland East Drive, Jackson MS 39208 601/939-2902 1965

Stevens, William Richard, (A.S A), *Actuarial Associate,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1980

Stevenson, Jeffrey G, (F.S.A), *Director of Product Marketing,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1980

Stevenson, Jeffrey W, (E.A.), *Consultant,* The Wyatt Company, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1984

Stevenson, Raymond H, (M.C A , E A), Stevenson International Corp, 13 Stonegate Drive West, Prospect Heights IL 60070 312/520-1604 1967

Stewart, Charles Walter, (F C A S), *Vice President & Senior Actuary-P/C Group,* CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3350 1972

Stewart, Daniel G, (F.S.A , E.A.), *Senior Vice President,* Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8211 1965

Stewart, Gathings, (F.S A), 6707 Sky Blue Drive, Fort Wayne IN 46804 1 1965

Stewart, James G, (F S.A.), *Exec Vice President & CFO,* CIGNA Corp, One Logan Square, Philadelphia PA 19103 215/557-5725 1971

Stewart, Joy L, (F.S.A), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7602 1979

Stewart, O Conrad, (F.S.A.), 2526 Medway Drive, Raleigh NC 27608 1966

Stiasny, Gabor, (A S.A.), *Manager Actuarial,* United Farm Bureau Family Life, 130 East Washington, Indianapolis IN 46206 317/263-7366 1980

Sticha, Kay L, (A.S.A.), *Actuarial Associate,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-8512 1986

Stickney, Michael L, (F S A), *Actuary,* Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/734-1667 1984

Stiefel, John D, III, (F.S.A., E.A.), *Assistant Vice President, Group Division,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-8266 1975

Stieren, Valeska U, 11400 Normandale Boulevard, Minneapolis MN 55437 612/881-8665 i 1966

Stigliano, Neil, (F S.A., E A.), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 1978

Stiles, Hubert M, (F.S.A., E.A.), *President,* Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160 1965

Stinchcomb, James A, (F.S A., M C A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, Suite 1810, 250 East Fifth Street, Cincinnati OH 45202-4159 513/381-0111 1979

Stipelman, Charles, (E A), *President,* CMS Pension Associates Inc, 160 Route 34, Aberdeen NJ 07747 201/290-0044 1976

Admitted

Stirling, David F, (A.S.A., E A.), *Consulting Actuary*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 1980

Stobie, David W, *Principal Planner*, US Sprint Communications Co, 9300 Metcalf, Overland Park KS 66212 913/967-5097 1967

Stockfleth, Ronald D, (F S A.), *Manager*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1981

Stockmeyer, Nancy J, (A.S.A), *Associate Actuary*, The Wyatt Company, Sears Tower, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-2000 1985

Stoiber, Thomas J, (F.S.A), *Second Vice President & Actuary*, Time Insurance Company, 515 West Wells Street, PO Box 624, Milwaukee WI 53201 414/277-4898 1980

Stokes, Frank, (F S A., E.A.), Frank Stokes Inc, 7013 Crail Drive, Bethesda MD 20817 301/229-8363 i 1980

Stokes, Robert J, (F.S.A), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, Box 111 C-2, Boston MA 02117 617/572-5970 1980

Stokesbury, John T, (A S A), *Assistant Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07628 201/592-1300 1986

Stoltzfus, James G, (A S.A), *Actuarial Assistant*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1985

Stone, Clifton Arthur, (A.S.A.), Amica Life Insurance Company, Ten Weybosset Street, Providence RI 02940 401/273-5000 1982

Stone, David L, (F.S.A., E A), *Assistant Vice President*, CNA Insurance Companies, CNA Plaza, Chicago IL 60614 312/822-6944 1979

Stone, Dennis L, (F S A , E A), *Associate*, William M Mercer-Meidinger-Hansen Inc, 1500 Meidinger Tower, Louisville KY 40202 502/561-4709 1982

Stone, Frank P, (A S A , E A.), The Dozier Company, One Benham Place, 9400 North Broadway, Oklahoma City OK 73114 405/478-4321 1980

Stone, Linda K, (F S.A , E A.), *Consultant*, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6412 1982

Stone, Ronald J, (A S.A), CAPSCO Software Inc, 100 West 22nd Street, Lombard IL 60148 312/495-8720 1970

Stonecipher, David A, (F.S A., E A), *Executive Vice President*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100 1970

Stoner, Steven K, (A S A.), *Assistant Actuary*, Kentucky Central Life Insurance Co, 300 West Vine Street, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5154 1981

Stonewall, Alan J, (E.A.), *President*, Stonewall Pension Service Inc, Lincoln Center, Suite 301, 10220 SW Greenburg Road, Portland OR 97223 503/245-9199 1976

Stontz, Carolyn J, (F.S.A), *Vice President & Product Actuary*, First Capital Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/458-8283 1981

Stontz, Michael A, (A.S A), *Actuarial Assistant*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3319 1986

Stopher, Ronald L, (F.S A.), *Vice President & Actuary*, Midwestern United Life Insurance Co, PO Box 929, Fort Wayne IN 46801 219/432-1551 1982

Storace, Janet M, (E.A.), *Associate Consultant*, Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5208 1986

Storm, Diane M, (A S A., E.A), *Vice President*, Actuarial Systems Corp, 134 University Drive, Suite 110, Rochester MI 48063 313/656-8861 1982

Admitted

Storms, Peter F, *Director, Financial Standards*, Travelers Insurance Company, Corporate Finance (4PB), One Tower Square, Hartford CT 06183 203/277-5888 1970

Storozum, Mark L, (A S.A.), *Manager, Actuarial Services Group*, Arthur Young, 277 Park Avenue, 17th Floor, New York NY 10172 212/407-1707 1987

Stouffer, Linda M, (A S.A), *Assistant Vice President*, CONSECO Inc, 11815 North Pennsylvania Ave, Carmel IN 46032 317/573-6100 1980

Stout, Alberta, (F.C A , E.A.), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2940 1968

Stover, J Karl, (A.S.A), 5504 East Galbraith Road, Apt 39, Cincinnati OH 45236 513/825-1880 i 1966

Stover, Richard D, (F S A), *Consultant*, Wilham M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036-8855 212/997-7111 1986

Straate, Christine A M, (F S.A.), 1325 Indianwood Drive, Brookfield WI 53005 414/785-0958 1982

Straate, Lee H, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 1980

Strachan, Judy L, (F.S.A.), *Assistant Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6959 1983

Straffin, Donald C, (A.S.A., E.A.), *Actuary*, Massachusetts Casualty Insurance Co, 50 Congress Street, Boston MA 02109 617/742-4600 1975

Strasburg, Daniel H, (F.S A), *Chief Actuary*, Catholic Knights Insurance Society, 1100 West Wells Street, Milwaukee WI 53233 414/273-6266 1979

Strassberg, Leslie, (F.S.A., E A), *Assistant Vice President of Experience Rating*, Empire Blue Cross/Blue Shield, 633 Third Avenue, 35th Floor, New York NY 10017 212/481-6531 1980

Stratton, Andrew C, (F.S.A., E.A.), *Vice President*, Johnson & Higgins, Box 1111, Atlanta GA 30371 404/586-0000 1978

Strauss, Isidor R, (A S.A), *Actuary*, Health Care Financing Administration, Office of the Actuary, 1705 Whitehead Road, Baltimore MD 21207 301/597-0636 1987

Strauss, Neil T, (A.S.A.), *Actuarial Assistant*, Monarch Resources Inc, 780 Third Avenue, Floor 27, New York NY 10017 212/753-4460 1986

Strazemski, Joseph P, (A.S.A., E.A), *Actuary*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1983

Streatfeild, G Philip, (A.S.A.), 22626 Galilea, Mission Viejo CA 92692 714/951-0669 i 1966

Streck, James J, (F S A), *Senior Vice President Insurance Operations*, American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331 1973

Streck, Linda S, (F.S.A), *Assistant Actuary-Product Development*, Central Life Assurance Co, 611 Fifth Avenue, Des Moines IA 50309 515/283-2371 1986

Streck, Michael J, (F S.A), *Assistant Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6628 1986

Strecker, Jefferson L, (F S A), *Associate*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1982

Street, Christopher C, (A.S A., E A), Eight Overlook Trail, Morris Plains NJ 07950 i 1971

Street, John L, *President*, Sigma Sciences Inc, 1745 Old Spring House Lane, Suite 405-445, Dunwoody GA 30338 404/963-1058 1971

Streff, James P, (F C.A S), *President*, Milwaukee Teleservice, Actuarial Consulting Division, 1045 Clark Street, Suite 202, Stevens Point WI 54481 715/341-8780 1978

Admitted

Strenk, Richard E, (E.A), *President,* Pension & Group Consultants, 200 Central Trust Building, 309 Vine Street, Cincinnati OH 45202 513/977-3456 1976

Strewchuk, Roy W, (F.S.A.), *Assistant Vice President & Associate Actuary,* Great American Reserve Insurance Co, 2020 Live Oak, Dallas TX 75201 214/953-7439 1987

Stricker, Brian P, (A.S.A), *Manager, Product Development,* Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1987

Stricker, Irwin J, (F S.A.), *Vice President & Group Actuary,* Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8670 1966

Strickert, Roland R, (F S A.), 4704 Belmont Park Terrace, Nashville TN 37215 615/297-4900 i 1965

Strock, Ellsworth E, (F.S.A), 425 West Paseo Redondo, Apt 7G, Tucson AZ 85701 i 1965

Stroh, Ethan, (F.C.A., F.S.A., E A.), *Consulting Actuary,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1967

Strom, C Nelson, (F.S.A., E.A.), *Vice President,* Allstate Life Insurance Co, 3810 Golf Road, Rolling Meadows IL 60008 312/364-3965 1972

Strom, Christian L, (A.S.A.), Slash Pine Villa, Delray Dunes, Boynton Beach FL 33436 305/734-1160 i 1966

Strom, David N, (F.S.A., E A.), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9485 1979

Strommen, Stephen J, (F S A), *Financial Planning Officer,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-1944 1981

Strong, Gregory S, (F S A), *Senior Vice President-Corporate,* Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4350 1974

Strong, H Raymond, (F C.A), **[Past President]**, *Consulting Actuary,* H Raymond Strong & Co, 5650 Brookstown Drive, Dallas TX 75230 214/239-1295 1965

Strong, Paul J, (F.S.A), *Assistant Vice President,* First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911 1979

Stroud, Richard A, (A.C.A S.), *Senior Research Associate,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-8569 1979

Struble, Danny L, (F S A , E A.), Towers Perrin Forster & Crosby, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2600 1976

Struble, William I, (F S A), 2908 Lombardy Road, Pasadena CA 91107 i 1965

Strug, Emil J, (F C.A.S.), *Vice President Actuary & Treasurer,* Benefit Management Associates Inc, 800 Hingham Street, Rockland MA 02370 617/871-4900 1966

Strum, Eugene R, (F.S.A., E A), *Actuary,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5303 1975

Strunk, Carl J, (A S.A), *Assistant Actuary,* Employers Reassurance Corp, 5200 Metcalf, PO Box 2981, Overland Park KS 66201 913/676-5706 1969

Studer, Jonathan M, (A S A.), *Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8116 1987

Stuenkel, Wayne E, (F S A), *Senior Vice President & Chief Actuary,* Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230 1979

Stulce, L Jefferson, (F.S.A., E.A.), *Vice Chairman of the Board,* Chubb Life Insurance Co of America, (Volunteer State Life), PO Box 1369, Chattanooga TN 37401 615/756-2887 1965

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

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

Sturtevant, Hubert B, 505 Wimbledon Road NE, Atlanta GA 30334 i 1970

Su, Alice W, (F S A , E.A), *Assistant Actuary,* Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-3482 1984

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

Suggs, Warren P, (F.S A , M.C A , E.A), *Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5526 1979

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

Sujecki, Robert A, (F.S A), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/954-8992 1982

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

Sulek, Paul J, (F.S.A.), *Insurance Consultant,* 157 Edge Lane, Wilmington NJ 08046 609/871-3899 1979

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

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

Sulikowski, Henryk, (A.S A), *Senior Actuarial Assistant,* Security-Connecticut Life Insurance, Security Drive, Avon CT 06001 203/674-6093 1987

Sullenberger, Mary M, (F.S A.), *Vice President & Actuary,* Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/954-7508 1980

Sullivan, C Jerome, (F C A , A S A , E A), *Associate,* William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6129 1965

Sullivan, Carl H, (A S A.), Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1982

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

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

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

Sullivan, Rebecca L, (A.S.A , E.A), *Associate Actuary,* The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 202/356-1220 1983

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

Summers, Sheldon D, (A.S A), *Associate Life Actuary,* California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-2917 1984

Sumner, Dale R, 2315 West Bremer Avenue, Waverly IA 50677 i 1970

Sumner, Gail L, (E.A.), *Vice President-Corporate Benefits Manager,* Bank of New England, 28 State Street, 37th Floor, Boston MA 02109 617/973-1831 1976

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

Admitted

Sunderland, David E, (F.S.A., A.C.A., E.A.), *Second Vice President,* John Hancock Mutual Life Insurance, John Hancock Place, Box 111 T-29, Boston MA 02117 617/421-6326 1971

Sundram, Anuradha, (A.S.A.), *Director & Associate Actuary,* League General Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210 1982

Sung, Kihong, (F S.A., E.A.), *Vice President,* MONY Financial Services, Glenpointe Center West, 500 Frank W Burr Blvd, Teaneck NJ 07666 201/907-5750 1972

Sunila, Thomas D, (E A.), *Assistant Manager Actuarial Unit,* Mobil Oil Corporation, 150 East 42nd Street, Suite 844, New York NY 10017 212/883-4001 1976

Surrago, James, (F C.A S.), *Assistant Vice President & Associate Actuary,* Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-8564 1981

Sussman, Alexander, (F C A., F.S.A , E A.), *President,* Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 1970

Sustman, Scott C, (F S.A., E.A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700 1980

Sutcliffe, Jon D, (F S.A., E.A.), *Partner,* Sutcliffe & Associates, 3435 Wilshire Boulevard, Suite 2101, Los Angeles CA 90010 213/386-9334 1965

Sutherland, Donald R, (E.A.), *Actuary,* Western Plan Administration Company Inc, 1330 Broadway, Suite 500, Oakland CA 94612 415/834-1337 1976

Sutherland, John M, Jr., (F S.A., E A.), *Consulting Actuary,* Hooker & Holcombe Inc, 340 Main Street, Worcester MA 01608 617/791-1069 1965

Sutton, Barry S, (F.S.A., E A), *President & Chief Executive Officer,* GBB Associates Ltd, 95 Wellington Street West, PO Box 15, Suite 1500, Toronto ON Canada M5J 2N7 416/865-0060 1980

Sutton, Harry L, Jr., (F.S.A.), *Vice President,* Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1965

Sutton, Richard L, (A.S A.), *Actuarial Associate,* Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6898 1984

Sutton, Thomas C, (F S.A , E.A.), *President,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3126 1973

Sutton, William F, III, (F S.A., E.A), *Senior Actuarial Consultant,* Provident Mutual Life Insurance Co, PO Box 7378, Philadelphia PA 19101 215/636-5587 1965

Svedin, Christian T, (A S.A), *Actuarial Assistant,* Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136-0001 801/531-7979 1986

Svendsgaard, Christian, (A C.A.S.), *Assistant Secretary & Assistant Actuary,* North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8416 1987

Swager, Richard E, (F.S.A.), *Senior Vice President,* E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310 1974

Swaim, R Steven, Jr., (A.C.A., E A), The Nyhart Co Inc, 3505 North Washington Blvd, Indianapolis IN 46205 317/923-2391 1966

Swain, Thomas A, (F S.A., E.A.), *Consulting Actuary,* Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1983

Swanick, Glenn R, (F.S.A., E.A.), *Assistant Vice President, Corporate Financial,* Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M2J 4E4 416/926-3327 1969

Swanson, F Gilbert, (F.S.A.), Five Holly Hill, Cromwell CT 06416 i 1965

Swanson, Robert H, 8100 Ward Parkway Plaza, Kansas City MO 64114 816/523-0164 i 1967

Admitted

Sweeney, James L, (F.S A.), *Vice President & Actuary,* Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 1979

Sweeney, Theodore A, (F.C A , E.A), 1208 Quassey, Lake Bluff IL 60044 i 1969

Sweeny, Andrea Mooney, (F.C.A.S.), 86 Alexander Drive, Meriden CT 06450 1980

Sweetser, Edward H, (F S.A), Eight Thomas Paine Drive, Cranbury NJ 08512 609/655-2478 i 1965

Swender, David J, (F.S.A), *Vice President Info Planning & Research,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1969

Swenson, James R, (F S.A , E.A.), *Life and Health Actuary,* Oregon State Insurance Division, Department of Commerce, Salem OR 97310 503/378-4271 1974

Swerdlin, Dorn H, (F.S.A., E A), *President,* Swerdlin & Co, 6205 Barfield Road, Suite 280, Atlanta GA 30328 404/255-2859 1976

Swerdlow, Laurence M, (F S A.), *Assistant Vice President & Assistant Actuary,* Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Area 2B, Warwick RI 02887 401/827-2512 1973

Swett, Robert E, (F.S.A , E A), *Vice President, Qualified Plans,* Security Benefit Group Inc, 700 Harrison, Topeka KS 66636 913/295-3138 1965

Swiatkowski, Martin J, (E.A), *Consultant,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1980

Swick, George B, (F C A , A S.A., E A.), 39 Knollwood Road, Upper Saddle River NJ 07458 201/327-5374 1965

Swiecicki, Michael E, (A.S A , E.A.), *Actuary,* California Public Employees' Retirement System, 400 'P' Street, Sacramento CA 94229-2715 916/326-3426 1979

Swift, John A, (F C.A.S.), *Vice President & Actuary,* Universal Reinsurance Corp, 11370 Reed Hartman Highway, Cincinnati OH 45241 513/530-8103 1979

Swift, Richard A, (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1969

Swisher, John W, Jr., (A.C A S.), *Consulting Actuary,* Touche Ross & Co, 200 Renaissance Center, 16th Floor, Detroit MI 48243 313/446-1500 1979

Switzer, Vernon J, (F C.A S.), *Vice President/Health Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2475 1966

Swope, Carl S, (F S A., M.C.A., E A.), *Senior Vice President,* Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6656 1980

Swotinsky, Mark S, (F.S A., E A.), *Consultant,* Towers Perrin Forster & Crosby, Park 80 West, Plaza One, Saddle Brook NJ 07662 201/843-3444 1981

Sy, Leona U, (E.A.), *Consulting Actuary,* 732 Davit Lane, Redwood City CA 94065 415/591-3332 1976

Sya, Chung-Shing, (A S.A), J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6021 1987

Sylvia, Elizabeth M, (F.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5150 1981

Symonds, Donna R, (A.C.A S.), *Director/Commercial Insurance Department,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1979

Sze, Michael, (F S A., E A), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1980

Szkoda, Susan T, (F.C.A.S.), *Consulting Actuary,* Touche Ross & Co, One State Street, Hartford CT 06103 203/522-1300 1980

Szper, Douglas A, (F.S A., E A), *Vice President & Actuary,* Capitol Bankers Life Insurance Co, 205 East Wisconsin Avenue, Milwaukee WI 53202-9757 414/277-9998 1980

Admitted

Szurek, James E, (A.S.A., E.A.), *Actuary*, William M Mercer-Meidinger-Hansen Inc, 301 Grant Street, One Oxford Centre, Suite 3200, Pittsburgh PA 15219-6401 412/288-8829 1976

T

Tadelman, Lee S, (F.S.A), *Assistant Vice President*, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200 1982

Taggart, Michael Harry, (F.S.A., M.C.A., E.A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700 1982

Tagoff, Ronald M, (F.S A., A.C A., E.A.), Adams Viner & Mosler Ltd, 1675 Palm Beach Lakes Blvd, Suite 1000, West Palm Beach FL 33401 305/478-0303 1979

Tai, Dylan C, (E.A.), CPI Pension Services Inc, 15253 Bake Parkway, Irvine CA 92718-2502 714/380-2300 1986

Tak, John A, (A.S.A), *Assistant Actuary*, Great American Reserve Insurance Co, 2020 Live Oak Street, PO Box 388, Dallas TX 75221 214/953-7425 1985

Takemoto, Ronald T, (F.S A.), *Associate Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5214 1981

Talaga, Robert M, (F S A), *Associate Actuary*, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1983

Tallman, Richard H, (F.S.A.), Rural Route One, Pender Island BC Canada V0N 2M0 604/629-3444 1965

Tam, Raymond W, (A.S.A.), *Senior Actuarial Analyst*, Reliance Life Companies, One Penn Center, Philadelphia PA 19103 215/864-5911 1987

Tan, Beng-Lee, (F.S.A., E.A.), UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6993 1981

Tan, Charles W, (A S A), *Second Vice President & Associate Actuary*, Variable Annuity Life Insurance Co, 2929 Allen Parkway, (A7-21), Houston TX 77019 713/831-5420 1986

Tan, Joseph H, (F.S.A.), INA Life Insurance Co, 1600 Arch Street, 18T, Philadelphia PA 19101 215/523-4000 1983

Tananbaum, David J, (E.A.), *President*, National Retirement Programs Inc, 200 Park Avenue, Suite 228E, New York NY 10017 212/697-4590 1979

Tandul, Leonard E, (F S A.), *Vice President & Chief Actuary*, Church Life Insurance Corp, 800 Second Avenue, New York NY 10017 212/661-6700 1966

Tanenbaum, Lori Simon, (A.S A), *Actuarial Associate*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2075 1987

Tanhehco, Efren L, (A.S.A.), *Staff Actuary*, Blue Cross/Blue Shield of North Carolina, PO Box 2291, Dunham NC 27702 919/489-7431 1984

Tani, Richard T, (F.S.A., E.A.), *Consulting Principal*, William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 1976

Tannenbaum, Stanley H, (F.C.A , F.S A , E A), *Consulting Actuary*, Fairfield County Actuaries, 70 Old Long Ridge Road, Stamford CT 06903 203/322-5171 1977

Tapson, John F, (E.A.), Pacific Retirement Plans Inc, 216 North San Mateo Drive, San Mateo CA 94401 415/340-7170 1984

Taranto, Joseph, (F C A.S.), *President*, Transatlantic Reinsurance, 99 John Street, New York NY 10038 212/770-8165 1979

Tarbell, Luther L, Jr., (F.C.A.S.), *Second Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1965

Tarr, Duane B, (A.S.A.), *Actuarial Associate*, Colonial Penn Group Inc, Colonial Penn Plaza, 19th & Market Streets, Philadelphia PA 19181 215/988-5361 1987

Tarzian, Michael J, (A.S A), *Chief Dividend & Research Group*, Veterans Administration, 5000 Wissahickon Avenue, Philadelphia PA 19129 215/951-5728 1981

Tash, Richard C, (A.S.A.), *Manager of Reinsurance*, AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7827 1986

Tatge, Robert L, (F C.A.S), *Actuarial Vice-President*, Farm Bureau Mutual Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5744 1979

Tatum, Samuel C, (A S.A , E A.), 606 Elmwood Drive, Greensboro NC 27408 919/272-0832 1966

Taub, David, (A S A), *Assistant Vice President & Assistant Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1986

Tausch, Alan J, (F.S.A), *Vice President*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2702 1979

Taylor, Brannon B, (A.S A.), *Assistant Vice President/Assistant Actuary*, National Western Life Insurance Co, 850 East Anderson Lane, Austin TX 78752-1602 512/836-1010 1980

Taylor, Craig P, (A.C A S.), *Assistant Vice President & Actuary*, Risk Management Inc, 11845 West Olympic Boulevard, Fifth Floor, Los Angeles CA 90064 213/444-3350 1987

Taylor, Douglas G, (F.S.A , E A), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1981

Taylor, Douglas W, (F.S A), *Assistant Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5000 1987

Taylor, Frank C, *Senior Vice President*, Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3032 1979

Taylor, J Eugene, (F S.A), 1131 Deerfield Road, Prescott AZ 86303 602/778-1882 1965

Taylor, Jane C, (F.C.A S.), *Senior Vice President*, Reliance Reinsurance Management Inc, Two Penn Center, Suite 1500, Philadelphia PA 19102 215/864-4821 1979

Taylor, John R, (F S.A), *Chairman & Chief Executive Officer*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5459 1965

Taylor, John W H, (F.S.A., E.A.), *Executive Vice President/Administration*, Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030 1971

Taylor, Lawrence Dale, (F S.A), *Vice President & Actuary*, Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1981

Taylor, Robert H, (F C A), *Partner*, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880 1965

Taylor, Thomas Neal, (F.S A., E A.), *Associate Actuary*, Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-6452 1981

Taylor, William J, (F S A), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1965

Taylor, William Juan, (F S.A.), *Vice President & Associate Actuary*, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4299 1981

Taylor, Wilson H, (F S A.), CIGNA Corp, 1600 Arch Street, 12th Floor, Philadelphia PA 19101 215/523-4254 1969

Teague, T Kerry, (A S.A), *Assistant Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-2151 1980

Teasley, Larkin, (F S.A., E.A.), *President & Chief Operating Officer*, Golden State Mutual Life Insurance, PO Box 2332, Los Angeles CA 90051 213/731-1131 1967

Teich, Howard I, (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3424 1968

Admitted

Teichert, H Werner, (A.S.A), *Senior Executive Vice President,* Munich American Reassurance Co, 56 Perimeter Center East NE, Atlanta GA 30346 404/394-5665 1966

Teig, Gerald C, (F.S A.), *Vice President & Valuation Actuary,* Pacific Standard Life Insurance Co. 3820 Chiles Road, Davis CA 95616 916/756-3030 1980

Teiler, Art, (A S A., E.A.), *Chief Actuary,* Pension Parameters Inc, 99 Madison Avenue, 12th Floor, New York NY 10016 212/683-4747 1967

Teisberg, John E, (A.S.A., E.A.), *Group Actuary,* Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7305 1976

Teitelbaum, Naftali, (F.S A., E.A.), *Vice President & Actuary,* Equitable Life Assurance Society, Two Penn Plaza, Area 5-C, New York NY 10121 212/714-5062 1966

Tell, Philip A, (E.A), *Vice President,* Home Life Retirement Plans Inc, One Centennial Avenue, Piscataway NJ 08854 201/980-4416 1987

Tellier, Robert N, Jr., (E A), *President,* Scott Tellier & Company Inc, 3302 East Indian School Road, Phoenix AZ 85018 602/954-8933 1976

Tenenbaum, Philip M, (A S.A , E A.), *Consulting Actuary,* William M Mercer-Meidinger-Hansen Inc, One Perimeter Park South, Suite 130 South, Birmingham AL 35243 205/969-3421 1982

Tenenbein, Aaron, (A S.A.), *Professor of Statistics/Actuarial Science,* New York University, Grad School of Business Adm, 100 Trinity Place, New York NY 10006 212/285-6180 1980

Tepfer, Arthur H, (A.S A , E A), *Senior Principal,* Laventhol & Horwath/REBC Associates, 300 South Riverside Plaza, 11th Floor, Chicago IL 60606 312/930-0002 1976

Tepfer, Hal S, (A.S A , E A), *Consulting Actuary,* Alexander & Alexander Consulting Group Inc, One Constitution Plaza, Boston MA 02129 617/241-9800 1985

Teplitz, Marvin S, (F C.A., A.S A , E A), *Vice President,* Johnson & Higgins of Ohio Inc, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704 1965

Terhune, Harry, Jr., (E A.), *Manager Benefits Systems & Compliance,* Consolidated Edison Co, Four Irving Place, Room 947-S, New York NY 10003 212/460-6559 1977

Terne, Michael, (F.S A.), *Assistant Vice President & Actuary,* CIGNA Worldwide Insurance Co, 1880 JFK Building, Philadelphia PA 19103 215/569-6866 1971

Ternoey, Brian C, (A.S.A , E A.), *Principal,* William M Mercer-Meidinger-Hansen Inc, Renaissance Tower, Suite 3600, 1201 Elm Street, Dallas TX 75270 214/748-0501 1976

Terrill, Kathleen W, (F.C.A.S), *Associate Actuary,* Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1986

Terry, David L, Jr., (A S A.), *Director of Actuarial Services,* Partners National Health Plans, Towers at Williams Square, 5215 N O'Connor Road, 4th Flr, Irving TX 75039 214/869-2500 1981

Terry, James B, (F.S.A., E.A), *Actuary,* The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900 1975

Terry, Steven Lynn, (E.A.), *Special Project Manager,* The Nyhart Co Inc, PO Box 88187, Indianapolis IN 46208 317/923-2391 1982

Terry, Thomas S, (F.S A., M.C A., E.A.), *Vice President,* Towers Perrin Forster & Crosby, 200 West Madison Street, 33rd Floor, Chicago IL 60606 312/781-0300 1981

Terry, Timothy N, (F.S.A), *Associate Actuary,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-6673 1979

Tettmar, Don, (F.S.A), *Head of Office,* William M Mercer Ltd, Bow Valley Square #3, 255 Fifth Avenue SW, 8th Floor, Calgary AB Canada T2P 3G6 403/269-4945 1979

Teufel, Patricia A, (F.C.A S), *Regional Vice President,* CIGNA Property & Casualty Group, Eight Farm Springs Drive, Hartford CT 06032 203/678-0330 1979

Thacher, Charles, (F.C A., A S.A , E A), *Consultant,* Williams Thacher & Rand Inc, 708 Third Avenue, 19th Floor, New York NY 10017-4277 212/949-1344 1971

Thaler, Alan M, (F.S.A., E A.), *President & Chief Actuary,* Alan M Thaler & Associates, 7520 East Second Street, Suite 6, Scottsdale AZ 85251 602/941-0491 1965

Thaler, Donald B, (A.S.A), *Senior Vice President-Group,* Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08855 201/980-8300 1981

Thau, Claude, (F S A), *Vice President,* Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2242 1977

Theisen, Joseph P, (A C.A S.), *Assistant Actuary,* Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8799 1987

Theobald, Joy Anne, (A S.A., E.A.), *Consultant,* William M Mercer-Meidinger-Hansen Inc, One City Boulevard West, Suite 1437, Orange CA 92686 714/937-1434 1982

Theodore, Daniel, (A.S A), *Senior Actuarial Assistant,* MONY Financial Services, 500 Frank W Burr Blvd, Drop 76-15, Teaneck NJ 07666 201/907-6299 1986

Thexton, Peter M, (F.S A), *Actuary,* Health Insurance Association of America, 1025 Connecticut Avenue NW, Washington DC 20036-3998 202/223-7861 1966

Thiel, Theodore L, Victory Life Insurance Co, 300 SW Eighth Avenue, Topeka KS 66603-3984 913/357-6151 1969

Thierman, Ronnie Susan, (F.S.A., E.A), *Chief Actuary,* Pacific Telesis, Pacific Telesis Center, 130 Kearny Street, Suite 3750, San Francisco CA 94108 415/394-3513 1979

Thiessen, Henry B, (A.S A), 380 East Madison Avenue, Dumont NJ 07628 1969

Thimm, Gary G, (E.A.), Gary G Thimm & Associates, 539 Dorothy Lane, West Chester PA 19380 215/696-7867 1979

Thissen, Francis C, (F S A , A.C A , E A.), *Consulting Actuary,* Buck Consultants Inc, Lincoln Bank Tower, 116 East Berry, 10th Floor, Fort Wayne IN 46802 219/426-7800 1971

Thoen, Franklin N, (A.S.A.), *Associate Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1984

Tholany, Thomas, (F.S.A.), *Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1980

Thomas, B Russell, (F S A , E.A.), 50 East Road, Apt 1-B, Delray Beach FL 33483 1965

Thomas, Charles, (A.S.A., E A.), 20400 Romar Street, Chatsworth CA 91311 1966

Thomas, Darvey B, (A.S A.), *Associate Actuary,* American Heritage Life Insurance Co, Eleven East Forsyth, Actuarial, Jacksonville FL 32202 904/359-2699 1986

Thomas, David, *Associate Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1966

Thomas, Dean A, 1907 Ridge Creek Drive, Richardson TX 75081 1968

Thomas, James W, (F.C A S), 12 Olney Road, Wethersfield CT 06109 1965

Thomas, John B, (E A.), *Director,* Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2249 1978

Thomas, Joseph Hunter, (F S A , E.A.), *Actuary,* McCready & Keene Inc, PO Box 50280, Indianapolis IN 46250-0280 317/849-4333 1981

Thomas, Martin J, (F.S A), *Assistant Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, Box 111-Mktg Development T27, Boston MA 02117 617/421-4714 1983

Admitted

Thomas, Robert B, Jr., (F.S.A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1977

Thomas, Warner U, Jr., (A S.A.), *Actuarial Assistant*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351 1985

Thomas, William S, (F S.A), PO Box 4, Turkey Creek, Alachua FL 32615 i 1965

Thomason, David Reed, (A.S A.), *Project Director*, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230 1982

Thomison, Joel D, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, A-219, Hartford CT 06156 203/273-8110 1982

Thompson, Allen B, *Consulting Actuary*, Nine Highwood Way, Larchmont NY 10538 1967

Thompson, David M, (A S.A., E.A), *Vice President & Actuary*, Massachusetts Casualty Insurance Co, 50 Congress Street, Boston MA 02109 617/742-4600 1968

Thompson, Donald A, (F.S.A , E.A), *Second Vice President & Pension Actuary*, Union Central Life Insurance Co, Box 179, Cincinnati OH 45201 513/595-2404 1966

Thompson, Douglas Lane, (A.S A , E.A), *Consulting Actuary*, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601 312/856-0116 1980

Thompson, E Malcolm, (F C A., F S.A., E A), *President*, Malcolm Thompson & Associates Inc, 14505 Torrey Chase Boulevard, Suite 107, Houston TX 77014 713/537-8304 1974

Thompson, Ernest M, (E.A.), *Senior Vice President*, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 2920, Chicago IL 60601 312/856-0116 1977

Thompson, Eugene George, (A C.A.S), *Vice President*, General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1418 1980

Thompson, Frederick J, (F.S.A., E.A.), *President*, Thompson Garner Actuarial Service, 34 King Street East, Suite 502, Toronto ON Canada M5C 1E5 416/364-9480 1969

Thompson, Graham C, (A S.A.), 31079 Prairie Creek Drive, Punta Gorda FL 33982 i 1966

Thompson, James R, (F S A), *Associate Actuary*, Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-3099 1981

Thompson, Joe L, (F S.A , E A), *Senior Vice President*, United States Life Insurance Co, 1340 Riverbend Drive, Dallas TX 75247 214/637-1179 1975

Thompson, John B, (F.C.A., F.S.A., E.A.), *Actuary*, The Wyatt Company, 65 East State Street, Suite 2100, Columbus OH 43215 614/469-1241 1970

Thompson, John H, (A.S.A.), 410 Church Road, Unit 33, Ojai CA 93023 i 1966

Thompson, John S, Jr., (F.S.A.), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0303 1965

Thompson, John W, (A.S A., E A.), *Consulting Actuary/ Regional Manager*, Buck Consultants Inc, Xerox Centre, Suite 1700, 55 West Monroe Street, Chicago IL 60603 312/332-2285 1986

Thompson, Joseph F, (F.S A.), *Vice President & Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2064 1975

Thompson, Kevin B, (F.C.A S), *Actuary & Manager*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7162 1980

Thompson, Lloyd W, (E A.), *Consulting Actuary*, Suncoast Pension & Benefits Group Inc, 13308 Winding Oaks Court, PO Box 82040, Tampa FL 33682 813/932-1211 1978

Thompson, Lynn S, (E.A.), *Senior Consultant*, A J Savasta Inc, 35 Pinelawn Road, Melville NY 11747 516/694-1330 1986

Admitted

Thompson, Matthew M, (A S.A., E.A.), *Consultant*, William M Mercer-Meidinger-Hansen Inc, 1800 Piper Jaffray Tower, Minneapolis MN 55402 612/338-5440 1987

Thompson, Philip R, (A.C.A S), 801 Rolling Green Drive, Owatonna MN 55060 507/451-3840 i 1966

Thompson, Robert C, (E A), *Manager, Guaranteed Products*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3707 1980

Thompson, Robert D, (F S.A , E.A), *Vice President*, Towers Perrin Forster & Crosby, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1801 1974

Thompson, Robert William, (A.C A.S.), *Associate Actuary*, John Hancock Reinsurance Co, John Hancock Place, PO Box 854, Boston MA 02117 617/638-9634 1986

Thompson, Stuart M, (F.C A , A.S.A., E.A.), *Chairman of the Board*, Donegal Corp, PO Box 801248, Dallas TX 75380 214/644-3860 1965

Thompson, Susan R, (A S A), 10516 Cedar Avenue, Fairfax VA 22030 703/591-3308 1977

Thompson, William J, (F.S.A), *General Director*, John Hancock Mutual Life Insurance, John Hancock Place S-4, Box 111, Boston MA 02117 617/236-6203 1977

Thomson, Maria N, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6958 1980

Thomson, Paul, (F.S.A), 15 Gerthmere Drive, West Hartford CT 06110 i 1965

Thorne, Joseph O, (A C.A S.), *Operations Research Analyst*, United States Government, 4405 Hope Street, Ventura CA 93003 805/658-8129 1979

Thornthwaite, Wilfred L, (F.S.A., E.A.), *President*, Thornthwaite & Co, 109 Westpark Drive, Suite 200, Brentwood TN 37027 615/377-1973 1974

Thornton, Scott C, (F.S A , E.A.), *Chief Actuary*, Deseret Mutual Benefit Association, 10 South Main Street, Suite 400, Salt Lake City UT 84101 801/533-3310 1982

Thrower, Charles H, (A S.A., E.A.), *Consulting Actuary*, The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1983

Thurau, Russell W, (F.C.A., A.S.A., E.A.), *Vice President & Principal*, Towers Perrin Forster & Crosby, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220 1966

Thurston, Cynthia L, (A.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600 1984

Tiede, Robert G, (F S A.), *Vice President Insurance Services*, Abbey Life Insurance Co of Canada, 3027 Harvester Road, Burlington ON Canada L7N 3G9 416/639-6200 1982

Tierney, Dennis B, *Vice President*, Blue Cross/Blue Shield of Utah, 2455 Parley's Way, Salt Lake City UT 84130 801/487-6441 1984

Tierney, John P, (F C A.S.), Tillinghast/Towers Perrin, One Newton Executive Park, Newton MA 02162 617/965-8420 1979

Tierney, Michael J, (F.C.A., A S.A., E.A.), Towers Perrin Forster & Crosby, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661 1976

Tierney, Thomas P, (F.S.A., E.A.), *Consulting Actuary*, Tierney & Peters, 209 West Central Street, Natick MA 01760 617/651-0111 1974

Tiffany, Carl A, (F C.A., E A), 1630 Sheridan Road, #9C, Wilmette IL 60091-1888 i 1965

Tilford, Jeffrey K, (A.S.A.), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1979

Till, Ronald L W, (F.S.A.), *Investment Vice President Research & Planning*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8241 1967

Tiller, John E, Jr., (F S A.), Tillinghast/Towers Perrin, 2600 Michelson, Suite 900, Irvine CA 92715 714/553-1277 1977

Admitted

Tiller, Margaret Wilkinson, (F C.A.S , M.C A., A S A), *President,* Tiller Consulting Group Inc, 2833 North Geyer Road, St Louis MO 63131-3320 314/567-7480 1982

Tilley, Carole M, (A.S.A.), 5993 South Florence Court, Englewood CO 80111 1981

Tilley, James A, (F.S.A.), *Principal,* Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/703-6123 1979

Tilley, Peter D, (F.S.A.), *Assistant Vice President, Individual Financial,* Great-West Life Assurance Co, PO Box 1700, Denver CO 80201 303/889-4307 1984

Tillis, Jean S, (A.S.A., E.A.), *Consultant,* Towers Perrin Forster & Crosby, One Atlanta Plaza, Suite 1100, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 1983

Tillis, Randy E, (A.S.A), Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1574 1986

Tillman, Cheryl E, (F C.A., F.S.A., E A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-5942 1979

Tillotson, Don C, 7531 Country Club Drive, Brookridge, Brooksville FL 34613 904/596-9727 1966

Tillotson, James L, (F.S.A.), *President,* Preferred Plan Administrators Inc, 9111 Cross Park Drive, Building B, Suite 200, Knoxville TN 37923 615/693-4834 1980

Timmons, Peter G, (F.S A , E A), *Manager,* Peat Marwick Main & Co, One Boston Place, Boston MA 02108 1978

Timpe, Ronald E, (F.S.A), *Senior Vice President, Group Insurance,* Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-7759 1969

Tine, Michael P, (F.S A.), *Senior Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3811 1973

Tinney, Douglas H, (F.S.A., E.A.), Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3627 1970

Tino, Paulette, (A.S A , E.A), *Actuary,* Internal Revenue Service, Pension Actuarial Branch, 1111 Constitution Avenue NW, Washington DC 20224 202/535-5337 1966

Tistan, Ernest S, (A.C A.S.), Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-2000 1987

Tobin, Harold B, (F.S.A.), *Partner,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1977

Tobin, Vincent M, (F.C.A., F S.A., E.A.), *Group Executive,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2600 1967

Tobleman, Dennis R, (A.S.A.), *Consulting Actuary,* Maurer & Tobleman Inc, 2808 Beluche Drive, Galveston TX 77551 409/945-9092 1979

Tobleman, Glenn A, (F.S A.), *Vice President,* Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1981

Tobleman, Ronald W, (F S A., E A.), *Principal,* Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #200, Austin TX 78731 512/346-1590 1979

Toczylowski, Deborah Lyn, (A.C.A.S.), *Actuarial Manager,* Hanover Insurance Company, 1200 Mechanics Bank Tower, PO Box 668, Worcester MA 01613 617/756-5775 1983

Toczynski, Robert A, *Chief Actuary,* Blue Cross/Blue Shield of Rochester, 150 East Main Street, Rochester NY 14647 716/454-4424 1984

Todasco, Rosemary, (E.A.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1976

Todd, Douglas Lewis, (A.S.A., E.A.), *Associate Actuary,* McCready & Keene Inc, Box 50280, Indianapolis IN 46250-0280 317/849-4333 1980

Admitted

Todd, Melvin G, (F.S.A.), *Assistant,* Great-West Life Assurance Co, 8515 East Orchard Road, Englewood CO 80111 303/889-4304 1983

Todisco, Frank, (F S A), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, 38th Floor, New York NY 10036 212/997-8692 1987

Tofte, Roy D, *Associate Actuary,* American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767 1967

Toher, Thomas, (F.S A , E A), *Principal,* William M Mercer-Meidinger-Hansen Inc, One West Main Street, Rochester NY 14614 716/325-2870 1975

Tokarz, Anthony J, (A.S.A.), *Senior Tax Consultant,* Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 1985

Tokerud, Douglas R, (F.S A , E A.), *Consulting Actuary,* The Wyatt Company, 345 California Street, San Francisco CA 94104 415/986-6568 1983

Tollerud, Joyce A, (F S A.), *Assistant Actuary,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7014 1979

Tom, Darlene Paula, (F.C A.S.), *Assistant Vice President & Associate Actuary,* Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/492-5244 1985

Tom, Judy L P, (A.S.A , E A), *Senior Actuary,* Pacific Telesis, Pacific Telesis Center, 130 Kearny Street, Suite 3750, San Francisco CA 94108 415/934-3509 1976

Tomassi, Randall J, (E A), *Associate,* William M Mercer-Meidinger-Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400 1984

Tomczyk, Thomas S, (A S.A.), *Consultant & Senior Actuary,* William M Mercer-Meidinger-Hansen Inc, One Oxford Centre, Suite 3200, 301 Grant Street, Pittsburgh PA 15219-6401 412/392-4600 1981

Tomlinson, John W, (F.S A.), *Consulting Actuary,* 226 East 27th Street, New York NY 10016 212/686-6796 1967

Tomlinson, Joseph A, (F S.A.), *Second Vice President,* John Hancock Mutual Life Insurance, Finance & Administration, PO Box 111, C-2, Boston MA 02117 617/572-5600 1987

Tompson, Schuyler W, (F S A., E.A), *Chief Actuary,* Blue Cross/Blue Shield of New Mexico, 12800 Indian School Road, Albuquerque NM 87112 505/291-6983 1966

Tongson, Timothy J, (F S.A.), *Director, Individual Actuarial,* Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7000 1982

Tookey, Robert C, (F.C A , F.S.A., E.A.), *President,* Robert Tookey Associates Inc, PO Box 646, La Canada CA 91011 818/952-7990 1965

Toothman, Michael L, (F C.A S), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1977

Topf, Norman A, (F C.A., A.S.A., E.A.), *Vice President,* Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08540 609/520-2542 1969

Torelli, Anthony James, (A.S.A., E A.), *Assistant Actuary,* Wausau Insurance Companies, PO Box 8017, Wausau WI 54402-8017 715/842-6395 1982

Toren, Chester J, (A C A.S), 3671 Jackson Street, Lansing IL 60438 1967

Torgrimson, Darvin A, (A C.A S), *Director of Actuarial Services,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5620 1968

Tornay, George F, Jr., (F C.A , E.A.), *Actuary,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5533 1971

Torrance, Ellen M, (F.S.A.), *Director, Life Systems Development,* M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970 1985

Torrance, H Selwyn, (A.S.A., E.A.), *Vice President,* Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2311 1971

Admitted

Torrie, William, (F.S.A., M C.A., E.A.), *Principal*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1979

Tortorella, Gerald J, (E A.), *Associate Benefit Consultant*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2705 1984

Tosch, Charles E, (A.S.A., E.A.), 110 Water Oak Lane, Altamonte Spring FL 32714 1966

Tousignant, Susan J, (A S.A.), *Actuarial Associate*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01075 413/788-8411 1986

Toussaint, Robert C, (F.C.A., A.S.A., E.A.), Five Mendham Road, PO Box 276, Bernardsville NJ 07924 201/766-0842 1965

Tovson, David R, (F.S.A.), *Associate Actuary*, Lafayette Life Insurance Co, 1905 Teal Road, PO Box 7007, Lafayette IN 47903 317/477-7411 1983

Tovson, Orrin S, (F.S.A.), *Research Actuary*, American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1686 1966

Tovson, Richard J, (A S A), *Actuarial Assistant*, National Fidelity Life Insurance Co, 7171 West 95th Street, Overland Park KS 66212 913/967-1327 1985

Towne, Robert J, (F S A., E A), *Consulting Actuary*, Towne & Associates, 164 Main Street, Yarmouth ME 04096 207/846-4204 1965

Townsend, Frederick S, Jr., (A.S.A.), *Senior Vice President*, Conning & Co, 101 Pearl Street, Hartford CT 06103-2420 203/520-1270 1969

Townsend, Wm Lynn, (F.S A.), *Senior Vice President & Actuary*, Lamar Life Insurance Co, 317 East Capitol Street, PO Box 880, Jackson MS 39205 601/949-3150 1978

Towry, Terence N, (F.S.A., E A), *Senior Vice President*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5681 1971

Toy, Gerald G, (F.S.A., E A), 2370 SW Timberline Drive, Portland OR 97225 503/292-5341 1965

Tozer, William T, (F.S.A., E A), *Senior Vice President - Product Risk Management*, Kentucky Central Life Insurance Co, Kincaid Towers, Lexington KY 40507 606/253-5383 1966

Trad, Lee J, (F.S.A., E.A), *Partner*, Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1982

Trapnell, Gordon R, (F.S.A., E.A), *President*, Actuarial Research Corp, 6928 Little River Turnpike, Suites E & F, Annandale VA 22003 703/941-7400 1965

Trapp, Peter P, (F.S.A., E.A.), *President*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7072 1974

Traub, Raymond P, (A.S.A.), *Actuarial Associate*, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8000 1983

Trautmann, Rolf, (F S.A., E A.), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1984

Traverso, David M, (E.A.), Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2577 1977

Travnicek, Gary E, (A.S.A.), *Consulting Actuary*, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1979

Trawinski, Robert, (F S A), *Second Vice President and Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0395 1977

Tredway, Thomas S, (A.S.A , E.A), *Assistant Actuary*, Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003 1985

Treece, Alan H, (F.S.A.), *Director, Annuity Actuary*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2576 1980

Admitted

Trees, John S, (A C.A.S.), *Vice President*, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5550 1967

Trefz, James R, (F S A), *Assistant Actuary*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8093 1984

Treitel, Nancy R, (F.C A S.), *Associate Actuary*, Liberty Mutual Insurance Co, Actuarial Department, 175 Berkeley Street, Boston MA 02117 617/357-9500 1986

Tremko, William M, (E.A.), *Senior Pen Actuarial Consultant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-5709 1984

Trent, Samuel E, Jr., (F.S A), *Vice President-Corporate Taxes*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1961 1979

Trenton, Thaddeus W, (F.S A), *Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-6259 1972

Trerice, Thomas N, (F.S A.), *Associate Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2289 1979

Tresco, Frank J, (F.C.A.S.), *Assistant Vice President & Actuary*, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/523-3412 1985

Tressel, Harry K, (A S A.), 2785 Shannon Road, Northbrook IL 60062 312/564-5508 1979

Tretowicz, Richard A, (F.S A.), *Vice President-Chief Actuary*, Farmers & Traders Life Insurance Co, 960 James Street, Syracuse NY 13201 315/471-5656 1972

Tretsven, Todd Lee, (A.S.A.), *Senior Actuarial Assistant*, Northwestern National Life Insurance, 100 Washington Square, Minneapolis MN 55440 612/342-3759 1986

Trevarthen, Margaret A, (F.C.A., E A), 219 Ford Street, Anamosa IA 52205 1965

Tribuch, Leonard, (F.S A), *Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5309 1980

Trieb, Mark A, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 1980

Trimble, James Everett, (F.S.A), *Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8011 1981

Trindle, David B, (F.S.A.), *Senior Vice President*, Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19049 215/953-3333 1979

Trinh, Minh, (A.C.A.S.), *Senior Consultant*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309 404/870-1357 1984

Trinrud, Charles I, (A S A), *Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60658 312/822-5000 1980

Triplett, George H, (A C.A.), PO Box 792, Brenham TX 77833 1966

Tripses, Michael Richard, (F.S.A.), *Vice President & Chief Actuary*, Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3050 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, (M.C.A., A S A), *Consulting Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 1980

Trotta, George B, (F.S.A.), *Senior Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3037 1965

Troutman, Mark Richard, (F.S A.), *Actuary*, Alternative Care Technologies, 1833 Magnavox Way, Fort Wayne IN 46804 219/427-4332 1983

Trowbridge, Charles L, (F.S.A., E.A.), 8115A 58th Avenue SE, Olympia WA 98503 206/281-9151 1965

Admitted

Trudeau, Rene E, (F.S.A.), *Vice President,* National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/585-8855 1979

Trudel, Claude J, (F.S.A), *Senior Vice President, Planning,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3415 1965

True, Wendell C, (F.S.A.), *Senior Vice President & Actuary,* Ohio National Life Insurance Co, PO Box 237, William Howard Taft Road, Cincinnati OH 45201 513/861-3600 1965

Trust, Brian C, (F S A), *Assistant Actuary,* Fidelity & Guaranty Life, 100 Light Street, Baltimore MD 21202 301/547-3817 1987

Truttmann, Everett J, (F.C.A.S.), *Actuary,* State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2041 1982

Trygstad, Lynette L, (F.S.A), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1981

Tsang, Vincent Y Y, (A.S.A.), *Actuarial Analyst,* Alexander Hamilton Life Insurance Co, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000 1986

Tse, Julia S, (A.S.A., E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, Atlanta Gas Light Tower, Suite 800, Atlanta GA 30303 404/521-1539 1981

Tsui, Teresa T, (A.S.A., E.A.), *Project Supervisor,* Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1979

Tu, Hai Tan, (A.S A , E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Fifth Floor, Los Angeles CA 90010 213/480-6499 1983

Tu, Paul P C, (F.S A.), *Associate Actuary,* J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6209 1979

Tucker, Lyman R, (F.S A), 39 A Crestwood Parkway, Whiting NJ 08759 i 1965

Tucker, Matt, (F.C.A , F.S.A.), Tillinghast/Towers Perrin, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661 1969

Tucker, Michael, (F.S.A), *Consulting Actuary,* Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1979

Tucker, Richard J, (F.S A.), *Assistant Vice President & Actuary,* MONY Financial Services, 500 Frank W Burr Blvd, Mail Drop 76-15, Teaneck NJ 07666 201/907-6290 1982

Tucker, Russell B, (F.C.A , F S A), *Executive Vice President,* National Foundation Life Insurance, 777 Main Street, Suite 900, Fort Worth TX 76102 817/878-3300 1976

Tucker, Samuel, (A S A.), 407 South Chestnut Street, Westfield NJ 07090 i 1966

Tucker, Thomas F, *Senior Vice President and Management Consultant,* Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-2424 1967

Tucker, Warren B, (A.C.A.S.), *Actuary,* Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3359 1983

Tulin, Stanley B, (F.C A , F.S A), *Consulting Actuary,* Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1975

Tullis, Mark A, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1980

Tulloch, John A, (F C A , F S.A., E.A.), *President,* John A Tulloch FSA PA, PO Box 196, East Sebago ME 04029-0196 207/787-3000 1969

Tuma, Jerry A, (E.A.), *Consultant,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1976

Tung, Philip J, (A S A), Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7351 1985

Tuohy, Michael R, (F.C.A., A.S.A.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460 1978

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

Turberg, Phillip A, (F.S.A), *President,* Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2356 1965

Turk, Alan C, (A.S.A.), *Associate Actuary,* Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 404/261-3400 1984

Turner, Catherine R, (F.S.A.), *Vice President & Actuary,* M Financial Group, 205 SE Spokane, Portland OR 97202 503/232-6960 1979

Turner, Edward A, (F S A), *Actuary,* Allstate Life Insurance Co, Allstate Plaza G5C, Northbrook IL 60062 312/291-6742 1979

Turner, George W, Jr., (A.C.A.S.), Peat Marwick Main & Co, 245 Peachtree Center Ave NE, Atlanta GA 30043 404/577-3240 1987

Turner, J Philip, (M.C.A., A.S A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 1001 22nd Street NW, Suite 400, Washington DC 20037 202/293-9422 1979

Turner, John G, (F.S A), *Chief Operating Officer,* Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5305 1969

Turner, Philip C, (F S A.), *Actuary,* Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105-2818 415/777-1400 1968

Turner, Roderick E, (F.S.A.), *Second Vice President,* American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73106 405/523-5075 1982

Turner, Samuel H, (F.C A., F S A), *President,* Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6532 1970

Turner, Scott A, (A.S.A), *Senior Actuarial Assistant,* North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000 1987

Turnquist, Jack M, (F C.A., F S A), 4718 Sugar Mill, Dallas TX 75244 214/239-0937 1965

Turnquist, Kenneth J, (A.S A), *Actuarial Assistant,* Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103 701/237-5700 1986

Turoff, John H, (F.S.A.), 47 Quisset Brook Road, Milton MA 02186 i 1966

Turpin, James E, (E A.), *President,* Turpin & Associates, 6400 Indian School Road NE, Suite 202, Albuquerque NM 87110 505/888-7000 1980

Tuttle, Gail L, (A.S.A.), *Controller,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2641 1966

Tuttle, Jerome E, (F.C.A.S.), *Vice President & Actuary,* Mercantile & General Reinsurance Company, 177 Madison Avenue, CN 1930, Morristown NJ 07960 201/898-9486 1979

Tveite, Carol J, (F S A.), *Staff Actuary,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2709 1984

Tverberg, Gail E, (F.C A S), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1976

Tweedie, John H, (F S.A.), *Senior Vice President & Chief Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2031 1986

Admitted

Twery, Scott C, (F.S.A , E A.), *Actuarial Consultant*, Hewitt Associates, 2100 River Edge Parkway, Suite 900, Atlanta GA 30328 404/956-7777 1984

Twinney, Marc M, (F.S.A., M C A., E A), *Manager Pension Department*, Ford Motor Company, The American Road, Room 845, PO Box 1899, Dearborn MI 48121 313/322-9128 1966

Twiss, A Kirk, (F.S.A , E.A.), Bob Gold & Associates Inc, 205 West Wacker Drive, Suite 1305, Chicago IL 60606 312/332-3081 1983

Twomey, Leonard N, PO Box 4, Frankfort IN 46041 1966

Ty, Virgilio C, (F.S.A.), *Actuarial Assistant*, Wisconsin National Life Insurance, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800 1987

Tyler, William K, (F.S.A.), *Senior Vice President*, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-3211 1974

U

Uchitel, Mikel R, (F.S.A., M.C A., E.A.), *Executive Vice President & Consulting Actuary*, Abar Employee Benefit Plan Services, 70 South Orange Avenue, Suite 101, Livingston NJ 07039 201/994-0051 1974

Uhl, Jeffrey A, (A.S.A), *Staff Actuary*, Combined Insurance Co of America, 123 North Wacker Drive, Chicago IL 60606 312/701-3541 1986

Uhl, Martin E, Jr., (F S.A.), *Assistant Vice President*, Kentucky Central Life Insurance Co, Kincaid Towers, Lexington KY 40507 606/253-5253 1980

Uhthoff, Dunbar R, (F.C.A.S.), Route 8, Box 8380, Blairsville GA 30512 1965

Ullman, Deborah Gorman, (A.C A.S), *Director, Corporate Planning*, Aetna Life & Casualty, 151 Farmington Avenue, D220, Hartford CT 06156 203/273-6227 1981

Ullman, Richard E, (F.S A., E A), *Actuary*, EQUICOR, Equitable HCA Corporation, 195 Broadway, New York NY 10007 212/618-5391 1967

Umali, M Lina, (A S A., E A.), *Principal*, Peat Marwick Main & Co, 3000 Republic Bank Center, PO Box 4545, Houston TX 77210 713/221-0218 1980

Umali, Roman T, Jr., (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 1221 Lamar Street, Suite 1600, Houston TX 77010 713/951-0060 1979

Umstead, Richard D, (F.S.A., E.A.), *Consulting Actuary*, Dilts Umstead & Dunn, PO Box 1891, Durham NC 27702-1891 919/688-8913 1966

Underhill, Nan, (E A.), *Actuarial Consultant*, J T Comer & Associates Inc, 3501 Frontage Road, Tampa FL 33607 813/870-6556 1976

Underwood, Charles M, II, (F.S A), *Senior Manager*, Deloitte Haskins & Sells, 1717 East Ninth Street, Cleveland OH 44114 216/589-1476 1973

Underwood, Howard R, (A S A), *Actuarial Assistant*, William M Mercer-Meidinger-Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4248 1987

Ungar, Leta Worley, (F.S.A), *Actuary*, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/641-7827 1979

Unruh, H C, (F.S.A), 5380 North Ocean Drive, Apt 5A, Singer Island FL 33404 305/842-9269 1965

Unterreiner, Karen A, (A S A.), Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932 1986

Upchurch, Garland R, *Vice President, Operations*, United Services Advisors Inc, 11935 Cedar Grey Drive, San Antonio TX 78249 1967

Upchurch, Kathleen Orr, (E.A.), Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1985

Upson, Timothy James, (A S A.), *Consultant*, Touche Ross & Co, 900 Allsbury Center, Minneapolis MN 55402 612/333-2301 1987

Upstill, Krystyna H, (E A), *Consulting Actuary*, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 1977

Urschel, Frederick A, (A.C A S.), *Assistant Vice President & Casualty Actuary*, Balboa Insurance Group, 3349 Michelson Drive, Irvine CA 92715-1606 714/553-7971 1987

Useden, Neil A, (E.A), *President & Chief Actuary*, Neil A Useden Associates Inc, PO Box 142027, Coral Gables FL 33114 305/856-3900 1981

Utter, Robert G, (F.S.A., E.A), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5494 1971

Uzzell, Betsy K, (F S A), *Assistant Actuary*, CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-5662 1979

V

Vadiveloo, Dr. Jeyaraj, (F S A), Connecticut Mutual Life Insurance Co, Finance and Administration, 140 Garden Street, Hartford CT 06154 203/727-6500 1986

Valavanis, Manolis, (A S A.), *Managing Director*, Continental Hellas Insurance Co, 253 Syngrou Avenue, Athens 17122 Greece 942-8998 1980

Valenti, Karen Pichler, (A C A S.), *Assistant Vice President & Associate Actuary*, NAC Re Corp, One Greenwich Plaza, PO Box 2568, Greenwich CT 06836-2568 203/622-5363 1987

Valliere, Cheryl A, (E A), Alexander & Alexander Consulting Group Inc, 225 North Michigan Avenue, Chicago IL 60601 312/565-6000 1976

Van Ark, William R, (F C A S , A S A.), *Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1979

Vanasse, Denis, (A S A), *Executive Vice President*, Provinces-Unies, 2020, rue Universite, Bureau 600, Montreal PQ Canada H3A 2A5 514/282-7325 1980

Van Beaver, Peter C, (A.S.A.), *Senior Actuarial Associate*, Massachusetts Mutual Life Insurance, 1295 State Street, MIP B073, Springfield MA 01111 413/788-8411 1987

Van Buskirk, Charles A, (F.S A), *Second Vice President - Actuarial*, Sovereign Life Insurance Co of California, 30 West Sola Street, Santa Barbara CA 93101 805/963-7871 1979

Vance, Jerome H, (F.S A), *Consulting Actuary*, 1126 St Andrews Circle, Dunwoody GA 30338 404/255-7282 1969

Vance, Randolph N, (F.S A), *Assistant Vice President & Assistant Actuary*, Integon Life Insurance Corp, PO Box 3199, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2614 1982

Van Cleave, Marvin E, (A C A S., A C.A.), *Assistant Deputy Commissioner*, Office of the Commissioner of Insurance, State of Wisconsin, PO Box 7873, Madison WI 53707 608/266-8537 1966

Van Dam, Douglas S, (F.S.A), *Associate Actuary*, Penn Mutual Life Insurance Co, Insurance Department, VIM C2N, Philadelphia PA 19172 215/926-8311 1981

Vande Kopple, Lois A, (A.S A), *Director*, The Paul Revere Life Insurance Co, DI Actuarial, 18 Chestnut Street, Worcester MA 01608 617/793-1428 1981

van der Burch, Dirk, (F S.A., E A), *Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1986

Vandercook, Lynn B, Jr., (E A.), *Consultant*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9207 1976

Vanderhoof, Irwin T, (F S.A , A.C.A.S., E.A.), *Senior Vice President*, Equitable Life Assurance Society, 787 Seventh Avenue, Tower 45/C, New York NY 10019 212/554-3867 1965

Admitted

Vander Pas, Timothy N, (A.S.A.), *Actuarial Associate*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8824 1986

Vanderscoff, David P, (F.S.A., E.A.), *President*, Vanderscoff Management Services, PO Box 7098, Bismarck ND 58502 701/255-6417 1975

Vandervelde, Johan G, (A.S.A.), *Supervising Actuary*, New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6605 1986

Vane, Bruce F, (F.S.A., E.A.), *Vice President, Executive Dir of Fin Actl Services*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3824 1982

Van Elsen, James N, (F.S.A.), *Vice President & Treasurer*, Inter-State Assurance Co, 1206 Mulberry Street, Des Moines IA 50309 515/283-2501 1980

Van Etten, James P, (F.S.A.), *Second Vice President & Actuary*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8793 1986

Van Fleet, George, (F.C.A), 4100 Jackson, Apt 330C, Austin TX 78731 512/459-9728 i 1965

Van House, Charles L, (A.C.A.), 6338 Ansel Court, Buford GA 30518 404/945-3945 i 1966

Van Housen, Thomas G, (A.S.A., E A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Suite 2900, Chicago IL 60606 312/930-6084 1980

Van Mieghem, Daniel J, (E A.), *President*, Southland Pension Services, 3000 Ocean Park Boulevard, Suite 3050, Santa Monica CA 90405 213/452-2850 1976

Vann, Thomas P, (F S A), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2442 1975

Vannier, Lyle, (F.S.A., E.A), *Assistant Actuary-Pensions*, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1976

Van Slyke, Oakley E, (F C.A.S., A.S.A.), *Principal*, Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017-0919 213/482-6247 1979

Van Valen, James M, (A S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1110 1980

Van Valkenburgh, Regina, (A.S A), *Acting Government Actuary*, US Treasury Department, 1500 Pennsylvania Avenue, Room 2045, Washington DC 20220 202/566-5894 1987

Varca, John J, (A C.A.S.), *Vice President & Actuary*, AM-RE Brokers Inc, One Liberty Plaza, New York NY 10006 212/618-8780 1983

Varcoe, F Turner, (A S A., E.A.), 1322 Simwood Place, Jackson MS 39211 601/362-6265 1 1966

Varga, George J, (F.S.A), 459 Circlewood Drive, Venice FL 34293 813/493-0628 1 1965

Varney, Laura Schumacher, (A.S.A.), *Assistant Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800 1985

Varney, Maurice E, *Chairman and President*, New Directions Consultants, PO Box 955, Novato CA 94948-0955 415/897-5615 1971

Vaskas, Bernardette T, (E A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1160 1976

Vasquez, Ralph A, (F.S.A), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2516 1970

Vath, Robert A, (A.S.A.), *Manager Actuarial Technical Services*, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/861-3600 1968

Vaughan, Richard Carl, (A.S.A , E A.), *Partner*, Vaughan & Stephens, PO Box 17946, Greenville SC 29606 803/271-1298 1981

Admitted

Vaughan, Richard L, (F.C.A S., F.S.A.), *Vice President*, Marsh & McLennan Group Associates Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6208 1980

Vaughn, David A, (E.A.), *Senior Consultant*, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-1616 1976

Vaughn, Roger L, (F.S A , M C.A., E A.), *Executive Vice President & Actuary*, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 1978

Vaught, John E, (F.C.A., F.S.A., E.A.), *Partner*, PCA Corporation, One Selleck Street, Norwalk CT 06855 203/852-7100 1971

Vautravers, Richard W, (F S A), *Vice President/Special Markets*, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-7475 1974

Vazquez-Cruz, Ruperto, (A.C.A.), *Consulting Actuary*, University of Puerto Rico, PO Box 22872, San Juan PR 00931 809/761-5479 i 1967

Vedros, Louis A, Jr., (F.S.A., M.C.A.), *Vice President & Financial Actuary*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3853 1979

Vedvyas, Vinod, (F.S.A.), *Actuarial Pension Assistant*, Standard Insurance Co, PO Box 711, Portland OR 97207 503/243-7754 1985

Vegh, Rick P, (A S A), United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6456 1984

Vehec, Robert F, (F.S.A.), *Vice President*, Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2459 1971

Veit, Kenneth P, (F.S A., E.A), *President*, Aetna International Inc, 151 Farmington Avenue, Hartford CT 06156 203/273-6576 1967

Velazquez, Philip A, (F S A), North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8420 1977

Velleman, Susan J, (F.S.A., M.C A., E.A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-0427 1976

Venetakis, Basil, (A C.A., E.A.), Four Naiadon Street, Hilton District, Athens Greece 116 34 1971

Venning, Lisa K, (F.S.A), *Assistant Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6959 1981

Venouziou, Aaron, (E.A.), *President*, DATAIR Employee Benefit Systems Inc, 28 West Madison Street, Oak Park IL 60302 312/386-1300 1977

Venter, Gary G, (F C.A.S.), *Vice President & Actuary*, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1937 1979

Venturi, Marsha R, (A S.A , E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2985 1982

Venuti, David W, (E A), Rael & Letson, 635 Mariner's Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311 1986

Verhage, Paul A, (F.C.A.S.), *Vice President - Corporate Actuary*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7559 1966

Verlautz, James F, (F S A , E.A.), *Manager*, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/297-6000 1982

Verne, Peter D, (E.A.), *Vice President*, Edward H Friend & Co, Division of Johnson & Higgins, 1800 'K' Street NW, Washington DC 20006 202/785-9080 1976

Vernier, Ronald W, (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1975

Vernon, Steven G, (F S.A., E.A.), *Actuary*, The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 213/906-2631 1979

Admitted

Verrier, Marc G, (F.S.A.), *Actuarial & Insurance Consultant,* Insurance Risk & Design Consulting Co Ltd, 3050 Yonge Street, Suite 209, Toronto ON Canada M4N 2K4 416/481-0725 1987

Vesely, Debra Jean, (A.S.A.), *Actuarial Assistant,* American Life Insurance Co, One Alico Plaza, PO Pox 2226, Wilmington DE 19899-2226 302/594-2651 1985

Vest, Charles N, (F.S.A.), *Assistant Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7470 1985

Vicino, Gerard A, (F.S.A.), 96 Coronado Drive, Newington CT 06111 1965

Victor, David J, (F.S.A), *Associate Actuary,* New England Mutual Life Insurance Co, Actuarial Dept, Sixth Floor, 501 Boylston Street, Boston MA 02117 617/578-3195 1970

Vieira, John, (A S.A., E A.), *Consultant,* Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067-2790 213/551-5677 1984

Viener, Gary W, (A.S.A , E.A), *Vice President,* Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202-1036 301/547-2993 1980

Vieren, John C, (F S.A.), Tillinghast/Towers Perrin, 815 South Main Street, Suite 200, Jacksonville FL 32207 404/261-5420 1985

Vigen, Greger J, (F S.A., E.A.), *Actuary,* William M Mercer-Meidinger-Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6407 1986

Vigneau, Edward J, (E A), *Consulting Actuary,* Connecticut Pension Services Inc, 43 Field Street, PO Box 111, Waterbury CT 06720 203/753-0494 1984

Vila, Antonio D, (F.S.A.), *Vice President,* Mystic Insurance Intermediaries, RR 3, 531 Big Spring Road, Califon NJ 07830 201/832-2120 1980

Villa, Bernard J, (F.S.A.), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, Area 21S, New York NY 10010-3690 212/578-3391 1966

Vincent, B J, (E.A), *President,* B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto ON Canada M4P 2L2 416/481-5681 1976

Vincent, Lewis A, (F.C.A.S.), Dunwoody Village CH #110, 3500 West Chester Pike, Newtown Square PA 19073-4101 1965

Vinson, William K, (A.S.A.), Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3431 1986

Visintine, Gerald R, (A.C.A.S.), *Actuary,* Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-4690 1986

Visner, Laurie Helene, (E.A.), *Associate Consulting Actuary,* Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1223 1981

Visner, Steven Mitchell, (A.C.A.S.), *Senior Vice President & Director of Operations,* Fred S James & Co Inc, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7445 1983

Visscher, Alan Roy, (E.A.), *Actuary,* Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696 1980

Vitale, Lawrence A, (F C A.S), *Assistant Vice President & Actuary,* CIGNA Corp, 1600 Arch Street-5SK, Philadelphia PA 19103 215/523-4872 1982

Vodopich, Donald R, *President,* Benefit Communications Inc, Box 12031, Atlanta GA 30305 404/231-8568 1969

Vogel, Jerome F, (A.C.A.S.), *Actuary,* Florida Insurance Department, Larson Building, Tallahassee FL 32399-0300 904/488-4439 1977

Vogel, Julius, (F S A), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460 1965

Vogl, Joseph M, (F S A., E.A.), Towers Perrin Forster & Crosby, 34 North Meramec, St Louis MO 63105 314/862-7611 1979

Vogrich, Robert M, (F.S.A., E.A.), *Consultant,* Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1984

Vogt, Andrew, (F.S.A., E A.), 805 Imperial Palm Drive, Largo FL 34641 813/581-5408 1965

Vojtik, Peter C, (F S A , E.A), *Actuary,* The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000 1977

Voldman, Annie Brown, (E A.), *Consulting Actuary,* Urbach Kahn & Werlin PC, 400 Financial Plaza, Burlington VT 05401 802/864-6833 1987

Vollenweider, Dale R, (A.S.A), *Director-Nonproportional Life Reinsurance,* Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2016 1986

Volponi, Joseph L, (A.C.A.S.), *Actuarial Assistant,* California Casualty Insurance Group, 1900 Alameda delas Pulgas, PO Box M, San Mateo CA 94402 415/574-4000 1985

Vonesh, James F, (F.S A , E A.), *Actuary,* The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9386 1977

Von Fumetti, Randy J, (A S.A), *Assistant Actuary,* Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-8750 1985

von Geldern, Robert H, (F S.A.), *Vice President/Actuary,* Home Life Insurance Co, One Centennial Plaza, Piscataway NJ 08854 201/980-8116 1966

Von Seggern, William J, (A C.A S.), *Supervising Actuary,* New York State Insurance Department, Property/Casualty Ins Bureau, 160 West Broadway, New York NY 10013 212/602-0360 1986

von Wallmenich, Theodore, (F.S A), *Vice President & Actuary,* National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3534 1973

Vora, Shantilal A, (F.C A , A.S A., E.A.), *Consulting Actuary,* Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200 1967

Vorkapich, Michael L, (A.S A., E A), *Consulting Actuary,* 47 Quail Court, Suite 202, Walnut Creek CA 94596-5574 415/945-0171 1976

Vose, Robert W, (F.S.A.), *Associate Actuary,* Connecticut General Life Insurance, Hartford CT 06152 203/726-2844 1965

Voss, Carl W, (F C.A , F.S A., E.A.), *Vice President,* Alexander & Alexander Consulting Group Inc, 225 North Michigan Avenue, Chicago IL 60601 312/565-6000 1975

Voth, Karen R, (F.S A., E.A.), *Assistant Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5794 1986

Vrla, David D, (F.S.A.), *Assistant Vice President & Associate Actuary,* Great American Reserve Insurance Co, 2020 Live Oak Street, PO Box 388, Dallas TX 75221 214/953-7336 1980

Vrolyk, Robert, (F.S.A), Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 1985

Vrysen, John G, (F S A.), *Vice President & Actuary,* North American Security Life Insurance Co, 695 Atlantic Avenue, Boston MA 02111 617/439-6960 1984

W

Waaser, George T, (A S.A.), 1816 Merikoke Avenue, Wantagh NY 11793 516/781-4286 1966

Wacek, Michael G, (F.C.A.S), *Senior Vice President & Actuary,* E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310 1983

Wachspress, Howard L, (F.S.A.), *Associate Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2804 1965

Wachter, Christopher J, (A.C A.S), *Assistant Actuary,* Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3271 1987

Admitted

Wacker, Gregory M, (A.C.A.S.), *Assistant Actuary*, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2805 1987

Wade, John E, (F.S.A.), *Consulting Actuary*, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440 1969

Wade, Roger C, (A.C.A.S.), Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/769-9200 1971

Wade, Terry R, (F.S.A., E.A.), *Senior Actuary*, Banking Consultants of America, 6584 Poplar Avenue, Memphis TN 38138 901/682-0611 1979

Wagner, Clifford J, (A.S.A.), Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4673 1987

Wagner, Duane, (E.A.), *Senior Vice President*, Professional Compensation Planners Inc, 360 Lexington Avenue, New York NY 10017 212/697-1355 1984

Wagner, Edward W, *Owner*, Wagner & Associates, 24 Millie Road, Grand Rapids MN 55744 218/326-1715 1970

Wagner, Ehrhardt H, 2049 Buckingham Road, Richardson TX 75080 i 1966

Wagner, John P, *Assistant Actuary*, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6062 1984

Wagner, Nancy R, (F.S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 1982

Wagner, Russell L, (F.S.A.), 351 Sea Oak Drive, Johns Island, Vero Beach FL 32963 i 1965

Wagner, Stephen B, (F.S.A., E.A.), *Partner*, Hewitt Associates, 100 South Fifth Street, Suite 2300, Minneapolis MN 55402 612/339-7501 1979

Wagner, Virgil D, (F.S.A., A.C.A.), **[Secretary]**, *Actuary*, American Council of Life Insurance, 1001 Pennsylvania Avenue NW, Washington DC 20004-2599 202/624-2164 1966

Wagner, William John, (F.S.A.), *Vice President & Associate Actuary*, Lamar Life Insurance Co, 317 East Capitol Street, Jackson MS 39205 601/949-3165 1982

Wagoner, George B, Jr., (F.S.A.), *Group Actuary*, William M Mercer-Meidinger-Hansen Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/289-6405 1979

Wagstaff, Robert S, (A.S.A.), *Assistant Actuary*, Shenandoah Life Insurance Co, 2301 Brambleton Avenue SW, Roanoke VA 24029 703/345-6711 1987

Wagstaff, Sherry L, (A.S.A.), *Actuarial Associate*, Integon Life Insurance Corp, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2835 1986

Wahl, Yale Sam, (A.S.A., E.A.), Benefit Design Concepts, 10691 North Kendall Drive, Suite 110, Miami FL 33176 305/279-4343 1980

Wahlberg, Dean A, (F.S.A., E.A.), *President & Chief Actuary*, DCA Inc, 13100 Wayzata Boulevard, Minnetonka MN 55343-5636 612/541-7518 1965

Wahlstrom, Richard W, (F.C.A., A.S.A., E.A.), *Actuary*, Johnson & Higgins, Financial Center, 1215 Fourth Avenue, Seattle WA 98161 206/296-0302 1969

Wain, Christopher H, (F.S.A.), Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035 1965

Wainscott, Robert H, (A.C.A.S.), *Actuary*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6796 1984

Waite, John L, (F.S.A., E.A.), *Vice President*, Alexander & Alexander Consulting Group Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106 215/923-5300 1971

Wakely, David N, (F.S.A., E.A.), Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 1965

Admitted

Walbridge, James F, (A.S.A.), *Consulting Actuary*, The Wyatt Company, 1351 Washington Boulevard, Eighth Floor, Stamford CT 06902 203/356-1220 1987

Walczak, David P, (A.S.A., E.A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, PO Box 1360, Minneapolis MN 55440 612/520-3099 1979

Waldhauser, Cathy H, (F.S.A.), *Director Corporate Actuarial Planning & Analysis*, IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-2017 1979

Waldman, Robert H, (A.C.A.S.), *Assistant Vice President*, General Reinsurance Services Corp, PO Box 10353, Stamford CT 06904 203/328-5069 1979

Waldorf, James R, (E.A.), *President*, Waldorf Plan Services Inc, 17304 Preston Road, Suite 945, Dallas TX 75252 214/380-8901 1976

Waldron, Charles M, (F.S.A.), *Assistant Vice President & Health Actuary*, MONY Financial Services, One MONY Plaza, PO Box 4830, Syracuse NY 13221 315/477-2370 1979

Walker, Charles N, (F.S.A.), RFD 2-508 Mill Road, Woodstock VA 22664 703/459-5771 i 1965

Walker, Darrel E, (E.A.), *Consultant Actuary*, The Wyatt Company, 8400 Normandale Lake Boulevard, Suite 1525, Minneapolis MN 55437 612/921-8700 1971

Walker, David G, (A.C.A.S.), *Actuary*, Allianz Insurance Company, 6435 Wilshire Boulevard, Los Angeles CA 90048 213/852-8305 1986

Walker, David M, (A.S.A.), *Assistant Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5584 1982

Walker, Frank Edward, (A.S.A.), *Assistant Actuary*, National Old Line Insurance Co, 501 Woodlane, PO Box 2900, Little Rock AR 72203 501/372-5000 1982

Walker, Gerald T, (F.S.A.), *President*, MII Life Inc, 3535 Blue Cross Road, PO Box 64560, St Paul MN 55164 612/456-8441 1970

Walker, Glenn, (F.C.A.S.), *Associate Actuary*, Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2935 1982

Walker, Harry, (F.S.A.), 8317 Chiniberry Road, Indian River Shores FL 32963 i 1965

Walker, M La Mar, (A.S.A.), *Consulting Actuary*, Walker and Associates, 2100 Beneficial Tower, Salt Lake City UT 84111 801/562-5748 1979

Walker, Margaret, (F.S.A.), 760 East Bobier Drive, Apt 118, Vista CA 92083 619/758-3390 i 1965

Walker, Mark A, (A.S.A.), Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 1983

Walker, Paul S, (F.S.A.), *Consulting Actuary*, Walker Actuaries Inc, Four Forest Park Drive, Farmington CT 06032 203/677-5300 1976

Walker, Ralph P, (F.S.A., E.A.), *President*, Insurance Information Systems, 4141 North 31st Street, #125, Phoenix AZ 54201 414/487-2112 i 1965

Walker, Roger D, (F.C.A.S.), *Second Vice President*, John Hancock Reinsurance Co, John Hancock Place, PO Box 854, Boston MA 02117 617/536-3111 1982

Walker, Stephen L, (E.A.), Corporate Plan Services Inc, PO Box 31129, Charleston SC 29417 803/571-7041 1983

Walker, Winston W, (F.S.A.), *Executive Vice President & Chief Financial Officer*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1176 1978

Wall, Robert H, (A.S.A.), *Senior Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6508 1966

Wall, Sarah F, (A.S.A.), Occidental Life Insurance Co of North Carolina, PO Box 10234, Raleigh NC 27605 919/834-0751 1980

Admitted

Wallace, Diane, (F.S.A.), *Vice President*, North American Reinsurance Corp, 17 West Pontotoc, Suite 217, Memphis TN 38103 901/521-1905 1980

Wallace, George E, (F.S.A.), 23 Nantucket Road, Wellesley MA 02181 617/235-7684 1 1965

Wallace, James D, (F.S A.), *Partner*, Ernst & Whinney, 317 Sixth Avenue, Suite 1100, Des Moines IA 50309 515/243-2727 1981

Wallace, Joseph J, (A.S.A., E.A.), *Actuary*, Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 312/699-0600 1969

Wallace, M G Roy, (F.S.A., E.A.), *Consulting Actuary*, 220 South Avenue, Weston MA 02193 617/899-0385 1965

Wallace, Robert E, (F C A., E.A), *Secretary & Chief Administrative*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2500 1965

Wallach, Andrew B, (F.S.A.), *Assistant Actuary I*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3898 1986

Wallach, Bruce L, (A.S A), *Actuarial Assistant*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5349 1984

Wallach, Catherine, (F.S.A.), *Director, Actuarial & Product Compliance*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3994 1982

Wallerstein, James W, (F S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 1981

Wallman, David T, (F.S.A.), *Vice President & Actuary*, Security Mutual Life Insurance Co, PO Box 82248, Lincoln NE 68501 402/477-4141 1980

Walmsley, Howard C, (F.S.A.), 44 Walnut Avenue, Cincinnati OH 45215 513/761-0492 1 1965

Walsh, Alan D, (A.S A , E.A), D A Townley & Associates Ltd, 1774 West Broadway, Vancouver BC Canada V6J 4T7 604/736-6641 1979

Walsh, Albert J, (F.C.A.S.), 25 West Walnut Street, Pasadena CA 91103 818/795-1505 1 1965

Walsh, Connie L, (A S.A.), *Assistant Actuary*, Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 1980

Walsh, James P, (E.A.), *Vice President*, Pension & Group Consultants, 200 Central Trust Building, 309 Vine Street, Cincinnati OH 45202 513/977-3440 1 1976

Walsh, James P, (F.S.A., E.A.), *Assistant Vice President & Assoc Actuary, Group*, Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 1979

Walsh, James V, Jr., *Assistant Actuary*, Blue Cross of Greater Philadelphia, 1333 Chestnut Street, Philadelphia PA 19107 215/448-5379 1984

Walsh, Michael C, (A C.A.S.), *Associate Actuary*, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-7360 1984

Walsh, Thomas G, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5308 1970

Walter, Alfred A, (F.S.A.), *Vice President*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8423 1965

Walters, Larry Dean, (A.S.A.), *Assistant Vice President-Financial Operations*, American Home Assurance Co, 70 Pine Street, New York NY 10270 212/770-7074 1980

Walters, Mavis A, (F.C A S), **[Vice-President]**, *Senior Vice President*, Insurance Services Office, 1666 'K' Street NW, Suite 915, Washington DC 20006 202/466-2800 1974

Walters, Michael A, (F.C.A.S.), Tillinghast/Towers Perrin, 245 Park Avenue, New York NY 10167 212/490-3460 1973

Walton, Michael P, (A S.A., E.A.), *Assistant Pension Actuary*, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2262 1986

Admitted

Wang, Andrew B, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105-2818 415/777-1400 1979

Wang, I-Chieh E, (A.S.A.), *Actuary*, Textron, 40 Westminster Street, Providence RI 02903 401/421-2800 1979

Wang, Richard T, (F.S A.), *Vice President-Financial Planning*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7329 1979

Wanner, Charles A, (A.S A), *Associate Actuary*, The Wyatt Company, 100 West Clarendon, Suite 800, Phoenix AZ 85013 602/279-3600 1985

Ward, David P, (A S.A.), *Assistant Actuary-Pensions*, Deseret Mutual Benefit Association, 10 South Main Street, Suite 400, Salt Lake City UT 84101 801/533-3316 1984

Ward, Earl, (A.S.A.), *President*, National Protective Life Ins Co, 8623 Fiesta Way, Fort Wayne IN 46815 1966

Ward, Michael C, (F.S.A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 1981

Ward, Michael R, (F.C.A.S.), *Consulting Actuary*, Liscord Ward & Roy Inc, Hills Court, Suite 6B, Hills Avenue, Concord NH 03301 603/228-1391 1985

Ward, Robert A, (A.S.A.), *Associate Actuary*, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/746-6338 1985

Ward, Robert G, (F.S.A.), 2017 Glenwood Drive, Ocean City NJ 08226 1 1965

Ward, William D, (A S.A., E.A), *Director Statutory Policy*, Aetna Life & Casualty, 151 Farmington Avenue, YF54, Hartford CT 06156 203/275-2878 1966

Ward, William F, (F.S.A.), Box 548, 91 Rowland Drive, North Chatham MA 02650 i 1965

Ward-Smith, Kenneth, 1031 Balmoral Drive, Nashville TN 37220 i 1966

Ware, Barbara J, (F.S.A., E.A.), Massachusetts Public Employee Retirement Admin, One Ashburton Place, Boston MA 02108 617/727-9380 1986

Ware, John K, (F.C.A., F.S.A., E.A.), *Vice President and Consulting Actuary*, Frank B Hall & Company Inc, Spear Street Tower, One Market Plaza, Suite 2100, San Francisco CA 94105 415/543-9360 1974

Ware, P Andrew, (F.S A), *Vice President - Product Development*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3671 1979

Wargo, Richard S, (E.A.), *Vice President*, Johnson & Higgins of Ohio Inc, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704 1976

Warner, David T, (F.S.A.), *Vice President-Underwriting*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5564 1966

Warner, Margaret M, (F S A , E.A.), William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8051 1982

Warnock, Paul F, (F.S.A.), *Second Vice President & Associate Actuary*, Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2445 1978

Warnock, R Larry, (F S.A., M.C.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1614 1976

Warren, Jeffrey C, (F.C.A.S.), *Assistant Vice President*, Orion Group Inc, Nine Farms Springs Drive, Farmington CT 06032 203/674-6934 1983

Warren, Larry, (F.S.A.), *Senior Vice President & Chief Actuary*, William Penn Life Insurance Co of New York, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000 1980

Warren, Robert F, *Vice President, Actuarial*, Blue Shield of Western New York Inc, 298 Main Street, Buffalo NY 14202 716/849-7743 1986

Admitted

Warshavchik, Arnold, (A.S.A., E.A.), *Actuary*, T J Kowalchuk Associates Inc, 50 Broad Street, New York NY 10004 212/344-1400 1987

Warshavchik, Jack Y, (A.S.A., E.A.), *Actuary*, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100 1981

Warth, Robert, (F S.A.), *Director Advanced Life Underwriting*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-2233 1971

Warthen, Thomas V, (F C.A.S.), *Manager-Research*, Towers Perrin Forster & Crosby, Reins Division, 11 Penn Center, 1835 Market Street, Philadelphia PA 19103-2965 215/963-7920 1977

Wassell, Edmund J, (E A), 635 West Sheridan Road, Chicago IL 60613-3306 312/447-0648 i 1977

Wasserman, David L, (F C A S), *Principal*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6648 1980

Wasserman, Forrest, (F C.A S.), *Assistant Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3677 1979

Waters, James J, (E A.), *Executive Vice President*, Ogle & Waters Inc, One Corporate Drive, Suite 600, Clearwater FL 34622 813/577-2884 1977

Watford, James D, (A.C.A.S.), *Actuary*, Florida Insurance Department, Larson Building, Room 371, Tallahassee FL 32301 904/488-1864 1982

Watkins, Le Roy T, (F C.A , F.S.A , E A), *President*, L T Watkins & Associates Inc, 1666 Statler Towers, Buffalo NY 14202 716/847-2110 1966

Watson, Charles Barry H, (F.C.A , F.S A , E A), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9303 1965

Watson, George N, (F S.A.), G N Watson Ltd, Two Dunbloor Road, Suite 211, Etobicoke ON Canada M9A 2E4 416/232-2260 1966

Watson, Joseph L, (A.S.A.), *Consulting Actuary*, Box 786, Pembroke MA 02359 617/293-3685 i 1966

Watson, Laura Macdonald, (F.S A., E A.), *Consultant/ Employee Benefits*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1987

Watson, M Floyd, (A.S.A), *Actuarial Assistant II*, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3000 1981

Watson, Richard C, (F S.A., E.A), *Consultant*, Towers Perrin Forster & Crosby, One Landmard Square, Stamford CT 06901 203/964-0469 1987

Watson, William E, (F S A), *Vice President & Associate Actuary*, Prudential Insurance Company, 745 Broad Street, Newark NJ 07101 201/877-6954 1970

Watson, William H, (F S.A.), *Assistant Vice President & Health Actuary*, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/763-4661 1981

Watt, Patricia P, (F.S A., E.A.), *Consulting Actuary*, 1044 Belvedere Lane, San Jose CA 95129 408/996-2145 1982

Wattenberg, Larry B, (A S A., E.A), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 125 Chubb Avenue, Lyndhurst NJ 07071 201/460-6700 1976

Waugh, W B, (F.S.A.), 331 Lytton Boulevard, Toronto ON Canada M5N 1R9 416/485-2934 i 1981

Waugh, William M, Jr., (E.A.), *Consulting Principal*, William M Mercer-Meidinger-Hansen Inc, 1201 Elm Street, Suite 3600, Dallas TX 75270 214/748-0501 1976

Way, Dean M, (A.S.A.), *Associate Actuary*, First Capital Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/458-8254 1982

Wean, David S, (E.A.), *Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2161 1987

Admitted

Weatherford, Robert M, (A.S A., E.A.), *Associate Actuary*, Milliman & Robertson Inc, One Main Place, 101 SW Main, Portland OR 97204 503/227-0634 1986

Weaver, Allan C, (F S A., E.A), Actuarial Associates Inc, 900 Chapel Street, New Haven CT 06507 203/789-8116 1974

Weaver, Arthur G, (F.S.A , E.A), 4223 Bay Beach Lane SW, Fort Myers FL 33931 i 1965

Weaver, Charles D, (F.S A.), *Actuarial Officer*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6746 1978

Weaver, Leonard, (E.A.), *Assistant Director*, Westinghouse Electric Corp, Westinghouse Building, Gateway Center, Pittsburgh PA 15222 412/642-3418 1976

Webb, Bernard L, (F.C.A.S.), *Professor - Actuarial Science*, Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725 1966

Webb, Gordon E, (A.S.A.), *Actuary*, Johnson & Higgins, 212 Carnegie Center, Princeton NJ 28543-5323 609/520-2508 1987

Webb, Jack L, (A S.A), *Senior Actuarial Assistant*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0407 1985

Webb, James O, (A.C A), *President*, Dental Network of America, Two TransAm Plaza Drive, Fourth Floor, Oakbrook Terrace IL 60181 312/691-1133 1966

Webb, Nina Halpern, (A.C.A.S.), *Director of Pricing*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3247 1983

Webb, Robert J, (F C.A., A S.A., E.A.), *Vice President*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1971

Webb, Robert W, (F.S.A., E.A.), *Associate Pension Funding Actuary*, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114-2585 216/696-8400 1979

Webber, Abbott M, Jr., (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/278-1212 1982

Weber, David P, *President*, Fort Dearborn Life Insurance Co, 233 North Michigan Avenue, Chicago IL 60601 312/938-6615 1968

Weber, Donald T, (A S.A.), *Vice President & Actuary*, Association Life Insurance Co Inc, 401 North Executive Drive, Brookfield WI 53005 414/797-5160 1979

Weber, Michael E, (A.S A.), *Vice President & Actuary*, Security Trust Life Insurance, PO Box 4287, Macon GA 31297-4287 912/741-2558 1966

Weber, Paul F, (F.S.A.), *Senior Actuarial Associate*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8871 1978

Weber, Robert A, (A.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1987

Weber, Steven A, (F S.A.), *Second Vice President - Corp System Development*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1979

Weber, Thomas P, (E.A.), *Actuary*, Halliwell & Associates Inc, 603 Stanwix Street, Two Gateway Court, 18th Floor, Pittsburgh PA 15222-1402 412/288-0822 1983

Webster, David A, (F.S.A., E.A.), Tillinghast/Towers Perrin, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5662 1966

Webster, Lawrence B, (A.C A.), 3468 Whistler Lane, Boise ID 83703 1966

Webster, Lindsay M, (A.C.A.), *Consulting Actuary*, 1105 Morgan Avenue, Drexel Hill PA 19026 215/789-5342 i 1966

Webster, Patricia Jordt, (A.C.A S), *Associate Actuary*, United Services Auto Association, USAA Building, San Antonio TX 78288 512/498-2132 1984

Weck, Frank A, (F.S.A.), 31020 North Bend Street, Punta Gorda FL 33982 813/639-0619 1965

Admitted

Weddell, Thomas A, (F.S A., E A.), Eckler Partners Ltd, 1177 Hornby Street, Suite 901, Vancouver BC Canada V6Z 2E9 604/682-1381 1975

Wee, Beatriz, (A.S.A.), *Actuarial Associate,* Kemper Financial Services Inc, 120 South LaSalle, Chicago IL 60603 312/917-8311 1987

Weeks, Michael Patrick, (F.S.A), *Assistant Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5409 1983

Wegner, Ronald R, (F S.A , M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005 414/784-2250 1979

Wehner, Joel M, (F.S.A., E.A.), *Associate,* William M Mercer-Meidinger-Hansen Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700 1984

Weiblen, William A, (A.S A., E.A.), *Consulting Actuary,* George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610 1980

Weichert, Paul L, (F S A.), *Consulting Actuary,* 38 1 Elm Street, Summit NJ 07901 201/273-1711 1969

Weideman, Janine L, *Supervisor, Actuarial Services,* Blue Cross/Blue Shield of North Dakota, 4510 13th Avenue SW, Fargo ND 58121 701/282-1136 1984

Weidman, Thomas A, (F C.A.S.), *Director, Planning & Actuarial Services,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-6910 1982

Weigel, Patrick A, (F.S.A), *Associate Actuary,* J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano I X 75075 214/881-6189 1985

Weil, Max, (E.A.), *President,* Max Weil Associates, 1790 Broadway - 16th Floor, New York NY 10019 212/265-3230 1976

Weiler, Michael Reid, (F.S.A.), *Senior Vice President/Actuary,* First Continental Life & Accident Ins Co, 2363 Foothill Drive, Salt Lake City UT 84109 801/487-5914 1981

Weill, Dorance B, (F.S.A.), 112-20 72nd Drive, Forest Hills NY 11375 1965

Weimer, Linda M, (E.A), *Director, Marketing,* Prudential Asset Management Co, 745 Broad Street, 19 Plaza, Newark NJ 07101 201/877-7880 1976

Weimer, Robert A, (A S A , E A.), *Manager,* National Capital Reinsurance Co, 550 12th Street SW, Washington DC 20065 202/479-5339 1966

Weimer, William F, (F.C.A.S.), *Senior Vice President,* Underwriters Reinsurance Corp Inc, 22801 Ventura Boulevard, PO Box 4030, Woodland Hills CA 91365 818/703-8300 1983

Wein, Linda L, (F.S.A), *Actuarial Associate,* Allstate Life Insurance Co, Allstate Plaza South, Building G5C, Northbrook IL 60062 312/291-6540 1983

Weinberg, Abraham A, (A.C.A.), *Consulting Actuary,* 6301 North Sheridan Road, Chicago IL 60660 312/262-1919 1966

Weinberg, Ralph M, (E.A), *Principal/Office Head,* William M Mercer-Meidinger-Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800 1976

Weinberg, Sandra, (F.S.A.), *Associate Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5796 1983

Weinberger, Solomon A, (F.S.A , E.A), *Principal,* William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7107 1977

Weiner, Alan Y, (A.S.A.), *Consultant,* Weiner & Zeid, 2100 'M' Street NW, Suite 605, Washington DC 20037 202/872-4339 1979

Weiner, Joel S, (A.C.A.S.), CIGNA Property & Casualty Group, 1600 Arch Street, Home Office, Philadelphia PA 19103 215/523-4000 1979

Weinerman, E Robert, (F S.A.), *Consulting Actuary,* William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2934 1977

Weinman, Jeffrey M, (F.S A), *Associate Actuary,* Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2191 1982

Weinstein, Donna L, (F.S.A., E.A.), *Consulting Actuary,* Towers Perrin Forster & Crosby, 2101 'L' Street NW, Suite 400, Washington DC 20037 202/466-4440 1981

Weinstein, Martin A, (A S.A., E.A), Financial Institutions Retirement Fund, Five Corp Park Drive, PO Box 847, White Plains NY 10604 914/694-1300 1984

Weinstein, Max S, (F.C.A., F.S.A., A C.A.S , E A.), *Consulting Actuary,* 25 Highland Drive, Albany NY 12203 518/456-0558 1965

Weinstein, Richard L, (F.S A., E A.), *Director Pension Actuarial Services,* Transamerica Life & Annuity Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-2262 1979

Weinstock, David B, (F.S A , E A), *Chief Actuary,* Max Weil Associates, 1790 Broadway, 16th Floor, New York NY 10019 212/265-3230 1979

Weisbrod, Marvin L, *Manager,* Triple Check Income Tax Service, 11754 Victory Boulevard, North Hollywood CA 91606 213/877-6100 1970

Weiser, Kenneth D, (A S A), *Assistant Director of Information Systems,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7110 1979

Weishaus, Abraham, (F.S A.), *Assistant Actuary,* Guardian Life Insurance Co, 201 Park Avenue South, Mail Station 18-B, New York NY 10003 212/598-8182 1986

Weisleder, Stanley, (M.C.A., E.A.), *President,* Actuaries Unlimited Inc, 1901 Avenue of the Stars, Suite 440, Los Angeles CA 90067 213/553-1769 1966

Weiss, Donald, (A.S.A., E.A.), *Vice President,* Johnson & Higgins, 345 California Street, San Francisco CA 94104 415/981-6700 1976

Weiss, Herbert, (F S A.), *Assistant Actuary,* Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5305 1977

Weiss, Joan M, (F.S.A., E.A.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Chicago IL 60601 312/701-5500 1979

Weiss, Judy, (F.S.A.), *Vice President & Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211 1986

Weiss, Karen J, (F.S.A , E.A.), *Senior Actuary,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7112 1975

Weiss, Kenneth H, (E.A), *President,* The Weiss Organization Inc, 1480 Renaissance Drive, Suite 215, Park Ridge IL 60068 312/296-1900 1980

Weiss, Lance J, (E A), *Consulting Principal,* William M Mercer-Meidinger-Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7200 1977

Weiss, Martin, (E A), *Actuarial Manager,* Buck Consultants Inc, 500 Plaza Drive, Harmon Meadows NJ 07094 201/902-2743 1978

Weiss, Richard A, (E A.), *President,* Eugene M Klein & Company Inc, 1603 East 27th Street, Cleveland OH 44114 216/861-6920 1976

Weiss, Willard A, (F.C.A., E.A.), *President & Actuary,* Eugene M Klein & Associates, #2 Bratenahl Place, 11th Floor, Bratenahl OH 44108 216/541-1979 1965

Weissbrot, Laurence R, (F.S.A.), *Actuary,* Brown Bridgman & Company, 100 Wells Street, Hartford CT 06103 203/527-9288 1978

Weissman, Martin J, (F.S.A , E.A), *Pension Actuary,* PO Box 484, Queens NY 11365 718/539-4235 1979

Weissner, Edward W, (F C.A.S.), *Actuarial Director,* Prudential Reinsurance Co, 100 Mulberry Street, Newark NJ 07102 201/877-8075 1980

Admitted

Weisz, Louis M, (F S.A.), *Second Vice President & Actuary*, The New England, 399 Boylston Street, Boston MA 02117 617/578-1073 — 1970

Weitzenkamp, Dianne, (F.S.A., E.A.), 201 North Harvey, Oak Park IL 60302 312/386-6892 — 1977

Weitzner, Larry H, (A S A , E.A.), *Actuary & Manager*, The Wyatt Company, 4170 Ashford-Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030 — 1976

Welch, Donald B, (F.S A.), *Associate Actuary*, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3514 — 1975

Welch, Jarmon, (A S A , E.A), *Consulting Actuary*, Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880 — 1979

Welch, John H, (F S A , E.A.), *Senior Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5960 — 1970

Welch, John P, (F.C.A S.), *President*, Capitol Holding Company, 3000 Valley Forge Circle, Suite G0-9, King of Prussia PA 19406 215/783-7200 — 1968

Welch, Molly A, (E A.), Qualified Plan Consultants Inc, 1380 Main Street, Pynchon Center, Springfield MA 01103 413/736-2066 — 1977

Welch, Robin B, (F.S A.), *Senior Vice President*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7297 — 1970

Welch, Ronald J, (F.S.A.), *Senior Vice President & Chief Actuary*, American National Insurance Co, One Moody Plaza, Galveston TX 77550 409/766-6494 — 1975

Welch, Thomas H, (F.S.A.), *Director of Corporate Investments*, Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/930-4223 — 1979

Weldon, Thomas J, (E A), *Consultant*, Milliman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202 303/592-5500 — 1986

Weller, Alfred O, (F.C.A.S., F.C.A), *Vice President & Chief Actuary*, Fred. S James & Co Inc, James Actuarial Services, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7435 — 1979

Weller, Harlan M, (F.S.A., E.A), *Actuary*, The Wyatt Company, 345 California Street, Suite 1400, San Francisco CA 94104 415/986-6568 — 1983

Weller, Mark J, (E A.), *President*, Pension Administration Inc, 6110 Executive Boulevard, Suite 202, Rockville MD 20852 301/984-1720 — 1976

Weller, Walter Wesley, (A.S.A.), *Actuary*, California Department of Insurance, Health Services, 714 'P' Street, Room 1550, Sacramento CA 95814 916/325-8128 — 1981

Weller, William C, (F.S.A.), *Vice President & Chief Actuary*, Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Baltimore MD 21204 301/494-6086 — 1972

Wellnitz, William R, (F S.A), *Executive Vice President & Chief Financial Officer*, PennCorp Group Management, 9200 Watson Road, St Louis MO 63126 314/849-5555 — 1979

Wells, David Q, Jr., (M.C A., A S A , E A), *Vice President*, Alexander & Alexander Consulting Group Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9486 — 1979

Wells, Edward H, (F.S.A.), 20 Berkeley Road, Millburn NJ 07041 — 1965

Welnicki, Raymond P, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6714 — 1983

Welsh, Charles A, (F.S.A., E.A), Professional Administrators, 1141 Red Mile Road, Lexington KY 40504 606/231-8771 — 1968

Welsh, David M, (F.S.A., E.A), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6810 — 1971

Welsh, Patrick, (F.S.A., E.A.), *President*, Benefit Actuaries Inc, 607 West Main Street, PO Box 70109, Louisville KY 40270 502/587-9501 — 1974

Welshons, Janet Lee, (F.S.A.), 5511 Dalcross Drive, Columbia MO 65203 314/875-3114 — 1980

Wemple, Andrew P, (F S A), *Associate Actuary*, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000 — 1980

Wendlandt, Gary E, (F.S.A.), *Senior Vice President*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/730-6060 — 1979

Wendt, Edward G, (F.S.A.), *Senior Vice President-Group Insurance*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6235 — 1965

Wendt, Richard K, (F S.A.), *Vice President/Financial Analysis*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-6759 — 1965

Wendt, Richard Q, (F.S.A., E.A), *Consultant*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6557 — 1975

Wenner, Richard M, (F.S A.), *Vice President & Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MC58 - Pension Actuarial, Hartford CT 06156 203/636-6330 — 1973

Wenz, Paul H, (F S.A), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5920 — 1978

Werner, Thea I, (F S.A., E.A.), 1876 Vianne, Rochester Hills MI 48309 313/652-6531 — 1984

Wernicke, Mark D, (A.S.A.), *Actuarial Assistant*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7076 — 1987

Wertheimer, James L, (F S.A , E A), *Executive Vice President & Chief Financial Officer*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1972

Wesley, William David, (F S A., M.C.A., E.A.), *Actuary*, Wolfman & Moscovitch Inc, 200 North LaSalle, Suite 2050, Chicago IL 60601 312/977-1247 — 1981

Wess, Clifford, (F C A S), *Assistant Vice President & Actuary*, CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/523-5833 — 1983

Wessinger, Harry Wayne, (A S.A), *Assistant Actuary*, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2761 — 1982

West, Charles S, *Field Actuary*, Texas State Board of Insurance, 3853 Treeline Drive, Dallas TX 75224 512/475-3325 — 1966

West, Lane B, (F.S.A., E.A), *Senior Vice President*, Miller Mason & Dickenson Inc, PO Box 27601, Richmond VA 23261 804/281-6260 — 1977

West, Renee C, (F.S.A.), *Actuarial Officer-Individual*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-5363 — 1986

West, Steven P, (F.S A), *Associate Actuary*, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3419 — 1982

West, Thomas M, (F S.A., E A.), *Executive Vice President-Director Reinsurance*, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3710 — 1970

Westcote, Walter M, (E.A.), *Consulting Actuary*, Professional Administrators Limited, 1141 Redmile Road, Lexington KY 40504 606/231-8771 — 1976

Westerholm, David C, (F.C.A.S.), *Associate Actuary*, Zurich-American Insurance Group, 231 Martingale Road, Schaumburg IL 60196 312/843-6000 — 1981

Westervelt, John S, (A S.A., E.A.), *Principal*, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 — 1983

Weston, Gary W, (A.S.A., E.A.), *Principal*, William M Mercer-Meldinger-Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100 — 1982

Admitted

Wetcher, Jacqueline H, (A S.A.), *Senior Actuarial Associate*, Prudential Insurance Company, Group & Fin Services Office, 56 North Livingston Avenue, Roseland NJ 07068 201/994-6746 — 1979

Wetter, Philip L, (A.S.A), *Actuarial Associate*, Equitable Life Assurance Society, 200 Plaza Drive, Secaucus NJ 07094 201/392-5648 — 1986

Whaley, Joyce B, (A.S.A.), *Senior Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1450 — 1985

Wharram, Paul F, (F.S.A.), *Manager, Corporate Actuarial*, Mercantile & General Reinsurance Co plc, University Place, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 — 1985

Whatley, Michael W, (A C A.S), *Vice President & Property Actuary*, Independent Fire Insurance Cos, One Independent Drive, Jacksonville FL 32276 904/358-5150 — 1986

Whatley, Patrick L, (F.C.A.S), *Vice President & Actuary*, Employers Insurance of Texas, PO Box 2759, Dallas TX 75221 214/760-6263 — 1982

Wheat, Michael, (F S.A , E.A), *Consulting Actuary & Regional Manager*, Buck Consultants Inc, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506 — 1979

Wheeler, Michael A, (F.S.A.), *Assistant Actuary*, The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/683-8473 — 1980

Whelan, Catherine H N, *Manager, Pooled Rated Accounts*, Blue Cross/Blue Shield Mutual of Northern Ohio, 3737 Sylvania Avenue, Toledo OH 43656 419/473-7218 — 1984

Whelchel, Susan Parry, (A.S.A., E A), 9775 Whitewood Road, Brecksville OH 44141 216/526-9193 — 1982

Whimpey, Dennis J, (F S A), *Executive Vice President & CIO*, EQUICOR, Equitable HCA Corporation, 195 Broadway - 12th Floor, New York NY 10007 212/618-5600 — 1976

Whinfrey, Judith Goulette, (A.S.A., E.A), *Partner*, Hewitt Associates, 120 South Riverside Plaza, Chicago IL 60606 312/726-2040 — 1977

White, Aubrey, (F.S.A., E A.), *Consultant*, 16 Gunning Lane, Downingtown PA 19335 215/269-7060 — 1965

White, Charles Scott, (F.C A.S.), *Actuary*, MSI Insurance, Two Pine Tree Drive, Ardin Hills MN 55112 612/631-7143 — 1983

White, Daniel C, (F.S A., E A.), *Managing Director*, William M Mercer-Meidinger-Hansen Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5220 — 1977

White, David L, (F.C.A.S.), *Associate Actuary*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/520-2525 — 1984

White, Dempsey D, (A.S.A.), *Associate*, Towers Perrin Forster & Crosby, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-7820 — 1985

White, Frank T, (A.C.A.S.), *Senior Vice President of Actuarial Operations*, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33487 305/997-4400 — 1979

White, Geoffrey B, (F S.A., E.A), C P 39, Suite Marguerite Station, Quebec PQ Canada J0T 2K0 514/229-3051 — 1966

White, H Edmund, (F.S.A., E A.), *Associate*, William M Mercer-Meidinger-Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5300 — 1970

White, John G, Jr., (F.C.A., E.A.), *Consultant*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 — 1970

White, Jonathan, (F.C A.S), *Regional Actuary*, Insurance Services Office, 160 Water Street, New York NY 10048 212/487-4802 — 1980

White, Mark R, (F.S.A.), *Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9200 — 1983

White, Richard E, (F.S.A , E.A), *Consulting Actuary*, Milliman & Robertson Inc, 1400 Smith, Suite 830, Houston TX 77002 713/658-8451 — 1975

White, Stephen E, (F.S.A.), *Vice President & Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2997 — 1981

White, Stephen L, (F S.A., E.A.), *Assistant Vice President & Actuary*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5241 — 1976

White, William A, (F.S.A.), 113 Wayside Court, Cherry Hill NJ 08034 609/428-1943 — 1965

White, William D, (F C.A S.), *Actuary*, California Compensation & Fire Co, Ten Commercial Boulevard, PO Box 800, Novato CA 94948 415/883-2503 — 1971

White, William F, Jr., (E A), *Pension Consultant*, 710 Buffalo, Suite 709, Corpus Christi TX 78401 512/883-4703 — 1976

White, William M, (F.S.A.), *Vice President & Individual Actuary*, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 — 1981

Whitehead, Guy H, (A C.A.S.), Tillinghast/Towers Perrin, PO Box 1359, Hamilton Bermuda HMFX 809/295-8863 — 1987

Whiteley, Benjamin R, (F.S.A.), *President & Chief Executive Officer*, Standard Insurance Co, 1100 SW Sixth Avenue, Portland OR 97204 503/248-2812 — 1965

Whiting, David R, (F C A S), *Vice President, Underwriting*, Pinnacle Reinsurance Co Ltd, PO Box 1801, Hamilton 5 Bermuda 809/292-8600 — 1982

Whiting, Douglas B, 20 Captain Parker Arms, Apt 12, Lexington MA 02173 617/862-3524 — 1966

Whitley, Charlie T, (F S A), *Vice President, Taxes*, Integon Corporation, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2254 — 1970

Whitlock, Robert G, Jr., (A C.A.S), *Assistant Actuary*, CIGNA Corp, Actuarial Department 3HO, 1600 Arch Street, Philadelphia PA 19103 215/523-2281 — 1985

Whitman, Mark, (F.C.A.S.), *Actuarial Director*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7747 — 1979

Whitnah, Daniel R, (A S A), *Assistant Actuary*, William M Mercer-Meidinger-Hansen Inc, One United Bank Center, 1700 Lincoln St, Suite 3303, Denver CO 80203 303/831-7100 — 1987

Whitney, Earl L, (F S.A), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1986

Whitney, John C, (F S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 — 1977

Whitney, Robert L, (F.S.A.), *Executive Vice President & Actuary*, A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/381-1674 — 1965

Whitney, Todd W, (A.S.A), *Actuarial Associate*, The Hartford Life Insurance Cos, 200 Hopmeadow Street, Weatogue CT 06089 203/683-9004 — 1987

Whiton, Albert E, (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06040 203/277-0111 — 1966

Whittemore, David G, (A.S A.), Tillinghast/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/363-2451 — 1984

Wiant, Elaine M, (F S A., E.A), *Consulting Actuary*, Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 — 1982

Wiard-Bauer, Roger K, (A.S.A.), *Senior Actuarial Assistant*, Northwestern National Life Insurance, Group Actuarial, 100 Washington Avenue South, Minneapolis MN 55440 612/342-3324 — 1985

Wick, Gary A, (F.S.A), *Vice President & Actuary*, Wisconsin National Life Insurance, PO Box 740, Oshkosh WI 54902 414/235-0800 — 1982

Admitted

Wick, Peter Gerard, (A.C.A.S.), *Assistant Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 1987

Wickland, Paula S, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 1979

Wicks, George C, (A.S.A., E.A.), PO Box 1005, Berwyn PA 19312 i 1966

Wickwire, James D, (F.C.A.S.), *Vice President & Chief Actuary*, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6930 1982

Widmer, Ransom H, (E.A.), *Benefit Consultant*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2590 1976

Wiebke, Harold G, (F S.A., E.A.), *Consultant*, PO Box 5411, New York NY 10185 1965

Wieder, John W, Jr., (F.C A.S.), 50 Boulter Road, Wethersfield CT 06109 i 1965

Wiederhold, Susan J, (E.A.), *Senior Actuarial Consultant*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5295 1979

Wiegert, Paul M, (A C A S), *Director of Actuarial Operations*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6760 1979

Wiegert, Roy E, (E.A.), *Chief Executive Officer & Chairman of the Board*, National Associates Inc, 1600 Plaza 600 Building, Seattle WA 98101 206/448-0285 1976

Wiener, David A, (A.S.A.), *Associate Actuary*, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300 1982

Wiese, Theodore O, Jr., (F.C.A , F S.A , E A.), *Actuary*, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1970

Wiesner, Michael I, (F.C A., F.S.A , E.A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100 1978

Wilborn, Marc A, (A.S.A.), Towers Perrin Forster & Crosby, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 1987

Wilbur, Jon Karl, (F.S.A.), *Systems Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7027 1978

Wilcox, Robert E, (F.C A., A.S.A., E.A.), *Consulting Actuary*, Wilcox & Company Inc, 57 West South Temple, Suite 500, Salt Lake City UT 84101 801/532-2390 1971

Wild, Veda Dianne, (A.S.A., E.A.), *Actuary*, Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500 1981

Wilde, Peter R, (F.S.A.), *Executive Vice President*, Equitable Life Assurance Society, 787 Seventh Avenue, 47N, New York NY 10019 212/554-4035 1965

Wilder, A Stewart, (F.S.A.), *Associate Actuary*, The Wyatt Company, 1990 'K' Street NW, Washington DC 20006 202/857-9232 1984

Wilens, David P, (F.S.A.), *Assistant V.P.& Actuary*, MONY Financial Services, Group & Pension Opers Center, Four Manhattanville Road, Purchase NY 10577 914/697-8465 1980

Wilkening, Robert E, (E.A.), *Senior Vice President*, American Actuaries Inc, 146 Monroe Center Street NW, Suite 800, Grand Rapids MI 49503 616/459-1050 1970

Wilkes, David G, (A.S.A.), *Life Research Actuary*, Blue Cross/ Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-7218 1987

Wilkinson, John, (F.S.A.), *Vice President*, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-2890 1977

Wille, David, (F.S.A.), *Chief Actuary*, Humana Inc, 500 West Main Street, Louisville KY 40201 502/580-2018 1979

Willemin, Richard J, (F S.A), 212 West End Avenue, Ridgewood NJ 07450 201/444-1650 i 1965

Willett, Robert B, (F.S.A., E.A.), *Second Vice President - Market Research*, Jefferson-Pilot Corp, PO Box 21008, Greensboro NC 27420 919/378-2050 1970

Williams, C Arthur, *Professor*, University of Minnesota, School of Management, 768, Minneapolis MN 55455 612/624-1534 1968

Williams, Charles D, III, (F.S A , E.A.), *Vice President & Consultant*, The Nyhart Co Inc, 3505 North Washington Blvd, Indianapolis IN 46208 317/923-2391 1966

Williams, Dean E, (F.S.A., E.A.), *Executive Vice President-Group*, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0721 1965

Williams, Dewey G, (F C A S.), *President*, Employers Insurance of Texas, Box 2759, Dallas TX 75221 214/760-6175 1965

Williams, Frank W, (E.A.), *Pension Consultant*, Frank Williams & Associates, PO Box 76228, Birmingham AL 35253 1980

Williams, Harry V, (F.C.A.S), 835 NE 35th Street, Boca Raton FL 33431 305/391-6040 i 1965

Williams, Jack C, (A.S A., E.A.), The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1977

Williams, James L, (F.S.A.), *Vice President & Actuary*, Great American Reserve Insurance Co, 2020 Live Oak Street, PO Box 388, Dallas TX 75221 214/953-7110 1979

Williams, Jeffrey W, (F S.A., E.A.), *Senior Vice President*, American Security Insurance Group, 3290 Northside Parkway NW, Atlanta GA 30327 404/261-9000 1975

Williams, John H, (F.C A), 711 NE Harbour Terrace, Boca Raton FL 33431 305/392-3644 i 1965

Williams, John Harry, (F C A., E A.), *Principal*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3069 1966

Williams, John R, (F.S.A., E.A.), Box 15626, Fort Wayne IN 46885 i 1965

Williams, Keith S, (F.S.A., E.A), *Consulting Actuary*, The Wyatt Company, 1351 Washington Boulevard, Stamford CT 06902 203/365-1220 1981

Williams, Lawrence, (A.C.A.S.), Tillinghast/Towers Perrin, 1925 Century Park East, Suite #1500, Los Angeles CA 90067 1984

Williams, Lincoln B, (A.C.A.S.), *Assistant Vice President & Actuary*, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6820 1987

Williams, P Adger, (F.C.A.S.), **[Past President]**, *Senior Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3754 1965

Williams, Richard, (F S.A.), *Vice President*, John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3516 1978

Williams, Rickey C, (A S A.), *Assistant Group Actuary*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1087 1986

Williams, Robert J, (F.S.A.), *Second Vice President*, Alternative Care Technologies, PO Box 2266, Fort Wayne IN 46801 219/427-4512 1979

Williams, Robert M, (F.S A., E A.), *Vice President*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1979

Williams, Steven Eugene, (F.S.A., E.A.), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 9200 Indian Creek Parkway, Corporate Woods 9, Suite 470, Overland Park KS 66210 913/451-3733 1983

Williams, Thomas L, (A.S.A.), *Vice President & Actuary*, Plateau Insurance Co, 2501 North Main Street, Crossville TN 38555 615/484-8411 1980

Admitted

Williams, Vickie N, (F S A., E.A.), *Consulting Actuary*, Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/385-1640 1980

Williams, W Thomas, (A C.A.S), Diversified Consultants Inc, 17311 Dallas North Parkway, Suite 300, Dallas TX 75248 214/250-1099 1968

Williams, William A, Jr., (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485 1975

Williamson, Robert L, (F S.A., E.A.), *Vice President, Reinsurance & Int'l Operations*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4500 1976

Williamson, William J, (F.S.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6032 1984

Williamson, William R, Jr., (A S.A), 112 Grassy Hill Road, Old Lyme CT 06371 i 1966

Willig, Timothy J, (A.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, Area 21 VW, New York NY 10010 212/578-3871 1985

Willis, Frederick C, (A.S.A.), *Consultant*, Lewis & Ellis Inc, 2175 Glenville Drive, Richardson TX 75081 214/699-2775 1981

Willis, Robert N, (F.S.A.), *Assistant Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5157 1979

Willman, Dean C, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois St, Ste 2000, Indianapolis IN 46204 317/237-2888 1980

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

Willour, Ronald P, (E.A.), *Enrolled Actuary & Pension Consultant*, American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/236-1736 1987

Wills, R John, (F S A.), *Associate Actuary*, John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/421-2840 1976

Wills, Thomas L, (F.S.A., E.A.), *Managing Executive*, Aetna Life & Casualty, 151 Farmington Avenue, MC17, Hartford CT 06156 203/636-6447 1965

Willsey, Lynn W, (F.C.A S), *Senior Vice President*, The Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-7626 1965

Wilmes, Arthur L, (A S.A), *Associate Actuary*, Milliman & Robertson Inc, Capital Center, South Tower, 201 N Illinois St, Ste 2000, Indianapolis IN 46204 317/237-2888 1984

Wilneff, Leon B, (A.S.A , E A), *Senior Consultant*, Coopers & Lybrand, 2800 National City Center, Cleveland OH 44114 216/241-4380 1979

Wilp, Timothy M, (A.S.A.), *Assistant Actuary*, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7381 1987

Wilson, Charles, (F.S.A.), *Consulting Actuary*, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1968

Wilson, Charles E, (A S.A , E.A.), PO Box 389, Georgetown FL 32039-0389 i 1966

Wilson, David, (F S A), *Principal*, William M Mercer-Meidinger-Hansen Inc, 1211 Avenue of the Americas, New York NY 10036-8855 212/997-7066 1981

Wilson, Gerald I, (F.S.A., E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000 1967

Wilson, Hugh, (A.S.A.), *Actuarial Programmer*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1986

Wilson, James C, (F.C A S.), *President*, James C Wilson FCAS Casualty Actuary Ltd, 1385 Westgate Center Drive, Suite 0-1, Winston-Salem NC 27103 919/760-2568 1965

Wilson, John P, (F.S.A., E.A.), *Vice President, Pensions*, American International Group, 70 Pine Street, New York NY 10270 212/770-7466 1980

Wilson, Keith M, (F.S A , E A), *Actuary/Consultant*, Towers Perrin Forster & Crosby, 1910 Charlotte Plaza, Charlotte NC 28244 704/374-1330 1984

Wilson, Lawrence F, (A.S.A., E.A.), *Associate Actuary*, The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 216/221-1630 1979

Wilson, Mary Cusic, (F.S.A), 2071 Canal Drive West, Bradenton FL 34207 813/756-9004 i 1965

Wilson, Oliver T, (A C.A.S), *Consulting Actuary*, 4484 Wilshire Boulevard, Los Angeles CA 90010 213/937-0205 1980

Wilson, Randall James, (A C.A S), *Assistant Manager*, CIGNA Re Corp, Route R-26, Hartford CT 06152 203/726-3587 1983

Wilson, Ronald L, (F.C.A.S), Tillinghast/Towers Perrin, 245 Park Avenue, 17th Floor, New York NY 10167 212/309-3400 1983

Wilson, Ross J, (F C A , A S.A., E.A.), The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1966

Wilson, Wallace W, (F.S.A., A.C A., E A.), *Actuary and Manager*, The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176 305/274-8080 1975

Wilson, William E, (F S A.), *Research Actuary*, Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6117 1986

Wilson, William F, (A.C.A.S.), *Associate Actuary*, American States Insurance Cos, PO Box 1636, Indianapolis IN 46206-1636 317/262-6672 1979

Wilson, William T, (E.A.), *Assistant Actuary*, William M Mercer-Meidinger-Hansen Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014 1987

Wilson, Wilmer W, 1646 Fairfax, Denver CO 80220 i 1967

Wiltgen, Russell J, (A.S.A.), *Actuarial Associate*, United of Omaha Life Insurance Co, 33rd & Dodge, Omaha NE 68175 402/342-7600 1984

Wiltse, Larry B, (A.S.A., E A.), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400 1976

Winans, Roger M, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square (12NB), Hartford CT 06183 203/277-6204 1978

Windecker, Arthur A, (F.S A.), 102 Coleman Avenue, Chatham NJ 07928 i 1965

Windham, W Rodney, (A.S.A.), *Vice President & Actuary*, Alabama Reassurance Co, PO Box 2093, Tuscaloosa AL 35403 205/345-5600 1979

Winer, Teresa R, (A.S.A.), *Senior Actuarial Associate*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5352 1986

Winer, Warren J, (F.S A., E A.), *President*, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114 1975

Wingert, Sheryl R, (F S.A., E.A.), *Vice President & Actuary*, Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003 1979

Wingo, James Byron, (A S.A.), Lamar Life Insurance Co, 317 East Capitol Street, PO Box 880, Jackson MS 39205 601/949-3161 1985

Winikor, Samuel, (E.A.), *Associate Actuary*, Improved Funding Techniques Inc, 211 Broadway, Lynbrook NY 11563 516/887-4433 1986

Winkelman, Del, *Senior Actuarial Consultant*, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6515 1984

Winkelstein, Jerome, (F S.A.), *Senior Manager*, Peat Marwick Main & Co, 245 Peachtree Center Avenue NE, Suite 1900, Atlanta GA 30043 404/577-3240 1975

Admitted

Winkenwerder, A Duff, (F.S.A.), *Actuary,* Family Life Insurance Co, Park Place Building, Seattle WA 98101 1987

Winkenwerder, Richard A, (F.C.A., F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940 1965

Winkleman, John J, (F.C.A.S), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6461 1977

Winklevoss, Howard E, (E.A.), Winklevoss Consultants Inc, 67 Holly Hill Lane, Greenwich CT 06830 203/661-0275 1976

Winn, Michael R, (F.S.A.), *Vice President Reinsurance Technical Services,* Business Men's Assurance Co, PO Box 419076, Kansas City MO 64141 816/753-8000 1973

Winokur, Paul, (F.S.A.), *Consulting Actuary,* Actrex Partners Ltd, One Yonge Street, Suite 1001, Toronto ON Canada M5E 1E5 416/365-7004 1978

Winslow, Henry N, (F.S.A., E.A.), *Vice President & Group Pension Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2603 1965

Winsor, Robert F, (A S.A., E.A), *Assistant Actuary,* Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2497 1970

Winston, Elliot H, (E.A), *President,* Executive Incentive Plans Inc, 4021 NE 22nd Avenue, Ft Lauderdale FL 33308 305/491-7005 1980

Winston, Michael, (E.A.), *President,* Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Ft Lauderdale FL 33312 305/983-5600 1976

Winter, Arthur E, (A.C.A.S.), *Director,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1971

Winter, Bert A, (F.S.A.), PO Box 45, Vineyard Haven MA 02568 617/693-1784 i 1965

Winter, John C, III, (F.S.A., E.A.), *Senior Vice President, Finance & Corp Services,* John Alden Life Insurance Co, 7300 Corporate Center Drive, Miami FL 33126-1208 305/470-3265 1976

Winterfield, Michael, (F.S.A.), *Vice President,* Huggins Financial Services, One Landmark Square, 10th Floor, Stamford CT 06901 203/324-4800 1975

Winterhof, Bruce, (F.S.A.), *Consulting Actuary,* Milliman & Robertson Inc, 55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677 1979

Winterhof, Lily N, (A.S.A., E.A.), Towers Perrin Forster & Crosby, 200 West Madison, Suite 3300, Chicago IL 60606 312/781-0300 1980

Winters, Herbert A, (A.S.A.), *Insurance Consultant,* 3202 Weslayan, Room 224, Houston TX 77027 713/621-6691 i 1966

Winters, Robert C, (F S.A.), **[Past President]**, *Chairman & Chief Executive Officer,* Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7722 1965

Wirth, William C, (F S.A., E.A.), *Consulting Actuary,* Wirth & Associates, 206 Seneca Road, Richmond VA 23226 804/282-7726 1965

Wisdom, Eugene, (F.S.A.), *Principal,* Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 200, Austin TX 78731 512/346-1590 1965

Wise, George M, III, (A.S.A.), *Consulting Actuary,* Rudd & Wisdom Inc, 7718 Woodhollow Drive, Suite 200, Austin TX 78731 512/346-1590 1987

Wisecarver, Timothy L, (F C.A.S.), *Senior Consultant,* Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104 206/622-8700 1986

Wiseman, Michael L, (F.C.A.S.), *Vice President, Actuarial Division,* Motorists Mutual Insurance Co, 471 East Broad Street, Columbus OH 43216 614/225-8294 1982

Wiser, Ronald F, (F.C.A.S., A.S.A.), *Vice President,* The Progressive Corporation, 3401 Enterprise Parkway, PO Box 228029, Beachwood OH 44122 216/464-7900 1979

Wishart, Robert A, (F.C.A., A.S.A.), 1877 South Ocean Boulevard, Apt 3, Delray Beach FL 33444 i 1965

Wishnick, Sheldon, (F.S A.), *Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1978

Wiskowski, John P, (F.C.A., A S.A., E.A), *Partner,* Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300 1969

Withers, David A, (F.C.A.S.), *Actuary,* Preferred Risk Mutual Insurance Co, 1111 Ashworth Road, West Des Moines IA 50265 515/225-5238 1982

Witherspoon, Willard, Jr., (A.S.A.), *Director,* The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441 1984

Witlen, Lisa Ann, (A.S A., E.A.), *Associate Consulting Actuary,* Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/330-1254 1986

Witt, R Daniel, (F.C.A., F.S.A., E A), Aberdeen Associates Inc, 124 Silver View Court, Vallejo CA 94590 707/643-5000 1977

Witt, Ronald E, (A.S.A., E.A), *Consulting Actuary,* Arizona Qualified Plan Services, 3636 North Central, Suite 820, Phoenix AZ 85012 602/222-4165 1971

Witt, William E, (A S.A., E.A.), *Vice President,* Hay/Huggins Co Inc, Palisades II, Suite 250, 5901 Peachtree Dunwoody, Atlanta GA 30328 404/394-5500 1981

Wittenberg, Charles, (A S.A.), *Vice President - Life Reinsurance,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7720 1973

Wittenwyler, Ronald P, (F.S.A.), *Vice President & Actuary,* American Mutual Life Insurance Co, 1200 Liberty Building, 418 Sixth Avenue, Des Moines IA 50309-2499 515/280-1331 1978

Wittlich, Jae L, (F S A), *Vice President,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6983 1971

Witulski, Steven L, (F.S.A.), *Director Actuarial Services,* Community Mutual Insurance Co, 1351 William Howard Taft, Cincinnati OH 45206 513/872-3812 1987

Wobbeking, Ronald L, (F S A., E.A.), *Vice President-Mass Marketing,* North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6550 1971

Wodarczyk, Jean M, (F.S.A.), *Senior Consultant,* Coopers & Lybrand, 203 North LaSalle Street, Suite 2400, Chicago IL 60601 312/701-6068 1981

Woerner, Lawrence W, (F.S A . E.A.), *Partner,* MW - de Montigny Woerner Ltda, Av Paulista 949 - 5 andar, Sao Paulo Brazil 01311 011/284-5600 1980

Woerner, Susan K, (A C A.S), *Manager, Loss Reserves,* Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7992 1986

Wohlbach, Thomas K, (A.S.A.), *Actuarial Assistant,* Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959 1986

Wohlner, Ellis A, (A.S.A.), *Senior Vice President,* Folksam Insurance Group, PO Box 20500, Stockholm Sweden 104 60 008/772-6000 1970

Wojcik, Edward J, (F.S.A.), *Actuary,* Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6503 1966

Wojcik, Walt J, (A.C.A., A.S.A.), *Senior Vice President, Corp Planning & Admin,* Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7359 1969

Wolak, Daniel L, (F.S.A.), *Vice President & Group Actuary,* American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1877 1981

Wolf, Dale B, (F.S.A.), *Assistant to the Chairman,* Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-3549 1980

Admitted

Wolf, Herbert S, (F.C.A.), *Consulting Actuary*, Wolfman & Moscovitch Inc, 200 North La Salle Street, Suite 2050, Chicago IL 60601 312/977-1243 1966

Wolf, Kevin S, (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5407 1984

Wolf, Richard S, (F S A.), *Vice President/Group Administration*, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5795 1969

Wolf, Ronald M, (F.C.A., F.S.A), Tillinghast/Towers Perrin, 34 North Meramec, St Louis MO 63105 314/862-7611 1976

Wolfe, Douglas Ray, (A.S A.), *Assistant Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-4811 1982

Wolfe, Jay A, (F.S.A , E.A.), *Actuary*, The Wyatt Company, 10689 North Kendall Drive, # 210, Miami FL 33176 305/274-8080 1975

Wolfe, Joel I, (F.S A.), *Second Vice President & Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1978

Wolfenden, James D, (F.C.A , A S.A.), Transamerica Occidental Life, Transamerica Center, 1150 South Olive Street, Los Angeles CA 90015 213/742-2111 1971

Wolff, Sherman, (F S A., E A.), *Vice President*, Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7530 1977

Wolkoff, Claire L, (F.C.A , F.S.A., E A), *Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1170 1976

Woll, Richard G, (F C A.S.), *Actuary*, Allstate Insurance Co, Allstate R & P Center, 321 Middlefield Road, Menlo Park CA 94025 415/324-2721 1975

Wollman, Milton H, (F.C.A., F.S A.), *President*, Milton H Wollman & Associates Inc, 1419 Spruce Street, Philadelphia PA 19102 215/546-5060 1965

Wolzenski, Bernard, (F.S.A.), *Partner*, Ironwood Financial & Consulting Services, 4173 Crescent Drive, Suite D, St Louis MO 63129 314/892-2129 1978

Wong, Dennis, (F C.A , F.S.A., E.A.), *President & Consulting Actuary*, Precise Inc, 511 South Kenmore Avenue, Suite 104, Los Angeles CA 90020 213/383-5701 1969

Wong, Everett D, (F.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6025 1981

Wong, Gregory W, (F.S.A.), *Vice President and Valuation Actuary*, Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111 1980

Wong, Henry Y P, (F.S.A.), Ofc of the Supt of Financial Institutions Canada, 155 University Avenue, Toronto ON Canada M5H 3B7 1985

Wong, James S, (A S A.), *Senior Actuarial Associate*, Kemper Investors Life Insurance Co, 120 South LaSalle Street, Chicago IL 60603 312/845-1597 1984

Wong, Kathleen R, (F.S.A), *Vice President, Contracts*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3886 1981

Wong, Richard K, (F.S A), *Vice President & Assistant Actuary*, Prudential Insurance Company, 213 Washington Street, 13th Floor, Newark NJ 07101 201/877-6944 1985

Wong, Steve, (F S.A.), *President*, British American Life & General, Bangunan British American, Jalan Semantan 50490, Kuala Lumpur Malaysia 003/254-8055 1977

Wood, Charles P, Jr., (F C.A S., F.C.A., F.S.A., E.A), *Actuary*, The Wyatt Company, PO Box 3443, Rancho Santa Fe CA 92067 619/458-3940 1975

Wood, Christopher R, (E A), Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200 1987

Wood, David H, (F S.A.), *Senior Vice President*, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-7415 1969

Wood, J Kenneth, Jr., (F.S.A), *Vice President & Actuary*, American General Life/Accident Ins Co, 2635 American General Center, Nashville TN 37250 615/749-2011 1966

Wood, Jack E, (F.C.A., F S.A., E.A.), 320 Parkwood, St Louis MO 63122 314/821-2701 i 1965

Wood, James O, (F.C A S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1976

Wood, John W, (F.S.A., E A.), L T Watkins & Associates Inc, 1666 Statler Towers, Buffalo NY 14202 716/847-2110 1965

Wood, Kathleen Tyler, (A.S.A), *Assistant Actuary*, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4000 1986

Wood, Milton J, (F.S.A., E.A), Duncaster, 40 Loeffler Road - 420T, Bloomfield CT 06002 203/726-2199 i 1965

Wood, R Norman, (F.C A , A.S A., E.A.), 39 Broad Street, Newburyport MA 01950-2119 617/346-8937 i 1965

Wood, William A, III, (A.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700 1985

Woodall, Stanley Nelson, (A.S.A.), *Assistant Actuary*, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230 1983

Woodard, Eugene M, (F.S.A), *President*, Hudson Life Reassurance Corp, 1290 North Palm Avenue, PO Box 3169, Sarasota FL 34230-3169 813/365-9480 1974

Wood-Duggan, Margaret, (A.S.A., E A.), *Associate Actuary*, Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3545 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1981

Wooddy, John C, (F.S.A., A C A S., A.C.A.), *Consulting Actuary*, PO Box 307, Scarborough NY 10510 914/941-4102 1965

Woodhead, Curt R, (F.S A , E.A.), *Vice President & Chief Actuary*, Banking Consultants of America, 6584 Poplar Avenue, Second Floor, Memphis TN 38138 901/682-0611 1977

Woodley, Pamela S, (F.S A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1986 1980

Woodman, Harry A, (F S A.), *Vice President*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6723 1965

Woodring, A Greig, (F.S.A), *Vice President*, General American Life Insurance Co, PO Box 14701, St Louis MO 63178 314/525-5653 1986

Woodruff, Arlene F, (A.C A S), *Associate Actuary*, Farm Family Mutual Insurance Co, PO Box 656, Albany NY 12201 518/436-9751 1986

Woods, H Wayne, (F.S.A.), *Vice President & Partner*, MLH + A Inc, 1600 Carling Avenue, Suite 570, Ottawa ON Canada K1Z 8R7 514/722-0152 1975

Woods, Patrick B, (F.C.A.S.), *Actuary & Manager*, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7753 1981

Woods, Stephen P, (F S.A.), *Associate Actuary*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 C-2, Boston MA 02117 617/572-5620 1979

Woodson, Freeman A, Jr., (E A), *Consulting Actuary*, New England Employer Plan Service, 8 New England Executive Park, Burlington MA 01803 617/273-2380 1976

Woodward, Walter C, (A.S.A.), *Vice President*, Blue Cross of Western Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-7970 1979

Woodworth, James H, (A.C.A.S.), 76 Greenhurst Road, West Hartford CT 06107 203/521-2441 i 1966

Admitted

Woolery, James G, *Assistant Life Actuary*, North Carolina Department of Insurance, PO Box 26387, Raleigh NC 27611 919/787-4480 — 1970

Woolery, James M, (F.S.A., A.C.A.S., E.A.), 3207 Sussex Road, Raleigh NC 27607 919/787-4480 — 1965

Wooley, Jonathan L, (F.S.A.), *Corporate Vice President & Actuary*, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7984 — 1973

Woolley, E Richard, (E.A.), The Morton Co Inc, 23945 Calabasas Road, Suite 203, Calabasas CA 91302 818/992-4440 — 1976

Woolsey, E John, (F.C.A., F.S.A., E.A.), *Vice President*, Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2739 — 1972

Workman, Bruce L, (F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 — 1966

Workman, Lewis C, (F.S.A., E.A.), *Actuarial Vice President*, Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371 — 1965

Works, James W, (A.S.A.), *Vice President & Actuary*, Diversified Consultants Inc, PO Box 792128, Dallas TX 75379-2128 214/250-1099 — 1967

Worley, John L, Jr., (F.S.A., E.A.), *Second Vice President & Associate Actuary*, American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1678 — 1966

Worthington, Robert F, (A.S.A., E.A.), *Senior Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06109 203/277-0111 — 1976

Wright, Byron, (F.C.A.S., F.S.A.), PO Box 333, Arendtsville PA 17303 717/677-7402 — i 1965

Wright, Carl B, (F.S.A.), *Vice President & Chief Individual Actuary*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2456 — 1971

Wright, Diana Sue, (A.S.A.), *Actuarial Associate*, Mutual of Omaha Insurance Co, G2-Group Actuarial, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1983

Wright, Gardner E, Jr., (E.A.), *Chairman*, Connecticut Commission on Hospitals & Health Care, 1049 Asylum Avenue, Hartford CT 06105-2431 203/566-3880 — 1980

Wright, Kenneth A, (F.S.A.), *Assistant Vice President Corporate Actuarial*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/323-8480 — 1984

Wright, Richard A, (A.S.A.), *Assistant Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94104 415/777-1400 — 1987

Wright, Roy R, (E.A.), Eight Gancho Lane, Hot Springs AR 71909 — i 1976

Wright, Walter C, III, (F.C.A.S.), *Senior Manager*, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600 — 1979

Wright, William S, (F.S.A., E.A.), Glass Freedman Company, 30400 Telegraph Road, Suite 435, Birmingham MI 48010 313/647-2212 — 1965

Wu, David, (F.S.A.), *Actuary*, Nationale-Nederlanden US Corp, Washington Square, Suite 350, 1050 Connecticut Avenue NW, Washington DC 20036 202/463-7964 — 1987

Wu, Peter P, (F.S.A.), *Second Vice President & Actuary*, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5589 — 1978

Wucherer, Robin M, (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5066 — 1983

Wulterkens, Paul E, (F.C.A.S.), *Vice President - Actuarial*, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8201 — 1977

Wyckoff, John F, 78 Cedar Street, Newington CT 06111 203/666-0337 — i 1970

Wyman, Richard B, (F.S.A., E.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040 — 1966

Wyse, Richard, (A.S.A.), *Consulting Actuary*, Richard Wyse & Associates Inc, 21243 Ventura Boulevard, Suite 241, Woodland Hills CA 91364 818/712-9941 — 1980

X

Xanthos, William, (A.S.A., E.A.), *Exec Vice President & Regional Mgr, Pacific Region*, Frank B Hall Consulting Co, 3200 Wilshire Boulevard, Los Angeles CA 90010 213/386-8553 — 1979

Xavier, Basil A, (A.S.A., E.A.), William M Mercer-Meidinger-Hansen Inc, 911 Wilshire Boulevard, Suite 1660, Los Angeles CA 90017 213/629-4141 — 1976

Y

Yackel, David A, (A.S.A., E.A.), *Consulting Actuary*, Chernoff Diamond Ostrove & Feller, 1157 Willis Avenue, Albertson NY 11507 516/484-2828 — 1983

Yaeger, Alan, (F.S.A.), *Senior Vice President & Actuary*, Western Reserve Life Assurance Company of Ohio, PO Box 5068, Clearwater FL 34618 813/585-6565 — 1979

Yaffe, Rian M, (F.C.A., A.S.A., E.A.), *President*, Yaffe & Company Inc, 800 North Charles Street, Baltimore MD 21201 301/332-1166 — 1970

Yamamoto, Dale H, (F.S.A., A.C.A., E.A.), *Consultant*, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2185, Seattle WA 98101 206/622-7300 — 1980

Yamano, Harry, (F.S.A., E.A.), *Principal*, GDK Associates Inc, 15300 Ventura Boulevard, Sherman Oaks CA 91403 213/990-4030 — 1969

Yang, Kisuk, (M.C.A., E.A.), Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95841 916/484-6811 — 1976

Yang, Nian Chih, (A.S.A.), CNA Insurance Companies, 333 South Wabash, Chicago IL 60685 312/822-6559 — 1981

Yanis, David, (F.C.A., F.S.A., E.A.), *Partner*, Hewitt Associates, 452 Fifth Avenue, New York NY 10018 212/719-1699 — 1966

Yanko, John B, (F.S.A., E.A.), *Senior Vice President & Chief Actuary*, Manhattan Life Insurance Co, PO Box 5400, Cincinnati OH 45201 513/852-1340 — 1969

Yard, Roger A, (A.C.A.S.), *Assistant Actuary*, Milliman & Robertson Inc, 15700 Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250 — 1986

Yardley, Mary Ellen, (F.S.A.), *Assistant Vice President Financial Reporting*, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5337 — 1965

Yarmchuk, Robert W, (F.S.A., E.A.), *Partner*, Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 — 1978

Yarus, Stuart A, (A.S.A.), *Consultant*, K V Systems, 4537 Atlanta Drive, Plano TX 75075 214/867-8012 — 1982

Yates, Donald G, (F.S.A.), *Vice President*, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2669 — 1968

Yates, J Arnold, 73 Talcott Notch Road, Farmington CT 06032 203/677-0397 — i 1966

Yatskowitz, Joel D, (A.C.A.S.), *Assistant Actuary*, CIGNA Corp, 1600 Arch Street, 5T, Philadelphia PA 19103 215/523-3642 — 1985

Yau, Joseph W S, (F.S.A.), *Assistant Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-6645 — 1978

Yau, Michael W, (A.C.A.S.), *Staff Actuary*, American Bankers Insurance Group, 11222 Quail Roost Drive, Actuarial Department, Miami FL 33157 305/253-2244 — 1984

Admitted

Yeary, Paul D, (F.S.A.), *Vice President & Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1575 1965

Yee, Lone-Young, (F S A., E.A.), *Associate Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61710 309/766-5214 1979

Yee, Robert, (A.S.A.), *Assistant Actuary*, AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7439 1986

Yee, William, (E.A), *Consultant*, Howard Johnson & Co, 650 California Street, San Francisco CA 94108 415/956-1040 1986

Yen, Chung-Ye, (A C.A.S.), *Assistant Actuary*, Balboa Insurance Group, PO Box 1770, Newport Beach CA 92663 714/644-8260 1986

Yen, Frank T, (F.C.A., A S A , E A.), *Executive Vice President*, National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 1967

Yenner, Ralph D, (E.A.), 3248 Heritage Circle, Hendersonville NC 28739 704/697-0271 i 1966

Yezzi, Anthony P, (F S.A., E A.), *Consultant*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1982

Ying, Willie Y, (F.S.A.), *Vice President*, AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7422 1978

Ying, Y C, (E.A.), *President*, Affiliated Plans Administration Inc, 9292 Madison Avenue, Orangevale CA 95662 916/988-5030 1982

Yingling, Mark E, (F.C.A.S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3624 1982

Ylvisaker, James W, (F.S.A.), *Executive Vice President*, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4966 1974

Yoder, Reginald C, (F C A.S., F.S.A.), *Senior Actuary*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5820 1977

Yoder, Robert S, (F.S.A.), Robert S Yoder P S C, 627 Starks Building, Louisville KY 40202 502/589-3033 1965

Yonkunas, John P, (F.C A.S.), Tillinghast/Towers Perrin, One Mill Pond Lane, Simsbury CT 06070-2486 203/651-3761 1981

Yoon, Youngjoo, (A.S.A.), *Associate Actuary*, The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3907 1981

York, William S, (F.S.A.), 43300-55 Airport Road, Little River CA 95456 i 1965

Yoshida, Hideyuki E, (F.S.A.), *Assistant Manager, Actuarial Department*, The Meiji Mutual Life Insurance Co, 2-1-1 Marunouchi, Chiyoda-ku, Tokyo Japan 100 003/283-8755 1984

Yosua, Frederick J, (F.S.A.), *Vice President, Group Pension Finance*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2748 1980

Young, Bryan G, (F.C.A S), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1983

Young, D Edward, (F S.A), *Vice President*, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Lancaster PA 17604 717/397-2751 1980

Young, Edward W, (F C A.S.), *Territorial Vice President*, Allstate Insurance Co, Allstate Plaza North, Northbrook IL 60062 312/480-2980 1979

Young, Elizabeth R, 4380 Exeter Drive, Apt 101, Longboat Key FL 34228 i 1969

Young, George W, (F S A.), 17 Long View Road, West Hartford CT 06107 203/561-1348 i 1965

Young, George W, Jr., (F S.A.), *Second Vice President*, UNUM Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2677 1969

Young, Gregory, (A.S.A., E.A.), *Senior Consultant*, Coopers & Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201 214/754-5000 1983

Young, Harry S, (F.C A , F.S.A., E.A.), *Principal & Actuary*, William M Mercer-Meidinger-Hansen Inc, One City Boulevard West, Suite 1437, Orange CA 92668 714/937-1434 1977

Young, Howard, (F.S A , E.A.), *Consulting Actuary*, Howard Young, Consultant, 16269 Southhampton Court, Livonia MI 48154 313/425-1842 1965

Young, Margaret A, (E A), *Executive Vice President*, Hand & Associates Inc, Hand Building - Fourth Floor, 5700 NW Central Drive, Houston TX 77092 713/460-1000 1979

Young, Melville J, (F S A.), Tillinghast/Towers Perrin, 722 Post Road, Darien CT 06820 203/655-9792 1969

Young, Michael L, (F S.A , E A.), *Manager*, Touche Ross & Co, 1600 Amhoist Tower, St Paul MN 55102 612/222-2514 1986

Young, R James, (F.C.A.S.), *Regional Vice President*, Allstate Insurance Co, 401 McCulloch Drive, Charlotte NC 28213 704/547-7679 1977

Young, Ralph E, 1601 Northview Lane, Bismarck ND 58501 i 1966

Young, Robert G, (A.C.A.S.), 2223 Genesee Street, Utica NY 13501 1969

Young, Robert V, (F.S.A., E.A), *Vice President*, Badgley & Phelps Inc, 3206 Rainer Bank Tower, Seattle WA 98101 206/623-6172 1965

Young, Stephen P, (A.S.A.), *Actuary*, California Public Employees' Retirement System, PO Box 942715, Sacramento CA 94229-2715 916/326-3000 1979

Young, Thomas J, (F S A., E A), *Vice President and Actuary*, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309 515/245-6787 1965

Young, Thomas M, (F C.A , F.S A , E A.), *Consulting Actuary*, The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200 1965

Young, William G, (F.S.A., E.A), *Consultant*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1984

Young, William M, (F.S A.), *Actuarial Vice President*, Munich Reinsurance Co, 390 Bay Street, 26th Floor, Toronto ON Canada M5H 2Y2 416/947-9587 1980

Youngquist, James A, (F S A), *Assistant Actuary*, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444 1979

Yount, Hubert W, (F C.A S.), Wesley Manor, Apt C 5, Jacksonville FL 32223 i 1965

Yow, James W, (A C.A.S.), *Assistant Actuary*, Aetna Life & Casualty, Financial Division, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1986

Yuen, William M, (A.S.A.), *Senior Actuarial Analyst*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000 1985

Z

Zachry, William B, III, (F S A , E.A.), *Assistant Vice President*, Johnson & Higgins, 212 Carnegie Center, Princeton NJ 08543 609/520-2567 1980

Zader, William J, (A.S.A , E A.), *Associate Consulting Actuary*, Buck Consultants Inc, 4918 US Steel Building, Pittsburgh PA 15219 412/281-2506 1983

Zaeh, Donald E, (E.A.), *Consulting Actuary*, Buck Consultants Inc, 500 Plaza Drive, Harmon Meadow NJ 07094 201/902-2712 1976

Zaharuk, Stephen, (F.S.A.), *Actuarial Director*, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3160 1985

Admitted

Zahrndt, Ruth E, (A.S.A.), Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 — 1987

Zaidi, Ali R, (F S.A.), *Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2490 — 1984

Zajicek, James E, (A.S.A., E.A.), Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1977

Zan, Anthony, (F.S.A), *Second Vice President*, HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 305/345-2457 — 1980

Zang, Jeannette S, (A.S A.), William M Mercer-Meidinger-Hansen Inc, 2460 Pershing Road, Kansas City MO 64108 — 1986

Zapisek, Diane Adelizzi, (A.S.A.), 309 Chapel Drive, Holland PA 18966 215/364-7279 — 1982

Zapisek, Edward J, (F.S.A.), *Assistant Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5602 — 1979

Zaret, Frank, (F.S A), *Vice President*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6244 — 1965

Zatorski, Richard T, (F.C A.S.), *Director-Casualty Actuarial Services*, Coopers & Lybrand, 2300 Eleven Penn Center, Philadelphia PA 19103 215/963-8404 — 1979

Zatto, Joseph R, (F.C A , F.S.A., E.A), *Vice President*, Alexander & Alexander Consulting Group Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30305 404/261-3400 — 1966

Zavattari, Sally Jean, (E.A.), Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850 — 1986

Zawada, Robert, (F.S A , E A), *Director Pension, Administration & Client Services*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 — 1979

Zayka, Grisha, (A.S A.), *Actuarial Assistant*, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030 — 1984

Zdan, Sandra W, (F.S A.), *Assistant Vice President & Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5069 — 1980

Zeffert, Martin L, (F.S A., A C.A., E.A), *Vice President*, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2498 — 1965

Zehner, William A, (F.S.A.), *Associate Actuary*, Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321 — 1978

Zeid, Alex, (A.S.A), Weiner & Zeid, 3601 West Devon Avenue, Chicago IL 60659 312/478-8898 — 1979

Zeilman, William W, (F.S A., E.A.), *Senior Vice President*, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000 — 1969

Zeiser, Robert J, (E.A.), The Wyatt Company, 1351 Washington Boulevard, Stamford CT 06902 203/356-1220 — 1987

Zeller, Lawrence Jay, (M C.A., A.S A , E.A.), *Actuary*, Zeller Weiss & Kahn, 673 Morris Avenue, Springfield NJ 07081 201/379-9292 — 1981

Zellner, John T, (F S.A.), *Senior Manager*, Peat Marwick Main & Co, 245 Peachtree Center NE, Suite 1900, Atlanta GA 30043 404/577-3240 — 1971

Zeppetella, Anthony J, (F.S.A., E.A.), *Vice President & Actuary*, Home Life Insurance Co, 75 Wall Street, 31st Floor, New York NY 10005 212/428-2121 — 1984

Zicarelli, John David, (F.C.A.S.), *Chief Actuary*, Argonaut Group Inc, 250 Middlefield Road, Menlo Park CA 94025 415/858-6442 — 1984

Admitted

Ziegler, Linda P, (A S.A), *Actuarial Associate*, American General Life/Accident Ins Co, American General Center, Nashville TN 37250 615/749-1684 — 1986

Ziegler, Ronald Lee, (F.S A.), *Second Vice President & Actuary*, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 — 1981

Zielinski, Richard P, (A.S A., E.A.), *Assistant Actuary*, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7970 — 1969

Zieminski, Robert M, (F S.A , E.A.), *Director Actuarial & Benefits Consultant*, Touche Ross & Co, 1000 Wilshire Boulevard, Los Angeles CA 90017-2472 213/688-5199 — 1973

Zigler, Martin J, (F.S.A., E A.), Towers Perrin Forster & Crosby, 34 North Meramec, St Louis MO 63105 314/862-7611 — 1979

Zillmer, Theodore W, (A.S.A.), *Principal*, William M Mercer-Meidinger-Hansen Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6064 — 1980

Zimmerman, Carolyn Evanna, (F.S.A., E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, 600 Grant Street, Suite 4918, Pittsburgh PA 15219 412/281-2506 — 1984

Zimmerman, Leonard, (E.A.), *Executive Vice President*, Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2435 — 1976

Zimmerman, Leonard B, (F.S.A.), *Vice President, Group Actuary*, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000 — 1972

Zimmerman, Oscar, (F S A.), *Vice President U.S. Pensions*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5823 — 1979

Zimmerman, Thomas L, (A.S.A., E A.), *Actuarial Assistant*, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633 — 1986

Zimny, Andrew, (E.A), *Vice President*, Coleman Consulting Corporation, Jericho Atrium, Suite 249, 500 North Broadway, Jericho NY 11753 516/681-3377 — 1986

Zimpleman, Larry D, (F.S A., E A.), *Director/Pension Operations*, The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-5752 — 1979

Zingle, Mark R, (F.S.A , E.A.), *Vice President & Chief Actuary*, Ministers Life, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131 — 1979

Zink, S Vincent, (F S A.), *Vice President & Corporate Secy*, Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4035 — 1979

Zinzow, Lee A, (F.S.A.), *Vice President & Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2595 — 1975

Zlogar, Albert Joseph, (A S A.), *Associate Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1986

Zlotowitz, Robin, (E.A), Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1313 — 1987

Zohar, Akiva, (A S.A.), Tillinghast/Towers Perrin, 722 Post Road, Darien CT 06820 203/655-9791 — 1985

Zoldos, Steven P, (F S.A), *Associate Actuary*, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841 — 1985

Zolla, Gerald, (A.S.A., E.A.), *Second Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6509 — 1971

Zolt, David M, (A.S.A., E.A.), *Vice President & Actuary*, Johnson & Higgins, 600 Renaissance Center, Detroit MI 48243 313/567-1600 — 1980

Zomberg, David E, (F S.A., E.A), *Vice President & Actuary*, Thesco Consultants Inc, 221 West 57th Street, New York NY 10019 212/399-0740 — 1981

Zonca, Stephen A, (F.S.A.), *Vice President & Financial Actuary*, AMEX Life Assurance Company, 1650 Los Gamos Road, San Rafael CA 94903-1899 415/492-7745 — 1979

Admitted

Zory, Peter B, (F.C A S), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1966

Zubulake, Theodore J, (F.C A.S.), *Principal*, William M Mercer-Future Cost, 1211 Avenue of the Americas, New York NY 10036 212/997-8738 — 1979

Zucker, Marjorie, (E.A.), S & E Pension Ltd, 1615 Northern Boulevard, Manhasset NY 11030 516/365-7144 — 1986

Zurawel, Paul H, (A.S.A.), Insurance Marketing Corp, 65 Valley Stream Parkway, Malvern PA 19355 215/640-0200 — 1986

Zurcher, Cheryl Ann, (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4719 — 1987

Admitted

Zurcher, Michael L, (F.S A.), *Assistant Vice President*, Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4159 — 1982

Zwiener, Michael J, (F.S A , E A), *Actuary*, Milliman & Robertson Inc, 3800 Allied Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 — 1983

Zwilling, Paul R, (F.S.A., E.A), *Senior Vice President & Chief Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1652 — 1967

Zwitter, Norman J, (F S A.), *Manager*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6386 — 1979

I. INSURANCE ORGANIZATIONS U.S.

Acacia Group
51 Louisiana Ave NW
Washington DC 20001
202/628-4506
Ariturk, Haluk

Academy Life Ins Co
One Valley Forge Plaza
Valley Forge PA 19487
215/337-1400
Letkiewicz, George F
Raach, Frederick E

Acceleration Life Ins Co
475 Metro Place North
PO Box 7000
Dublin OH 43017
614/764-7000
Gesler, William L

Accident Fund of Michigan
232 South Capitol Avenue
Lansing MI 48901
517/342-4200
Boor, Joseph A

Aetna Healthcare Systems Inc
City Place YCCI
151 Farmington Avenue
Hartford CT 06156
203/273-0123
Levy, Leslie

Aetna International Inc
151 Farmington Avenue
Hartford CT 06156
203/273-6576
Veit, Kenneth P

Aetna Life & Casualty
151 Farmington Ave
Hartford CT 06156
203/273-0123
Angen, Carol L
Archacki, Raymond J
Aylward, Thomas F
Balko, Karen H
Barry, Gery J
Bayley, Thomas R
Bell, Charles T
Benoit, Leonard L, Jr.
Berry, Charles H, III
Bertles, George G (Nashville)
Beverage, Richard M
Blanchard, Ralph S, III
Bland, William H
Bohon, John D
Bothwell, Peter T
Boyd, Wallis A, Jr
Bridgeman, James G
Brown, Nicholas M, Jr
Burke, John P
Burnosky, John E
Burton, Burton E
Byrne, Harry T
Carlson, Jeffrey R
Carpenter, Clayton C, Jr.
Carpenter, Patricia A
Chellgren, Norton W
Christensen, Wesley R
Corliss, Gary L
Crowe, Joseph F
Cymerys, Edward C (Walnut Creek)
Danberg, Bruce E
Darson, Glenn T
Davis, Lynn G
Dawidowicz, Thomas P
Dee, K Gloria
Delaney, Richard J
Demos, Peter G
DiChillo, Richard A
Dieter, George H, Jr.
Dinius, John B
Dinius, Linda Crout
Donahue, Maryann
Dow, William E
Downer, Robert B
Eliason, Edward B
Ericson, Janet M
Finn, Richard P
Fitzgibbon, Walter J, Jr
Gallo, Victor A
Geyer, James A
Gibbs, David E
Gibbs, Donald A
Gingrich, James Earl, Jr
Giuffrida, Carolyn F
Gold, Allan
Goldman, Gene A
Haendiges, Brian K
Hall, Robert A
Halpern, Barry S
Hamilton, James C
Henck, Douglas C
Hollister, Jeanne M
Holt, Paula R
Horn, Richard J
House, Sherwood G
Jacobs, Dennis E
Jameson, Stephen
Jasulevicus, Donna A
Kelly, Edmund F
Kleiman, John B
Knorr, Frank E
Larson, William E
Lewandowski, John J
Libby, William B
Lindahl, Richard M
Littmann, Mark W
Longley-Cook, Alastair G
Lyle, Robert V
Mahder, John
Maidelis, Martins O
Marek, Mary Lou
Marks, Steven D
Martin, Terence B
Masciocchi, Alfred J
Mateja, Michael E
Metzner, Claus S
Meyers, Steven D
Miller, Nicholas F
Morgan, William S
Moulton, Harold B
Murphy, Richard Charles
Murphy, Robert J
Newell, Richard T, Jr
Nichols, Richard W
Nikander, John A
Norris, Paul L
Northam, Michael W T
O'Connor, Thomas F
Ollodart, Bruce E
Olson, Alden E
Olson, Mark E
Onnen, Donald B
Pathman, Siva I
Pelletier, Bernard A
Pirog, Louis M
Purple, John M
Reed, David S
Rehkamp, Ronald D
Riccardo, Joseph F
Richards, Bruce A
Riddlesworth, William A
Ripps, Jay C
Rodgers, Beatrice T
Rosenthal, Ronald M
Ruegg, Mark A
Schoener, Paul H
Scott, Brian E
Shugars, Warren A
Sipos, Michael Jay
Sperry, Mark D
Spock, Stephen C
Stewart, Joy L
Stiefel, John D, III
Sulger, Laurie E
Symonds, Donna R
Thomison, Joel D
Tremko, William M
Ullman, Deborah Gorman
Ward, William D
Weidman, Thomas A
Welnicki, Raymond P
Wenner, Richard M
Wills, Thomas L
Woodley, Pamela S
Yingling, Mark E
Yow, James W

Aid Association for Lutherans
4321 North Ballard Road
Appleton WI 54919
414/734-5721
Behling, Scott R
Debbink, Lynn D
Donaldson, Gary M
Hilger, Thomas C
Kuehn, Gary N
Light, George D, Jr
Lyle, Robert A
Munson, Bartley L
Omdal, Robert W
Peterson, Larry R
Porter, Eugene F
Rieth, Steven M
Shimnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A
Ziegler, Ronald Lee

AIG Marketing Inc
505 Carr Road
PO Box 9495
Wilmington DE 19809
302/761-3480
Loucks, William D, Jr.

AIG Risk Management
70 Pine Street
New York NY 10270
212/770-7000
Neuhauser, Frank, Jr.

Alabama Reassurance Co
PO Box 2093
Tuscaloosa AL 35403
205/345-5600
Windham, W Rodney

Alexander Hamilton Life Ins Co
33045 Hamilton Boulevard
Farmington Hills MI 48018
313/553-2000
Auster, Lawrence S
Finkelstein, Alan W
Gower, Michael Brian
Johnson, Jeffrey E
Meono, Randall C
Pretty, Richard Cole
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

Alfa Life Ins Corp
2108 East South Blvd
Montgomery AL 36111
205/288-3900
Crosby, George C
Nelson, Kenneth Leonard

All American Life Ins Co
8501 West Higgins Road
Chicago IL 60631
312/399-6500
Hunt, Herbert J
McManus, John F

Alliance Life Ins Co
7309 East 21st Street
Wichita KS 67208
316/686-2600
Daharsh, Jeanne Meeker
Smith, Vernon J

Allianz Ins Co
6435 Wilshire Boulevard
Los Angeles CA 90048
Walker, David G

Allied Life Ins Co
701 Fifth Avenue
Des Moines IA 50309
515/280-4211
Daubenmier, Michael D
Hansen, Lawrence R
Nelson, John K

Allstate Ins Co
Allstate Plaza
Northbrook IL 60062
312/291-5000
Brubaker, Randall E (S Barrington)
Davis, Rex C
Drennan, John P
Ehlert, Darrell W
Eland, Douglas D
Fasking, Dennis D
Gorvett, Karen Pachyn (S Barrington)
Hunter, John R
Kozik, Thomas J
Kucera, Jeffrey L
LaMonica, Michael A
Loper, Dennis James (S Barrington)
Schultz, Roger A
Skrodenis, Donald P (S Barrington)
Smith, Richard A
Stankus, Leo M (S Barrington)
Stephenson, Elton A
Trees, John S
Woll, Richard G (Menlo Park)
Young, Edward W
Young, R James (Charlotte)

Allstate Life Ins Co
Allstate Plaza South
Northbrook IL 60062
312/291-5000
Britton, Charles R
Cramer, Errol
David, Aida S
Doucette, Joseph J
Drzal, Rebecca
Dubas, Keith J
Dundich, John P
Faig, Kenneth
Friedman, Marla G
Heau, Thomas
Hsiang, Henry C
Klein, Allen M
Konecny, Robert R
Lindley, Gary
Logan, Thomas J
Magic, Michael F
Mendelsohn, Mark C (Philadelphia)
Moews, Lawrence P
Montemurro, Alan Gerard
Moorhead, Steven A
Need, Linda S
Paul, Barry
Staehlin, Martin
Strom, C Nelson (Rolling Mdws)
Turner, Edward A
Von Fumetti, Randy J
Weiss, Linda L
Wolff, Sherman

Allstate Reins Division
Two Allstate Com Plaza
51 West Higgins Road
S Barrington IL 60010
312/551-2000
Hein, Timothy T

Amalgamated Casualty Ins Co
401 New York Avenue NE
Washington DC 20002
202/547-8700
Brewer, Fred L

American Agricultural Ins Co
225 Touhy Avenue
Park Ridge IL 60068
312/399-5700
Applequist, Virgil H
DeGarmo, Lyle W

American Amicable Life Ins Co
PO Box 1849-50
Waco TX 76703
817/753-7311
Hobelman, James B

American Annuity Life Ins Co
2910 Lucerne Drive SE
PO Box O
Grand Rapids MI 49501
616/949-5902
Fuerste, Karl W

American Bankers Ins Group
11222 Quail Roost Drive
Miami FL 33157
305/253-2244
Beales, John H

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

American Bankers Ins Group - continued
D'Mello, Edward
Hintz, Gregory William
Holmes, William M
Neubarth, Sanford L
Petersen, Bruce A
Yau, Michael W

American Chambers Life Ins Co
1805 High Point Drive
Naperville IL 60540
312/416-3100
Bradley, Bruce A

American Community Mutual Ins
39201 Seven Mile Road
Livonia MI 48152
313/591-9000
Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M

American Family Ins Group
3099 E Washington Avenue
Madison WI 53783
608/249-2111
Ellefson, Thomas J
Gile, Bradford S

American Family Life Assur of Columbus
1932 Wynnton Road
Columbus GA 31999
404/323-3431
Bugg, William J, Jr
Cox, Kermitt L
Gant, Brett J
Harding, Thomas C
Schneeberger, Charles M

American Family Life Ins Co
PO Box 7430
Madison WI 53783
608/249-2111
Berg, Roy A

American Fidelity Assur Co
2000 Classen Center
Oklahoma City OK 73125
405/523-2000
Abbott, Phyllis D
Byrne, Ronald J
Dunsworth, William L
Litchenburg, Alfred L
Marks, Robert A
Nelson, Lyle E
Shepherd, Warren L
Turner, Roderick E

American Foundation Life Ins
PO Box 2606
Birmingham AL 35202
205/879-9230
Heim, Len

American Founders Life Ins Co
PO Box 52121
Phoenix AZ 85072-2121
O'Connor, Margaret C

American General Corp
2929 Allen Parkway
Houston TX 77019
713/522-1111
Bickel, Stephen D
Brosseau, Alden W
Khalique, Abdul
Ludke, David R
See, Gary N

American General Group Ins Co
3988 N Central Expressway
Dallas TX 75204
214/841-1000
Groth, Charles D
Hatfield, Donald W
Murray, Robert D
Pape, Frederick H

American General Life/ Accident Ins Co
American General Center
Nashville TN 37250
615/749-1000
Carnahan, Clarence E
Deal, D Frank
Desai, Pratiksha A
Lebos, Leo, Jr.
Norris, Thomas J
Owens, Daniel E
Pate, James A, Jr.
Smith, David V
Wood, J Kenneth, Jr.
Worley, John L, Jr
Ziegler, Linda P

American General Life Ins Co
2727 Allen Parkway
PO Box 1931
Houston TX 77001
713/522-1111
Barnard, Wayne A
Boesen, Michael B
Broer, Gregory S
Delaney, Bruce L
Goldman, Martin E
Heavilin, David C
Held, Gene
Jacobson, Eric A
Rashid, Zafar
Shelton, Sally Kay

American General Life Ins Co of New York
300 South State Street
PO Box 1456
Syracuse NY 13201
315/471-1121
Boyea, Bruce W
Spina, Vincent F

American Guaranty Life Ins Co
1430 SW Broadway
Portland OR 97201
503/221-1350
MacLennan, Robert D

American Guardian Life Assur
PO Box 46
Jenkintown PA 19046
215/576-3000
Hulme, Richard W

American Hardware Mutual Ins
3033 Excelsior Blvd
PO Box 435
Minneapolis MN 55440
612/920-1400
Anderson, Robert C
Holmberg, Randall D

American Health & Life Ins Co
300 St Paul Place
Baltimore MD 21202
301/332-3200
Gavlick, Jeffrey T
Levitas, Robert M

American Heritage Life Ins Co
11 East Forsyth Street
Jacksonville FL 32202
904/354-1776
Anthony, Susan
Baum, James H
Leonard, Bradley D
Smith, Larry C
Thomas, Darvey B

American Home Assurance Co
70 Pine Street
New York NY 10270
212/770-7000
Duperreault, Brian
Walters, Larry Dean

American Home/National Union
70 Pine Street
New York NY 10270
212/770-7000
Schwartzman, Joy Andrea

American Income Life Ins Co
PO Box 2608
Waco TX 76797
817/772-3050
Emmert, Gayle E

American International Group
70 Pine Street
New York NY 10270
202/770-7000
Apfel, Kenneth
Bellafiore, Leonard A
Cameron, Patricia
Donnelly, Vincent Thomas
Morrow, Jay B
Mucci, Robert V
Sandler, Robert M
Wilson, John P

American International Life Assur Co of New York
70 Pine Street
New York NY 10270
212/770-7000
Chen, Raymond T

American International Underwriters
70 Pine Street
New York NY 10270
212/770-8940
Douglas, Frank H

American Investors Life Ins Co
415 SW Eighth Street
Topeka KS 66603
913/232-6945
Harrison, Stephen A

American Life & Casualty
2829 S University Drive
Fargo ND 58103
701/237-4800
Fix, Michael L

American Life Ins Co
One Alico Plaza
600 King Street
Wilmington DE 19801
302/594-2000
Bell, Paul S
Hayes, Mark D
Kunkemueller, A Henry
Molen, Frederick K
Rogers, Phyllis N
Salazar, Camilo J
Smith, Kenneth W
Vesely, Debra Jean

American Life Ins Co of New York
810 Seventh Avenue
New York NY 10019
212/581-1200
Clyne, John M

American Mayflower Life Ins
342 Madison Avenue
New York NY 10173
212/949-9090
Hazelcorn, Abraham

American Mutual Ins Cos
Quannapowitt Parkway
Wakefield MA 01880
617/245-6000
Cardoso, Ruy A
Johnson, Andrew Paul
Roach, Robert F

American Mutual Life Ins Co
1200 Liberty Building
418 Sixth Avenue
Des Moines IA 50309-2499
515/280-1331
Burns, Alan L
Markley, Milton L
Streck, James J
Wittenwyler, Ronald P

American National Ins Co
One Moody Plaza
PO Box 1780
Galveston TX 77550
409/763-4661
Broll, Frank V, Jr.
Cantu, Joseph J
Grant, Joseph F
Moeller, Tim
Nicol, William K
Pozzi, James E
Schillaci, Gerald Anthony
Watson, William H
Welch, Ronald J

American Pioneer Life Ins Co
PO Box 3509
Orlando FL 32802
305/628-1776
Finley, John G

American Reinsurance Co
One Liberty Plaza
91 Liberty Street
New York NY 10006
212/618-7000
Furst, Patricia Ann
Morgan, Stephen T
Robinson, Richard D

American Republic Ins Co
Sixth and Keosauqua Way
Des Moines IA 50334
515/245-2000
Abbott, Michael E
Ball, Linda C
Estell, Richard J
Roy, Sarah J

American Security Ins Group
3290 Northside Pkwy NW
Atlanta GA 30327
404/261-9000
Boyd, J Ramsay
Williams, Jeffrey W

American Security Life Ins Co
745 East Mulberry Street
PO Box 2341
San Antonio TX 78298
512/736-6767
Duewall, David M
Mason, Floyd D
Tofte, Roy D

American States Ins Cos
500 North Meridian Street
Indianapolis IN 46204-1275
317/262-6262
Ankei, Robert A
Dean, Curtis Gary
Haefner, Larry A
Hafling, David N
Miles, James A
Wilson, William F

American Sterling Corp
22481 Aspan Street
El Toro CA 92630
714/380-1900
Gowdy, Robert C

American United Life Ins Co
One American Square
PO Box 368
Indianapolis IN 46206
317/263-1877
Christenson, Le Roy H
Husman, Catherine B
Khalil, Michael O
Kingsley, Leonard E
MacLafferty, William P
Morrison, John D
Nesbitt, William M
Nicodemus, Terry A
Pattison, Edgar W
Radcliffe, R Stephen
Tovson, Orrin S

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

American United Life Ins Co - Continued
Willour, Ronald P
Wolak, Daniel L

American Universal Ins Co
144 Wayland Avenue
Providence RI 02940
401/351-4600
Cook, Charles F
Johnston, Daniel J
Spitzer, C Robert

Amerisure Cos
28 West Adams Avenue
Detroit MI 48226
313/965-8600
Johe, Richard L
Smith, David A
(Ann Arbor)

AMEV Asset Management
One World Trade Center
Suite 5001
New York NY 10048
212/775-9100
Alpert, Frank J

AMEV Holdings Inc
One World Trade Center
50th Floor
New York NY 10048
212/323-9800
Rodolfo, Ma Rosario S

AMEX Life Assurance Co
1650 Los Gamos Drive
San Rafael CA 94903-1899
415/492-7000
Charles, Catherine A
DuPourque, Etienne
Hale, Timothy Edwin
Keh, Hsien-Ming K
Keller, Thomas
Mathiesen, Robert J, Jr.
Nelson, Robert A
Skiff, Thomas A
Tash, Richard C
Yee, Robert
Ying, Willie Y
Zonca, Stephen A

Amica Life Ins Co
Ten Weybosset Street
Providence RI 02940
401/273-5000
Stone, Clifton Arthur

Amica Mutual Ins Co
PO Box 307
Glen Rock NJ 07452
201/652-7700
Curran, Kathleen F

Amoco Life Ins Co
306 South 15th Street
Omaha NE 68102
402/344-4500
Haskins, Charles R

Anchor National Life Ins Co
Anchor Centre One
2201 East Camelback Road
Phoenix AZ 85016
602/955-0300
Davis, Christopher H
Hartnedy, John A

Aon Corporation
123 North Wacker Drive
25th Floor
Chicago IL 60606
312/701-3000
Edwalds, Thomas P

Appalachian National Life Ins
PO Box 2647
Knoxville TN 37901
615/637-4211
Conover, Robert A

Argonaut Group Inc
250 Middlefield Road
Menlo Park CA 94025
415/858-6442
Zicarelli, John David

Arkansas Blue Cross/Blue Shield
Sixth and Gaines
Little Rock AR 72203
501/378-2000
Martin, Daniel, Jr

Armco Financial Services Group
11370 Reed Hartman Hwy
Cincinnati OH 45241
513/530-8054
Bennett, Norman J

Associated Doctors Health & Life Ins Co
PO Box 10487
Birmingham AL
35289-0001
205/324-5691
Myers, Valeria S

Association Life Ins Co Inc
401 North Executive Drive
Brookfield WI 53005
414/797-5000
Weber, Donald T

Atlanta Life Ins Co
100 Auburn Avenue NE
Atlanta GA 30303
404/659-2100
Harrison, James C

Atlantic Coast Life Ins Co
PO Box 855
Charleston SC 29402
803/722-7727
Moore, Burton E

Atlantic Mutual Cos
430 Mountain Avenue
Murray Hill NJ 07974
201/771-7859
Reynolds, John J, III

Atlas Life Ins Co
PO Box 1919
Tulsa OK 74102
918/583-0111
Menge, Carlton H

Atwater McMillian Inc
445 Minnesota Street
Suite 900
St Paul MN 55101
612/221-7066
Schumi, Joseph R

Automobile Club of Michigan Ins Group
Auto Club Drive
Dearborn MI 48126
313/336-1039
Austin, John Paul

Automobile Insurance Plans Service Office
302 Central Avenue
Johnston RI 02919
401/528-1318
Pelletier, Charles Albert

Avco Insurance Services
3349 Michelson Drive
Irvine CA 92715-1606
714/553-1200
Honebein, Carlton W

Balboa Insurance Group
3349 Michelson Drive
Irvine CA 92715-1606
714/553-0700
Urschel, Frederick A
Yen, Chung-Ye
(Newport Beach)

Balboa Life & Casualty
3349 Michelson Drive
Irvine CA 92715
714/553-0700
Cattolica, James F
Chin, William P
Maine, Leslie D

Baltimore Life Ins Co
901 North Howard Street
Baltimore MD 21201
301/539-7900
Benner, Thomas H
Clark, Voris C
Glickman, Mark Lewis
Sachs, David S
Stricker, Brian P

Bankers Life & Casualty Co
4444 West Lawrence Avenue
Chicago IL 60630
312/777-7000
Bernstein, Joel
Boucher, Yvon R
Gustafson, Timothy D
Heins, John K
Hofmann, Helen
Janus, Paul
Lozowski, Chester M
Macomber, William A
Morisato, Susan C
Nickele, Christopher J
Patel, Bhupendra
Rabinowitz, Bernard
Schirmer, Daniel J
Stahl, John F

Bankers Life & Casualty of New York
1399 Franklin Avenue
Garden City NY 11530
516/742-7800
Greenberg, Jack
Margolin, Valerie L

Bankers Life Ins of Nebraska
5900 'O' Street
Lincoln NE 68510
402/467-1122
Aerts, Theresa M
Brennfoerder, Roxann
Friesen, Lynn
Haire, James R
Higley, Thomas D
Hollman, Stuart L
McCoy, Glen E
Monson, Donald Kevin
Raymond, Gary R
Vannier, Lyle
Vautravers, Richard W

Bankers Mutual Life Ins Co
500 West South Street
Freeport IL 61032
815/235-2222
Cowman, Edward F

Bankers Security Life Ins Society
4601 Fairfax Drive
PO Box 3700
Arlington VA 22203
703/875-3500
Brown, Charles F
Cloud, Robert B

Banner Life Ins Co
1701 Research Boulevard
Rockville MD 20850
301/279-4800
Lenaburg, David Scott
Ng, Patti Adams
Orr, David James

The Beaven/InterAmerican Cos Inc
The InterAmerican Bldg
901 West Jackson Blvd
Chicago IL 60607
312/829-9600
Browne, Richard H
Hohmeier, Thomas J

Beneficial Ins Group
400 Beneficial Center
Peapack NJ 07977
201/781-3000
Lunemann, Gerard J
Skolnik, Richard S

Beneficial Life Ins Co
36 South State Street
Salt Lake City UT
84136-0001
801/531-7979
Brimley, Dale B
Cannon, Kent H
Jaloszynski, John E
Svedin, Christian T

Beneficial Standard Life Ins
5700 Wilshire Boulevard
Los Angeles CA 90036
213/387-8400
Bourdeau, Paul T
Cole, Stanton L
Grainger, Steven R
Liggett, John M
Little, D Alan
Marler, Carol A
Moynier, Tom D

Benefit Trust Life Ins Co
1771 Howard Street
Chicago IL 60626
312/274-8100
Bilsborrow, John E
Eckert, Ralph J
Koloms, Leonard
Magnusson, Lynn A
Olson, Bruce E
Paguia, Victor R
Peterson, Donald M
Solomon, Roger R

W R Berkley Corp
165 Mason Street
PO Box 2518
Greenwich CT 06836
203/629-2880
Easton, Richard D
Heer, E LeRoy

Berkshire Life Ins Co
700 South Street
Pittsfield MA 01201
413/499-4321
Amick, Carl G
Artura, Raymond C
Palmer, Howell M, III
Zehner, William A

Blue Cross/Blue Shield Assn
676 North St Clair Street
Chicago IL 60611
312/440-6000
Eng, Howard N
Hutchison, James K
Johnson, Richard W
Shea, Gerald R
Wagner, John P
Winkelman, Del
Wojcik, Edward J

Blue Cross/Blue Shield Mutual of Ohio
2060 East Ninth Street
Cleveland OH 44115
216/687-7000
Balbin, Ronald J
Convery, James R
Hubler, Nancy J
Whelan, Catherine H N
(Toledo)

Blue Cross/Blue Shield of AL
450 Riverchase Parkway East
Birmingham AL 35298
205/988-2100
Bingham, Alfred A, Jr
Kellogg, Terry D

Blue Cross/Blue Shield of Central New York
PO Box 4809
Syracuse NY 13221
315/424-3700
Feury, Theodore P, Jr.

Blue Cross/Blue Shield of CO
700 Broadway
Denver CO 80273
303/831-2107
Betz, Ronald G

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Blue Cross/Blue Shield of CO - continued
Endres, Stephen H

Blue Cross/Blue Shield of CT
370 Bassett Road
North Haven CT 06473
203/239-4911
Shawcross, Steven W

Blue Cross/Blue Shield of DE
One Brandywine Gateway
PO Box 1991
Wilmington DE 19899-8797
302/421-3000
Dahlen, Alan E
Eaton, William D
Georgas, Michael N

Blue Cross/Blue Shield of FL
532 Riverside Avenue
PO Box 1798
Jacksonville FL 32231-0014
904/791-6111
Amrine, Frank M
Bahn, David J
Discenza, Judith A
Liptak, Walter T
O'Neil, Edward W

Blue Cross/Blue Shield of GA
3348 Peachtree Road NE
PO Box 4445
Atlanta GA 30302-4445
404/262-8200
Burks, Michael L
Lusk, Jerry E

Blue Cross/Blue Shield of IA
636 Grand Avenue
Des Moines IA 50307
515/245-4500
Andersen, Daniel D
Mehus, Carla Jo

Blue Cross/Blue Shield of IN
120 West Market Street
Indianapolis IN 46204
317/263-8000
Habig, John C
Kellie, William C
Lloyd, John C
Lockwood, M Scott
Lundberg, James J
Marks, Rosemary N
Miller, Cynthia S

Blue Cross/Blue Shield of Kansas City
3637 Broadway
Kansas City MO 64141
816/561-2300
Handley, Thomas L
Kelley, Donel C
Renshaw, Gary D

Blue Cross/Blue Shield of KS
1133 Topeka Boulevard
Topeka KS 66629
913/232-1000
Lynn, Donald R
Miller, Thomas L

Blue Cross/Blue Shield of KY
9901 Linn Station Road
Louisville KY 40223
502/423-2011
Snively, Allen B

Blue Cross/Blue Shield of LA
5525 Reitz Avenue
PO Box 98029
Baton Rouge LA
70898-9029
504/295-2263
Drennan, James E

Blue Cross/Blue Shield of MA
100 Summer Street
Boston MA 02110
617/956-2000
Harrington, Timothy M
Lampron, Ernest J (Quincy)
Smith, Carolann
Snow, Scott M

Blue Cross/Blue Shield of MD
700 East Joppa Road
Baltimore MD 21204
301/494-5441
Arruda, Kenneth J
Biondi, Raymond B (Towson)
Fullom, Curtis L
London, William J
Pescrille, Joseph D
Schneider, Edgar W, Jr.
Sirian, Robert L
Weller, William C

Blue Cross/Blue Shield of ME
110 Free Street
Portland ME 04101
207/775-3536
Bremer, William A J

Blue Cross/Blue Shield of MI
600 Lafayette East
Detroit MI 48226
313/225-9000
Ferguson, Alan N
Hardin, Robert B
Karras, Ioannis S
Mamuscia, David P
McCready, James M

Blue Cross/Blue Shield of MN
PO Box 43560
St Paul MN 55164
612/456-8571
Busse, Judith Ann
Niemiec, Richard

Blue Cross/Blue Shield of MO
4444 Forest Park Blvd
St Louis MO 63108
314/658-4444
Gilmore, William Allan
Ristau, Michael R

Blue Cross/Blue Shield of MS
PO Box 1043
Jackson MS 39205
601/932-3704
Lewis, Walter Lee, III

Blue Cross/Blue Shield of the National Capital Area
550 12th Street SW
Washington DC 20024
202/479-8000
Heeb, Roland K
Huber, Robert J
Kuvall, Robin Jayne

Blue Cross/Blue Shield of NC
PO Box 2291
Durham NC 27702
919/489-7431
Blanton, William W, Jr.
Morris, Larry D
Tanhehco, Efren L

Blue Cross/Blue Shield of ND
4510 13th Avenue SW
Fargo ND 58121
701/282-1129
Leno, Steven C
Weideman, Janine L

Blue Cross/Blue Shield of NE
7261 Mercy Road
Omaha NE 68124
402/390-1800
Dinges, Franklin L
Dolsky, Kevin M

Blue Cross/Blue Shield of NH
Two Pillsbury Street
Concord NH 03306
603/224-9511
Howland, Mark F

Blue Cross/Blue Shield of NJ Inc
33 Washington Street
Newark NJ 07101
201/456-2000
Boyle, Joan F
Furbacher, Raymond J
Kaptein, Roy

Blue Cross/Blue Shield of NM
12800 Indian School Rd NE
Albuquerque NM 87112
505/291-3500
Seaton, R Foster
Tompson, Schuyler W

Blue Cross/Blue Shield of OK
1215 South Boulder
Tulsa OK 74102
918/560-3023
Michalcik, Joseph

Blue Cross/Blue Shield of OR
100 SW Market Street
PO Box 1271
Portland OR 97207
503/225-5290
Hoveke, William J

Blue Cross/Blue Shield of RI
444 Westminster Mall
Providence RI 02901
401/272-8500
Calat, George

Blue Cross/Blue Shield of Rochester
150 East Main Street
Rochester NY 14647
716/454-1700
Toczynski, Robert A

Blue Cross/Blue Shield of SC
I-20 at Alpine Road
Columbia SC 29219
803/788-3860
Degnan, Dennis Peter
Spencer, Janet Schilling

Blue Cross/Blue Shield of TX
901 S Central Expressway
Richardson TX 75080
214/669-6900
Brooks, William E
Davis, Robert F
Dickson, David William
Dousette, Ralph A (Dallas)
Haliburton, John A, III
Macleish, Bruce G
Wilkes, David G

Blue Cross/Blue Shield of UT
2455 Parley's Way
Salt Lake City UT 84130
801/487-6441
Tierney, Dennis B

Blue Cross/Blue Shield of VA
2015 Staples Mill Road
Richmond VA 23279
804/359-7000
Carver, Wesley S
Cellucci, Marla A
Helwig, David S
Perkins, Peter Lynn
Shea, David A, Jr.
Stark, John W C

Blue Cross/Blue Shield of WI
401 West Michigan Street
Milwaukee WI 53201
414/226-5000
Henry, Sheryl Ann
Nohl, Jeffrey J

Blue Cross of California
21555 Oxnard Street
Woodland Hills CA 91367
818/703-2345
Bain, Peter C (Oakland)
Choi, April S
Rosenblatt, Alice
Shih, Jin-Dih (Oakland)
Sirkin, Michael B

Blue Cross of Greater Philadelphia
1333 Chestnut Street
Philadelphia PA 19107
215/448-5000
Dzuryachko, Thomas A
Noretsky, Beverly
Walsh, James V, Jr.

Blue Cross of Washington & Alaska
PO Box 327
Seattle WA 98111
206/361-3000
Busch, Lawrence J
Carlson, Stephen P

Blue Cross of Western Pennsylvania
One Smithfield Street
Pittsburgh PA 15222
412/255-7000
Schuler, Robert J
Woodward, Walter C

Blue Shield of California
Two North Point Street
San Francisco CA 94133
415/445-5000
Chan, Walter
Saari, John
Sahi, Satbir S

Blue Shield of Western New York Inc
298 Main Street
Buffalo NY 14202
716/849-7743
Warren, Robert F

Borg-Warner Ins Services Inc
2727 Camino Del Rio
Suite 334
San Diego CA 92108
619/299-6000
Ciaraffo, Thomas

Boston Mutual Life Ins Co
120 Royall Street
Canton MA 02021
617/828-7000
Finnegan, Lawrence J
Han, Jeong S
Ryan, Robert P

Bradford National Life Ins Co
771 Corporate Drive
Lexington KY 40503
606/223-2386
Africa, Mark D
Chernow, David M
Dommick, Thomas J
Hendrickson, John E

British-American Ins Co Ltd
8601 Six Forks Road
Suite 700
Raleigh NC 27615
919/848-2500
Leiser, Richard Walter

Brougher Ins Group Inc
PO Box BAI
Greenwood IN 46142-0818
317/535-8212
Anderson, Mary Virginia

I. INSURANCE ORGANIZATIONS U.S.

Business Men's Assurance Co
One Penn Valley Park
PO Box 419458
Kansas City MO 64141
816/753-8000
Dolliver, Arthur M
Engel, Lawrence E
Gaule, J Timothy
Higley, David L
Kilmer, James E
Kinnamon, Jay B
Klein, Oscar R
Langlitz, Leon L
Makin, James R
Oleson, Dean L
Peacocke, Sidney W
Sadler, Gregg R
Selig, Gerald W
Winn, Michael R

CalFarm Ins Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Miyao, Stanley K

CalFarm Life Ins Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Gray, Myles M
MacDonald, Colin D

California Casualty Ins Group
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402-0080
415/574-4000
Muza, James J
Volponi, Joseph L

California Casualty Management Co
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402
415/574-4000
Schultz, John J, III

California Compensation & Fire Co
Ten Commercial Boulevard
PO Box 800
Novato CA 94948
415/883-2503
White, William D

Cameron & Colby Co
60 Batterymarch Street
Boston MA 02110
617/357-8400
Johnston, Thomas S
McCoy, Mary E

Canada Life Assurance Co
6201 Powers Ferry Rd NW
Atlanta GA 30339
404/953-1959
Bryan, David
Ledwos, Kenneth T
Pratt, John William
Wohlbach, Thomas K

Capital Holding Corp
PO Box 32830
Louisville KY 40232
502/560-2000
Blackshear, Robin G
Bowman, William H
Buckner, Leonard
Burch, Phillip W
Cernanec, Philip J T
Daulton, David C
Evans, Mark D J
Goldberg, Alan
Greaton, James P
Gunderson, James E
Gwin, Stephen B
Jones, Anita L
Klein, Martin P
Man, Sarah A
McEneaney, Raymond J
O'Connor, Michael J
Patterson, Don N
Phillips, William A
Rosky, Theodore S
Sherrard, George R
Smith, Victor L

Capital Initiatives Corp
Commonwealth Building
PO Box 32830
Louisville KY 40232
502/560-2000
Ruby, Martin H

Capitol American Financial Corp
1300 East Ninth Street
Suite 1415
Cleveland OH 44114
216/696-6400
Soderquist, G David

Capitol Bankers Life Ins Co
205 East Wisconsin Avenue
Milwaukee WI 53202-9757
414/277-9998
Schoen, James M
Szper, Douglas A

Capitol Holding Co
3000 Valley Forge Circle
Suite G0-9
Kng of Prusia PA 19406
215/783-7229
Welch, John P

The Capitol Life Ins Co
1331 17th Street, Suite 900
PO Box 1200
Denver CO 80201-1200
303/861-4065
Hekman, Paul A
Knarr, Shirley A
Long, V Kay
Sell, Susan J

CareAmerica Life Ins Co
20520 Nordhoff Street
Chatsworth CA 91311
818/407-2296
Duncan, Robert M, Jr.

Catholic Knights Ins Society
1100 West Wells Street
Milwaukee WI 53233
414/273-6266
Strasburg, Daniel H

Celtic Life Ins Co
208 South LaSalle Street
Suite 1950
Chicago IL 60604
312/332-5401
Bolnick, Howard J
Niehus, Barbara

Central Benefits Mutual Ins Co
PO Box 16526
Columbus OH 43216
614/464-5711
Smith, Jeffrey L

Central Life Assurance Co
611 Fifth Avenue
PO Box 1555
Des Moines IA 50306
515/283-2371
Brooks, Roger K
Lundquist, Franklin L
May, Thomas L
Millar, Stephen K (Madison)
Nelson, David R (Madison)
Pollock, Davis A (Madison)
Roos, Dennis L
Sherman, Steven J (Madison)
Streck, Linda S
Workman, Lewis C
Zoldos, Steven P (Madison)

Central Mutual Ins Co
800 South Washington Street
Van Wert OH 45891
419/238-1010
Hanson, Jeffrey L
Steinen, Phillip A

Central States Health & Life
96th & Western
PO Box 34350
Omaha NE 68134
402/397-1111
Fisher, Lawrence D

Century Life of America
Heritage Way
Waverly IA 50677
319/352-4090
Broers, Fred L
Buckingham, Robert M
Burling, Irving R
Hagen, Donald W
Hertel, Gary W
Lawin, Paul
Meylink, Daniel E, Sr

Charlotte Liberty Mutual Ins
531 South Tryon Street
Charlotte NC 28202
704/333-2155
Autin, A Anthony, Jr.

Charter National Life Ins Co
8301 Maryland Avenue
St Louis MO 63105
314/725-7575
Durington, Rex Mitchell
Mitchell, G Thomas

Chubb Group of Ins Cos
15 Mountain View Road
PO Box 1615
Warren NJ 07061-1615
201/580-2000
Biller, James E
Groh, Linda M
Hartman, David G
Kane, Adrienne B
McManus, Michael F (Nw Providence)
Tistan, Ernest S

Chubb Life Ins Co of America
One Granite Place
Concord NH 03301
603/224-7741
Burgess, Albert P
Cook, John R
Emery, Ronald H
Forrester, A Ben
Groathouse, David W
Mace, Vincent G, Jr.
Meyer, William C, Jr
Patz, Lawrence C
Peltier, Mary Ann H
Sonheim, Jeffrey
Stulce, L Jefferson (Chattanooga)

Church Life Ins Corp
800 Second Avenue
New York NY 10017
212/661-6700
Tandul, Leonard E

CIGNA Corp
One Logan Square
Philadelphia PA 19103
215/523-4000
Abbot, Quincy S (Hartford)
Assantes, Arthur J (Hartford)
Boslaugh, Marguerite A (Hartford)
Burgess, Robert W (Hartford)
DeLiberato, Robert V
Doerr, R Chris (Hartford)
Dyck, N Paul
Ernst, Richard C
Fagan, Janet L
Fitzgerald, Joseph M (Hartford)
Gerges, David (Hartford)
Gourley, Peter J (Hartford)
Hansen, Robert A (Hartford)
Harrison, David C
Hunt, Frederic J, Jr.
Hunter, Mariann F (Bloomfield)
Irvan, Robert P
Jones, Alan G
Liu, Shu-Yen (Bloomfield)
Lo, Richard W
Lonergan, Thomas Xavier (Bloomfield)
Lucker, Arthur Mark
Luedtke, Diane S (Hartford)
Mange, Kathryn D (Hartford)
Martin, Jeffrey Karl (Hartford)
Masterson, William E, Jr. (Hartford)
McKay, Kathleen M (Hartford)
Murphy, Francis X, Jr.
Musen, Robert M (Hartford)
Neale, Catharine L (Hartford)
Pease, Jerrilyn D (Hartford)
Roby, Allan B, Jr. (Hartford)
Rohrkemper, Paul H
Schwartz, Mordecai
Sharkey, William H, Jr. (Hartford)
Shepler, Richard J (Hartford)
Silvanic, William Stephen (Hartford)
Skar, John R
Song, Young B (Hartford)
Stewart, Charles Walter
Stewart, James G
Taylor, Wilson H
Tresco, Frank J
Vitale, Lawrence A
Whitlock, Robert G, Jr.
Yatskowitz, Joel D

CIGNA Property & Casualty Group
1600 Arch Street
Philadelphia PA 19103
215/523-4000
Blivess, Michael P
Dempster, Howard V
Liuzzi, Joseph R
Livingston, Roy P
McAllister, Kevin C
Nolan, John D
Teufel, Patricia A (Hartford)
Weiner, Joel S
Wess, Clifford

CIGNA Re Corp
Route R-26
Hartford CT 06152
203/726-6000
Kunzman, Michelle L
Wilson, Randall James

CIGNA Reinsurance Co
One Franklin Plaza
Philadelphia PA 19102
215/523-1125
Fedyna, Michael W

CIGNA Worldwide
1880 JFK Building
Philadelphia PA 19103
215/569-5300
Clowes, W Michael
Rutter, John Joseph
Terne, Michael

I. INSURANCE ORGANIZATIONS U.S.

The Citadel Life Ins Co
PO Box 31488
Charlotte NC 28231
704/339-5000
Spellman, Peter J

Citizens Ins Co of America
645 West Grand River
Howell MI 48843
517/546-2160
Marker, Joseph O

Civil Service Employees Ins Co
989 Market Street
San Francisco CA
94103-1709
415/495-6800
Schlenz, John W

CLICO Management Inc
11801 North Tatum Blvd
Suite 246
Phoenix AZ 85028
602/953-1564
Fagg, Gary

CNA Ins Cos
CNA Plaza
Chicago IL 60685
312/822-5000
Bertronski, Anthony
Brahmer, John O
Brown, Brian Z
Buckman, Roger A
Busche, George R
Carlson, Stephen C
Chernick, David R
Czupek, Thaddeus A
Derbak, Frank S
Dolins, Jerrold G
Engel, Philip L
Fisher, Peter A
Friedrich, Carl A
Friedrich, Denise Yee
Fulks, Debra L
Garner, Richard W
Gunn, Christy H
Heckman, Philip E
Holman, R Jerome
Jones, Donald J
Jones, Randall S
Kaplan, Robert S
Katz, Jeffrey Stanton
Kelley, Mary A
Kiefer, Donald C
Klempner, Eric Robert
Klinger, Kenneth A
Kooken, Michael W (Downers Grove)
Krakowski, Israel
Mateja, Glenn A
Meeks, John M
Montigney, Brian A
Murphy, Roy
Narayanan, Mythili
Nathan, Lew H
Neis, Allan R
Nightingale, Thomas E
Nodulman, Norman B
Peruzzo, Albert L
Piersol, Kim E
Placek, Arthur C
Renze, David E
Roth, Richard J
Ruehle, Thomas G
Santos, Alexis S
Schutz, John A
Sharma, Ashok K
Siwek, Raymond A
Spindler, Stephen J
Stone, David L
Trinrud, Charles I
Uzzell, Betsy K
Wittenberg, Charles
Wittlich, Jae L
Wolf, Kevin S
Wucherer, Robin M
Yang, Nian Chih
Yuen, William M
Zwitter, Norman J

Cologne Life Reinsurance Co
1200 Bedford Street
Stamford CT 06905
203/356-4900
Berger, Gottfried O
Bhagavatula, Raja R
Fortier, Brian
Lotter, Johan L
Pepe, W Dennis
Rowe, James T
Ylvisaker, James W

Colonial Life & Accident Ins
PO Box 1365
Columbia SC 29202
803/798-7000
Arial, David B
Cathcart, John S
Ely, William R
Etheridge, Lonnie A
Halpern, Emanuel
Parrish, Janet E
Stevens, Becky F

Colonial Penn Group
11 Penn Center
19th & Market Streets
Philadelphia PA 19181
215/988-8000
Auvinen, Thomas R
Barackman, Philip J
Brennan, Joseph P, Jr.
Cobin, Elliott I
Duffy, Brian
Flannery, Robert J
Gerard, Felix R
Gibson, John A, III
Lin, Shiu-Shiung
Lofley, Jeffrey Lee
Plunkett, Richard
Polilli, Robert J
Ramanauskas, Denise
Skokan, Donald A
Tarr, Duane B

Columbia General Life Ins Co
23282 Mill Creek
Laguna Hills CA 92653
714/859-7920
Otte, Edward J

Columbia Universal Life Ins Co
PO Box 771989
Houston TX 77215-1989
713/789-5640
Chen, Bill Shun-Zer
Divin, Cherri
Forman, Brian D
Jordan, George R, Jr.
Manchester, Karl L

Columbian Mutual Life Ins Co
1 Columbian Mutual Plaza
Binghamton NY 13902
607/724-2472
Coe, Dawn R
Dilliner, Larry J
Gately, John J, Jr.
Hanna, Louis B

Columbus Mutual Life Ins Co
303 East Broad Street
Columbus OH 43215
614/221-5875
Duncan, David S
Moushey, Nora E
Napoli, Mary Jo
Schaeffer, Bruce D

Combined Ins Co of America
123 North Wacker
Chicago IL 60606
312/701-3000
Anderson, Robert C
Bradley, John M
Dostert, Thomas E
Harkin, Denis B
Holmberg, Ronald K
Lippai, Steven E
Melek, Stephen Paul
Moore, Brian J
Uhl, Jeffrey A

Combined International Corp
123 North Wacker Drive
25th Floor
Chicago IL 60606
312/701-3000
Licitra, Sam F

Commercial Bankers Life Ins
2301 Dupont Drive
Irvine CA 92715
714/833-8450
Hammons, David J

Commercial Credit Ins Services Inc
950 Third Avenue
New York NY 10022
212/980-0066
Kreuzer, James H

Commercial Life Ins Co
15 Corporate Place South
Piscataway NJ 08854
201/981-4000
Hadley, John W
Jones, Bruce M
Nelson, R Terry
Olson, Herbert B
Taylor, William Juan
Wood, Kathleen Tyler

Commercial Union Ins Co
One Beacon Street
Boston MA 02108
617/725-6000
Balchunas, Anthony J
Davis, George E
Davis, Lawrence S
Miller, David L

Commercial Union Life Ins Co
One Beacon Street
Boston MA 02108
617/725-6000
Chen, Cecilia C H
Randall, Frederick A
Robertson, Donald J
Scott, Sanford W, Jr.

Commonwealth Life & Accident Ins Co
PO Box 9000
League City TX 77573-9000
713/334-1900
Bailey, Jerrold F

The Community Life Ins Co
250 Old Wilson Bridge Rd
Worthington OH 43085
614/436-0688
Link, James E

Community Mutual Ins Co
1351 William H Taft Road
Cincinnati OH 45206
513/872-8100
Ahrens, John K
Hughes, James A (Worthington)
Scrase, Floyd W, Jr.
Witulski, Steven L

Companion Life Ins Co
401 Theodore Fremd Avenue
Rye NY 10580-1493
914/921-0350
Johnston, Ernest B
Laing, I Gordon M

Companion Property & Casualty Ins Co
300 Arbor Lake Drive
Columbia SC 29223
803/735-0672
Potok, Charles M

Concord General Life Ins Co
Four Bouton Street
Concord NH 03301
603/224-4086
Blossom, Charles

Concordia Mutual Life
3041 Woodcreek Drive
Downers Grove IL 60515
312/971-8000
Reuter, Robert E

Confederation Life Ins Co
260 Interstate North
PO Box 105103
Atlanta GA 30348
404/953-5100
Allison, William A
Chu, Limin
Chung, Vincent S
Di Paolo, Frank P
Mawhinney, Terence M
McKinnon, Joseph Paul, Jr
Paul, Abe
Powell, George D
Pugsley, Brian A
Rayman, Dale A
Reese, Ralph B
Sherry, Harold R

Connecticut American Life Ins Co
PO Box 219
North Haven CT 06473
203/239-8786
Facey, John A

Connecticut General Life Ins
900 Cottage Grove Road
Hartford CT 06152
203/726-6000
Abbott, Larry M
Beneski, Frank A
Bossi, William J
Brown, Robert A
Devereaux, David G
Farquhar, William A
Fisher, Kathy R
Gabler, E Richard
Gerchman, Thomas F
Grigsby, James A
Hardcastle, Yellott F, III
Harrington, Inger Saller
Hinkle, Timothy C
Lambert, Michael J
Lynch, Mark L
Mallory, Robert L
Malloy, Thomas M
Mange, John I
Palmer, Donald
Parker, Donna D
Phan, Dung Anh (Bloomfield)
Preminger, Marc
Prewitt, Kathleen R
Robinson, James E
Robinson, Joseph Glenn
Rokicki, Constance A
Schemerman, David C
Sharkey, Nancy B
Tausch, Alan J
Traverso, David M
Vose, Robert W
Walton, Michael P
Weinman, Jeffrey M
Wilkinson, John
Wood, David H

Connecticut Mutual Life Ins Co
140 Garden Street
Hartford CT 06154
203/727-6500
Adelstein, Victor A
Boronow, Gordon C
Buddington, David W
Burke, William J
Carlson, Lorean June
Cook-Hebert, Deborah
Dickson, Robert K
Duckworth, Wayne H
Featherstone, Bryan J
Gies, John F
Hall, Gail A
Hammerling, Linda H
Hopper, Monte J
Hubbard, John A
Kwassman, Stuart
Lakenbach, Cary O
Larkin, James P

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Connecticut Mutual Life Ins Co - continued
Lombardi, Louis J
Lyn, Shau H
Neenan, Alice M
Perisho, Ray M
Petry, Paul E
Pond, Donald H
Rasiej, Richard M
Reavill, Albert E, Jr.
Richardson, Linn K
Rouhart, Georges Casimir
Sabatini, Francis P
Shaw, Richard E
Shetensky, Lorraine T
Thomas, David
Vadiveloo, Dr. Jeyaraj

Connecticut National Life Ins
175 Powder Forest Drive
Simsbury CT 06070
203/651-0931
Crozier, Bruce J
Neeves, Walter A
Putterman, Steven L

CONSECO Inc
11825 N Pennsylvania St
Carmel IN 46032
317/573-6100
Fritz, Donald E
Kincaid, David M
Stouffer, Linda M

Constitution Life Ins Co
5353 North Elston Avenue
Chicago IL 60630
312/283-1100
Fenster, Bernard

Constitution Reinsurance Corp
110 William Street
New York NY 10038
212/602-8500
Newman, Henry E

Constitution State Management
One Financial Plaza
Hartford CT 06103
203/277-2778
Foster, Robert B

Consumers Life Ins Co
PO Box 26
Camp Hill PA 17011
717/761-4230
Daubenmier, Steve R

Continental American Life Ins
PO Box 15750
Wilmington DE 19850
302/454-5000
Clarkson, Kevin P
Eckstut, Gene
Fink, Jack
McClelland, John R
Pitts, Richard D

Continental General Ins Co
8901 Indian Hills Drive
Omaha NE 68114
402/397-3200
Graul, Lonnie Milton

Continental Ins
180 Maiden Lane
New York NY 10038
212/440-3000
Ben-Zvi, Phillip N (Piscataway)
Eagelfeld, Howard M (Piscataway)
Easton, Kenneth (Piscataway)
Fisher, Wayne H
Gasparro, Donato (Piscataway)
Herman, Steven C (Piscataway)
Kasner, Kenneth R (Piscataway)
Lino, Richard A (Piscataway)
Lunde, Orlen E (Piscataway)
McDermott, Sean P (Piscataway)
Pearl, Marc B (Piscataway)
Rosenberg, Sheldon (Piscataway)
Rothman, Allen J (Piscataway)
Schwab, Debbie
Surrago, James (Piscataway)

Continental Reinsurance Corp
180 Maiden Lane
New York NY 10038
212/440-3000
Petlick, Steven

Corporate Benefit Systems Inc
6060 North Central Expy
Suite 860
Dallas TX 75206
214/369-3481
Hemme, Rex D
Martin, Edward B

Cotton States Life Ins Co
PO Box 105303
Atlanta GA 30348
404/391-8600
Christopher, Norma Y

Country Life Ins Co
1701 Towanda Avenue
PO Box 2000
Bloomington IL 61701
309/557-2111
Goodell, Gerald David
Lovekamp, Glen H
Moan, John M
Morrow, Joseph E
Pridgeon, Ronald D
Sheets, William L

Country Mutual Ins Co
PO Box 2100
Bloomington IL 61701
309/557-2111
Bill, Richard A

Covenant Ins Group
PO Box 300
Hartford CT 06101
203/527-3311
Haskell, Gayle E

The Credit Life Ins Co
One South Limestone St
Springfield OH 45502
513/328-2200
Brennan, Joseph E

Crown Life Ins Co
US Executive Center
201 North Union Street
Alexandria VA 22314
703/684-4100
Knapp, Darrell D
Roberts, James N
Sloan, Thomas L

Crum & Forster Commercial Ins
211 Mount Airy Road
Basking Ridge NJ 07920
201/953-3000
Johnson, Warren
Kulik, John M
Murphy, Richard F
Rowland, William J
Salton, Jeffrey C
Taylor, Frank C
Wachter, Christopher J

Crum & Forster Corp
305 Madison Avenue
Morristown NJ 07960
201/285-7345
Flynn, David P
Jaeger, Richard M
O'Connell, Paul G

Crum & Forster Personal Ins
211 Mount Airy Road
Basking Ridge NJ 07920
201/953-4100
Griffith, Ann V
Kollmar, Richard
Perame, Anthony
Smith, Frances A

CUMIS Ins Society Inc
5910 Mineral Point Road
Madison WI 53705
608/238-5851
Cis, Mark
Durose, Stanley C
Schwandt, Jeffory C

CUNA Mutual Ins Group
5910 Mineral Point Road
Madison WI 53705
608/231-5851
Blanchard, Richard
Bowen, Jennifer K
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Daniel, John W
Eckert, Thomas R
Haasl, Donald L
Heuer, Wayne F
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Martin, Steven M
Moon, Roger S
Nelson, Keith E
Ostlund, Steven L
Owens, Barry J
Pfeiffer, Martin J
Reinke, Janet W
Robinson, Howard Keith
Rupp, Lawrence J
Sauey, Dennis D

Dairyland Ins Co
9501 East Shea Boulevard
Scottsdale AZ 85260-6719
602/860-7000
Rech, James Edward

Dallas National Life Ins Co
5001 LBJ Freeway
Suite 280
Dallas TX 75244
214/788-2445
Brady, Robert Paul

Delta Dental Plan of Michigan
PO Box 30416
Lansing MI 48909
517/349-6000
Billard, William T
Kiernan, Edward P

Delta Dental Plan of Minnesota
7807 Creekridge Circle
PO Box 330
Minneapolis MN 55440
612/944-5252
Halvorson, Debora A

Delta Life & Annuity
35 Union Avenue
Suite 300
Memphis TN 38103
901/526-8000
Hollobon, Anthony L

Deseret Mutual Benefit Association
10 South Main Street
Suite 400
Salt Lake City UT 84101
801/533-0251
Thornton, Scott C
Ward, David P

Direct Marketing Corp of America
5700 Wilshire Boulevard
Suite 480
Los Angeles CA 90036
213/930-8400
Canfield, Roberta L
Krantz, Kerry A

The Donner Co
699 East South Temple
Suite 300
Salt Lake City UT 84102
801/363-0795
Dummer, Arthur O
Garrison, Arthur Lyle

Durham Life Ins Co
2610 Wycliff Road
Raleigh NC 27607
919/782-6110
Hammond, Kenneth James
Humphrey, Vann H, Jr
Penick, R Douglas
Pittman, David B

Early American Life Ins Co
2706 Gannon Road
St Paul MN 55116
612/698-2411
Malerich, Steven Floyd

Educators Mutual Life Ins Co
2490 Lincoln Highway East
PO Box 3149
Lancaster PA 17604
717/397-2751
Burd, Richard H
Pebly, Robert R
Shope, R Wesley
Smith, Rosanne Kay
Young, D Edward

Ellsworth Financial Corp
2345 Waukegan Road
Suite S-165
Bannockburn IL 60015
312/945-6633
Schreck, Wayne Allen

Empire Blue Cross/Blue Shield
633 Third Avenue
35th Floor
New York NY 10017
212/490-4567
Cellini, Michael J
Gaias, Donald B
Golden, Walter C (Albany)
Kalish, Mitchell Allan
Kessler, Steven
Strassberg, Leslie

Empire Mutual Ins Group
122 Fifth Avenue
New York NY 10011
212/206-2000
Sansevero, Michael, Jr.

Employers Ins of Texas
PO Box 2759
Dallas TX 75221
214/760-6100
McDonald, Charles
Whatley, Patrick L
Williams, Dewey G

Employers Mutual Cos
717 Mulberry
PO Box 712
Des Moines IA 50303
515/280-2511
Jean, Ronald W

Employers Reassurance Corp
5200 Metcalf
PO Box 2981
Overland Park KS 66201
913/676-5200
Maughn, James D
Strunk, Carl J

Employers Reinsurance Corp
5200 Metcalf
PO Box 2991
Overland Park KS 66201
913/676-5200
Bailey, Victoria L
Eaton, Karl F

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Employers Reinsurance Corp - continued
Levin, Joseph W

Enhance Reinsurance Co
360 Madison Avenue
Sixth Floor
New York NY 10017
212/983-3100
Gross, Daniel J

EQUICOR
Equitable HCA Corp
195 Broadway
New York NY 10007
212/618-4000
Cegha, Edward A
Dickler, J Martin
Ullman, Richard E
Whimpey, Dennis J

Equitable Life Assur Society
787 Seventh Avenue
New York NY 10019
212/554-1234
Allen, Barbara J
Allen, Henry G
Anderson, Gerald A
Claire, Donna R
Clapper, Franklin C, Jr
Clement, Charles J
Dinsmore, Gordon G, Jr. (Secaucus)
Ehrlich, Selig
Eiger, Kenneth J
Fox, Stanley
Fried, Martin (Secaucus)
Gaioni, Roger B
Garber, Harry D
Germond, Arthur
Greenspoon, Arnold N (Secaucus)
Gut, Samuel
Helfgott, Leonard K
Kallus, Ann L
Katcher, Anne M
Kiernan, William J
Kopel, Gerald
Lessing, Brian R
Liddle, J Thomas
Loeffel, Carl L
Loring, Denis W
Manfield, Michael
Marino, Charles A
Montenegro, Jose C
North, Joseph O
Olivieri, Michael G
Reich, Sheldon
Samaniego, Zenaida M (Secaucus)
Shlesinger, Samuel B
Smith, Barry V (Weston)
Spafford, Dan R
Stenson, Richard M
Teitelbaum, Naftali
Ungar, Leta Worley
Vanderhoof, Irwin T
Wetter, Philip L (Secaucus)
Wilde, Peter R

Equitable Life Ins of Iowa
604 Locust Street
PO Box 1635
Des Moines IA 50306
515/245-6911
Bailey, Richard L
Dinshaw, Esfandyar E
Durland, Lawrence V, Jr.
Dykstra, Lawrence
Lones, William R
Lourens, Douglas J
Sutton, Richard L
Young, Thomas J

Equitable of Colorado
111 South Cascade Avenue
Colorado Springs CO 80903
303/632-3999
Kinsky, Stephen C

Equitable Reserve Association
PO Box 448
Neenah WI 54956
414/722-1574
Mims, Hornsby
Reckin, George E

Erie Family Life Ins Co
144 East Sixth Street
PO Box 1699
Erie PA 16530
814/870-2172
Dreyer, Robert H

Eureka Life Ins Co
PO Box 5047
Wichita Falls TX 76307
817/692-5600
Crane, Thomas Ray

Executive Fund Life Ins Co
3130 Wilshire Boulevard
Santa Monica CA 90406
213/828-6411
Gallagher, Vincent P

Executive Life Ins Co
11444 West Olympic Blvd
Los Angeles CA 90064
213/312-1000
Chan, Chong P
Chapman, Allan L
Crandall, Harold E
Lie, Geoffrey Yuenfei (Beverly Hills)
Modugno, Victor
Phillips, Wm Harold

Executive Re Inc
82 Hopmeadow Street
PO Box 129
Simsbury CT 06070
203/244-8980
Deutsch, Robert V

F & G Re Inc
55 Madison Avenue
CN 1958
Morristown NJ 07960
201/898-9393
Hachemeister, Charles A
Skurnick, David
Stanard, James N

Family Life Ins Co
Park Place
1200 Sixth Avenue
Seattle WA 98101
206/292-1000
Likkel, Craig F
Mathes, Richard W
Schellenberg, George S
Winkenwerder, A Duff

Farm Bureau Life Ins Co
5400 University Avenue
West Des Moines IA 50265
515/225-5400
Frost, Roger Eugene
Gibson, Thomas R
Hoffman, Timothy J
Noyce, James W
Oddy, William J
Pence, Arlen F
Rambo, Jo Ann W

Farm Bureau Life of Michigan
7373 W Saginaw Highway
PO Box 30400
Lansing MI 48909
517/323-7000
Bolton, Robert Kevin
Borchert, Rick A

Farm Bureau Mutual Ins Co
5400 University Avenue
West Des Moines IA 50265
515/225-5400
Brooks, Dale L
Tatge, Robert L

Farm Family Life Ins Co
PO Box 656
Albany NY 12201
518/436-9751
Peterson, R Larry

Farm Family Mutual Ins Co
PO Box 656
Albany NY 12201
518/436-9751
Woodruff, Arlene F

Farmers & Traders Life Ins Co
960 James Street
Syracuse NY 13201
315/471-5656
Moroney, Richard
Tretowicz, Richard A

Farmers Ins Group
4680 Wilshire Boulevard
Los Angeles CA 90010
213/932-3200
Schneider, Harold N
Tucker, Warren B
Welch, Thomas H

Farmers New World Life Ins Co
3003 77th Avenue SE
Mercer Island WA 98040
206/232-8400
Callahan, Kathryn M
Chen, Cindy
Gray, M Ian
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong
Tupper, Joseph Leonard, III

Farmland Life Ins Co
1963 Bell Avenue
Des Moines IA 50315
515/245-8800
Huffman, Patricia L

Federal Kemper Life Assur Co
Kemper Insurance Building
Long Grove IL 60049
312/540-2000
Halstead, Burnett
Henning, Thomas E
Maves, Donald P
Mihalka, Kenneth Mark
Oberhellman, Mark J
Thompson, James R

Federal Life Ins Co (Mutual)
3750 W Deerfield Road
Riverwoods IL 60015
312/520-1900
Austin, Joseph D
Limsui, Eben Ros

Federated Mutual Ins Co
121 East Park Square
Owatonna MN 55060-3046
507/455-5200
Hanson, Richard L
Johnson, Richard W
Judd, Steven W

Fidelity & Deposit Co of Maryland
Charles & Lexington Streets
Baltimore MD 21203
301/539-0800
Fowler, Thomas W

Fidelity & Guaranty Life Ins Co
100 Light Street
Baltimore MD 21202
301/547-3000
Brandenberg, Donald
Hale, Elizabeth
Read, Robert C
Trust, Brian Craig

Fidelity Bankers Life Ins Co
PO Box 2368
Richmond VA 23218
804/323-1011
Briegel, Heinz A
Nuckols, Thomas R

Fidelity Investments Life Ins
82 Devonshire Street
Boston MA 02109
617/570-7000
O'Sullivan, John M
Rohda, Rodney R

Fidelity Mutual Life Ins Co
250 King of Prussia Road
Radnor PA 19087
215/964-7000
Bailey, Marilyn V
Barton, Rosemary T
Clerihue, A Donald
Collins, Russell M, Jr.
Donnelly, Edward F
Karo, David N
Kim, Kwang E
Kuklinski, James A
Reddy, Stephen D
Richman, Randy
Schafer, William C
Shissler, Harry R

Fidelity Union Life Ins Co
One Allianz Financial Centre
2323 Bryan Street
Dallas TX 75201
214/978-7000
Holliday, Bob
Lee, Curtis H
Lutek, Ben Walter
Manning, Nancy A

Financial Indemnity Co
2550 Hollywood Way
Burbank CA 91505
818/843-2444
Cimini, Edward D, Jr.

Fireman's Fund Corp
PO Box 2604
Greenwich CT 06836-2604
203/625-5300
Byrne, John J

Fireman's Fund Ins Co
777 San Marin Drive
PO Box 777
Novato CA 94998
415/899-2000
Barrette, Raymond
Brown, Joseph W, Jr
Butsic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Friedberg, Bruce F (New York)
Heyman, David R
Hough, Paul E
Kreps, Rodney E (San Rafael)
Lerwick, Stuart N
Lipton, Barry C
Pflum, Roberta J
Shoop, Edward Carl
Steer, Grant David
Tom, Darlene Paula
Wacker, Gregory M

First Annuity Corporation
2100 Main Street
Irvine CA 92714
714/863-7080
Demsey, Brian R

First Capital Life Ins Co
11011 N Torrey Pines Road
La Jolla CA 92038
619/452-9060
Abbott, John W
Buck, Fred A
Greer, Richard R
Johnson, Kent R
Jolley, Jeff A
Silva, Anne L
Stontz, Carolyn J
Way, Dean M

First Colony Life Ins Co
700 Main Street
Lynchburg VA 24504
804/845-0911
Angstman, Clifford W
Atkins, James D
Bondy, Peter J
Britton, Donald W
Dolan, Ronald V
Smith, Steven A
Strong, Paul J

I. INSURANCE ORGANIZATIONS U.S.

First Continental Life & Accident Ins Co
2363 Foothill Drive
Salt Lake City UT 84109
801/487-5914
Weiler, Michael Reid

First Delaware Holdings Inc
600 Beneficial Center
Peapack NJ 07977
201/781-4042
Kerstein, Andrew M

First Farwest Ins Cos
400 SW Sixth Avenue
Portland OR 97204
503/224-7740
Klicker, Max

First Penn-Pacific Life Ins Co
2021 Midwest Road
Oak Brook IL 60521
312/495-3336
Klein, Richard C
Lewis, Stephen H
Neavins, Thomas K

First Stratford Life Ins Co
11444 W Olympic Blvd
Los Angeles CA 90064
213/312-1000
Letts, G Rodney J

First Variable Life Ins Co
590 Plaza West Building
McKinley & Lee Streets
Little Rock AR 72205
501/661-1500
Gordon, Frank N
Skelton, Don R

Foremost Life Ins Co
5800 Foremost Drive SE
PO Box 2450
Grand Rapids MI 49501
616/942-3000
Sanders, Douglas O, Jr.

Fort Dearborn Life Ins Co
233 N Michigan Avenue
Chicago IL 60601
312/938-6500
Weber, David P

Foundation Health Corp
2600 'V' Street
Sacramento CA 95818
916/732-4300
McHolland, Gary F

Franklin Life Ins Co
Franklin Square
Springfield IL 62713
217/528-2011
Bohn, Robert J
Calderwood, Philip D
Canary, Eldon R
Carson, Richard
Cragoe, Arthur C
Kirley, Paul O
Morton, Cheryl E

Frankona America Life Reassurance
73 Burnwood Drive
Bloomfield CT 06002
203/242-0380
Pilgrim, James W

GEICO Corp
GEICO Plaza
Washington DC 20076
301/986-3000
Adler, Martin
Gottheim, Eric F
Hoylman, Douglas J
Joyner, Billy N
Ledbetter, Alan R
Walker, Glenn

GEICO Indemnity
Office of the Actuary
5260 Western Avenue
Washington DC 20047
301/986-2448
Cohen, Howard Lee

GEICO/Life Ins
GEICO Plaza
Washington DC 20076
301/986-2500
DePrenger, Herbert L
DiJoseph, John Charles
Lenaburg, Jean Pollard
Luchesi, Scott K

General Accident Ins
436 Walnut Street
Philadelphia PA 19105
215/625-1042
Childs, Diana M

General Accident Ins Co of America
436 Walnut Street
Philadelphia PA 19105
215/625-1000
Childs, Diana M
Farnam, Walter E
Hurley, Paul M
Mittal, Madan L
Roman, Spencer M
Thompson, Eugene George

General American Ins Co
101 South Hanley
Suite 1740
St Louis MO 63105-3411
314/862-2211
Nordyke, Craig Kevin

General American Life Ins Co
700 Market Street
St Louis MO 63101
314/231-1700
Atkinson, David B
Bardon, Thomas S
Behl, John P
Boehm, C Roland
Brodtrick, David A
Brodtrick, Michael A
Brown, Rodney Royce
Coleman, John E
Crowe, Nancy R
Gloggner, Frank J
Greenspon, Sheldon J
Hannaford, Jack M
Hobbs, Alan
Hohertz, Robert D
Hoog, Gerald H
Hughes, E Tom
Jacobs, Joshua
Jones, Janice M
LeLaurin, Suzanne
Sawtelle, Peter G
Schorr, Phillip A
Scribner, Donald J
Seymour, John K
Snell, David L
Webb, Jack L
Williams, Dean E
Woodring, A Greig

General Life Ins Corp of Wisconsin
310 West Wisconsin
Suite 600
Milwaukee WI 53203
414/271-5433
Crise, Jane A
Cutlip, William C
Harder, Stefanie J

General Re Corporation
Financial Centre
PO Box 10351
Stamford CT 06904-2351
203/328-5000
Ferguson, Ronald F

General Reassurance Corp
Financial Centre
PO Box 10060
Stamford CT 06904-2060
203/328-6000
Baldwin, Craig M
Egnton, Gary Louis
Funk, Glenn W
Housholder, P James
Klinzman, Frank W
Levine, Joel Ira
Schuster, Paul A
Zeilman, William W

General Reinsurance Corp
Financial Centre
PO Box 10350
Stamford CT 06904-2350
203/328-5000
Bensimon, Abbe Sohne
Connor, Vincent P
Dekle, James M
Fisher, Russell S
Garand, Christopher P
Gidos, Peter M
Gleeson, Owen M
Rapoport, Andrew J (St Paul)
Steeneck, Lee R
Waldman, Robert H

Geneve Capital Group Inc
485 Madison Avenue
New York NY 10022
212/355-4141
Greenberg, Allan D

George Washington Life
PO Box 8700
Jacksonville FL 32239
904/725-8231
Roth, William M

Germantown Ins Co
5501 Germantown Avenue
Philadelphia PA 19101
215/438-4800
Lindstrom, Lawrence A

Golden Rule Ins Co
Golden Rule Building
712 11th Street
Lawrenceville IL 62439
618/943-8000
Ruppel, Richard J

Golden State Mutual Life Ins
1999 West Adams Boulevard
Los Angeles CA 90018
213/731-1131
Arnaud, Verdun J
Houston, Ivan J
Teasley, Larkin

Govt Personnel Mutual Life
800 NW Loop 410
PO Box 32266
San Antonio TX 78284
512/341-6161
Alexander, Silas J
Hightower, Edwin E
Hutchins, Pamela A

Grange Mutual Life Co
PO Box 48
Nampa ID 83653-0048
208/466-7856
Green, O David, III

Great American Ins Co
580 Walnut Street
Cincinnati OH 45202
513/369-5000
Abell, Ralph L
Angell, Charles M
Brockmeier, Donald R
Doellman, John Linn
Palm, Robert G

Great American Life Ins Co
6330 San Vicente Boulevard
Los Angeles CA 90048
213/937-8000
Johnson, Roger D
Mortensen, James Michael
Myers, Edward L

Great American Reserve Ins Co
2020 Live Oak Street
Dallas TX 75221
214/953-7111
Buchanan, John H
Keller, Robert J
Ruhl, Ronald F
Strewchuk, Roy W
Tak, John A
Vrla, David D
Williams, James L

Great American-South Inc
3105 Glenwood Avenue
Raleigh NC 27612
919/783-1400
McHugh, Ronald J

Great Fidelity Life Ins Co
1615 Vance Avenue
Fort Wayne IN 46805
219/485-3500
Palmer, Bruce E

Great Northern Insured Annuity Corp
One Union Square
Suite 3300
Seattle WA 98101
206/625-1755
Brajcich, Colleen M
Moses, Victor C

Great Southern Life Ins Co
PO Box 2699
Dallas TX 75221
214/954-7111
Peterman, Donna S

Great-West Life Assur Co
1675 Broadway Avenue
Denver CO 80202
303/889-3000
Dackow, Orest T (Englewood)
Daugherty, Dennis Eugene (Englewood)
Erickson, Paul Douglas (Englewood)
Esker, Debra L
Fink, Paul William (Englewood)
Holmes, Tony E
Jones, Donald K (Englewood)
Laning, Kurt J
Lau, Brian R (Englewood)
MacLennan, Alan D (Englewood)
McCallen, J L (Englewood)
McCallum, William T (Englewood)
McDonald, Graham R (Englewood)
McQuillian, Susan J
Motz, James D (Englewood)
Rosenbaum, Martin (Englewood)
Shantz, David H (Englewood)
Shaw, Robert K (Englewood)
Stefanson, Doug J (Englewood)
Tilley, Peter D
Todd, Melvin G (Englewood)

GroupAmerica Ins Co
140 Garden Street
Hartford CT 06154
203/727-6890
Loughlin, Martin J

Guarantee Group Inc
7948 Baymeadows Way
Jacksonville FL 32216
904/739-1180
Boswell, Susan Lynn

I. INSURANCE ORGANIZATIONS U.S.

Guarantee Mutual Life Co
Guarantee Centre
8801 Indian Hills Drive
Omaha NE 68114
402/390-7300
Bruning, Larry J
Comeau, Robert
Cuba, Sheryl V
Glathar, James A
Kuehn, Ronald L
Martin, Daniel P
McArdle, Thomas P
Ochsner, Paul D
Orean, Robert E

Guarantee Trust Life Ins Co
1275 Milwaukee Avenue
Glenview IL 60025
312/699-0600
Padgitt, James C
Wallace, Joseph J

Guardian Life Ins Co
201 Park Avenue South
New York NY 10003
212/598-8000
Angle, John C
Block, Stephen D
Cole, John M
Conta, Richard V
de Palo, Armand M
Edelstein, Hermann
Emmer, Alan Mark
Fisher, Charles G
Herman, Sanford B
Hutchings, Peter L
Insel, Beverly J
Ju, William
Kabele, Thomas G
Keklak, Gregory P
L'Abbate, Salvatore A
LeBow, Kenneth D
(Bethlehem)
Lovett, Bruce E
Morrison, Cynthia
Conrad
(Boston)
Reich, Herschel
Rhodes, Thomas E
(Bethlehem)
Sackel, Robert M
Starr, Jeremy
Stricker, Irwin J
Traub, Raymond P
Weishaus, Abraham

Guardian Reinsurance Services Corp
43 Oak Ridge Lane
West Hartford CT 06107
203/521-7555
Burleigh, John M

Gulf Life Ins Co
1301 Gulf Life Drive
Jacksonville FL 32207
904/390-7000
Elder, Robert M
Frizzell, Ann B
Little, Roger E
Mire, Eddie A
Ramjit, Dhanasar

Hamburg International Reinsurance Co
3751 Maguire Boulevard
Suite 151
Orlando FL 32803
305/896-6660
Simmons, Kent M

Hanover Ins Co
100 North Parkway
Worcester MA 01605
617/853-7200
Brutto, Richard S
Bujaucius, Gary
Richardson, James F
Shapland, Mark R
Shrum, Roy G
Toczylowski, Deborah
Lyn

Harleysville Ins Co
355 Maple Avenue
Harleysville PA 19438
215/256-5000
McClure, John W, Jr.

Harleysville Life Ins Co
355 Maple Avenue
Harleysville PA 19438
215/256-5000
Attarian, Edward S

Harleysville Mutual Ins Cos
355 Maple Avenue
Harleysville PA 19438
215/256-5000
Jaso, Robert John

Hartford Fire Int'l Ltd
Hartford Plaza
Hartford CT 06115
203/547-5000
Engstrom, Paul E

The Hartford Ins Group
Hartford Plaza
Hartford CT 06115
203/547-5000
Aldrich, William C
Bradley, David R
Bradshaw, John G
Comey, Dale R
Egnasko, Gary J
Eldridge, Donald J
Homan, Mark J
Javaruski, John J
Klein, David M
Kleinman, Joel M
Ludwig, Stephen J
McLean, Michael R
Perreault, Stephen L
Putney, Alan K
Quinlan, John A
Quirin, Albert J
Scheid, James E
Smith, Edward R
Spalla, Joanne S
Wasserman, Forrest
Webb, Nina Halpern

The Hartford Life Ins Cos
PO Box 2999
Hartford CT 06104-2999
203/547-5000
Beaudry, Debra A
Braunstein, Michael M
Breindel, Cheryl
Colburn, Michael B
Corcoran, Thomas R
Esakov, William M
Garfield, Owen J
Hall, David A
Hidalgo, Manuel V
Hoffman, Joel C
Husic, William N, Jr.
Janiga, Brian M
Leslie, William H
Lord, Frank C
Maher, Stephen M
Marra, Thomas M
Morris, Frank E
Morrow, Craig D
Oades, Peter R
Obermeier, John R, III
Odell, Leonard E
Pollnow, Jan L
Raymond, Craig R
Robbins, Vaughn W
Roscoe, Michael J
Saul, Arthur
Sondergeld, Donald R
Trimble, James Everett
Wheeler, Michael A
Whitney, Todd W
(Weatogue)

Hawkeye-Security Ins Co
1017 Walnut Street
Des Moines IA 50307
515/245-4141
Dornfeld, James L

HBJ Insurance Cos
6277 Sea Harbor Drive
Orlando FL 32887
305/345-2600
Allen, James F
Eikleberry, Scott C
Johnson, Mark H
Raymond, David H
Reck, Stephen L
Zan, Anthony

Health Care Service Corp
233 North Michigan Avenue
Chicago IL 60601
312/938-6000
Avner, Kenneth S
Bennett, Cynthia L
Boeckmann, Frank A, Jr.
Fuhrer, Charles S
Hickman, S Martin
Jaskolski, James A
McCaskey, Raymond F
Porto, Edward J
Ricciardelli, Carl F

Heritage National Healthplan Services Inc
Deere Center
John Deere Road
Moline IL 61265
309/344-4401
Mathwick, Lloyd F

Hill Country Life Ins Co
PO Box 10047
Austin TX 78766
512/345-3200
Graber, Larry R
Griggs, Cathy Browning

The Holden Group
11365 West Olympic Blvd
Los Angeles CA 90064
213/312-6100
Colton, Edward H
Kayton, Howard H

Home Beneficial Life Ins Co
PO Box 27572
Richmond VA 23261
804/358-8431
Johnson, Ernest L, III
Moore, George E, Jr
Nash, Humphrey H
Posa, Richard R
Sherron, W Fred

Home Ins Cos
59 Maiden Lane
New York NY 10038
212/530-7000
Bondy, Martin
Braithwaite, Paul
Goldfarb, Irwin H
Hammer, Sidney M
Higgins, Barbara
Meenaghan, James J
Moller, Karl G
Privman, Boris
Sherman, Harvey A

Home Life Financial Assurance Corp
2400 West Bay Drive
Largo FL 33540
813/586-3733
Hoop, William L

Home Life Ins Co
75 Wall Street
New York NY 10005
212/428-2000
Abood, Steven J
(Piscataway)
Campbell, Gerald J
(Piscataway)
Drinkwater, William H
Emmons, Winfred S, III
Fischbeck, C Lee
(Piscataway)
Ford, Alan D
(Piscataway)
Hinrichs, Peter A
(Piscataway)
Hogan, Joseph J
Kirschenbaum, Anna L
Landstrom, Beverly G
(Piscataway)
Lombardi, Robert J
Longo, Frank J
Moore, Robert R
(Piscataway)
Reimer, David W
(Piscataway)
Seymour, John H
Smith, Morton, Jr
(Piscataway)
Thaler, Donald B
(Piscataway)
von Geldern, Robert H
(Piscataway)
Zeppetella, Anthony J

Home Life Retirement Plans Inc
One Centennial Avenue
Piscataway NY 08854
201/980-4416
Tell, Philip A

Horace Mann Ins Cos
One Horace Mann Plaza
Springfield IL 62715
217/789-2500
Dlouhy, Thomas R
Harlin, James L
Lee, Robert H
(Upland)
Leitermann, John H
Moral, Alex N
Pitoniak, Marc F
Smith, Byron W

Hudson Life Reassurance Corp
1290 Palm Avenue
PO Box 3169
Sarasota FL 33578
813/365-9480
Caton, John C
Woodard, Eugene M

Humana Inc
500 West Main
PO Box 1438
Louisville KY 40201-1438
502/580-1000
Burbank, Wesley J
Penney, Don E
Shipp, J Martin
Wille, David

ICH Companies
7887 East Belleview Ave
Englewood CO 80111
303/779-1111
Albracht, Fred J
Bulthaup, Robert M
Carmody, Paul
Sekac, Albert V
(Dallas)

Idealife Ins Co
30 Oak Street
PO Box 300
Stamford CT 06904
203/356-4900
Bak, Harris N

IDS Life Ins Co
IDS Tower 10
Minneapolis MN 55440
612/372-3131
Bechtold, Timothy V
Bergene, Kent M
Bodger, Charles H
Bruce, Paul V
Chen, Slim C
Dunning, Douglas K
Hawkinson, Scott A
Heikkila, Beth Ann
Jensen, James M
Johnson, Roger Edward
Kling, Richard W
Kocken, William Norbert
Kolkman, Paul F
Kreider, Donald E
Larson, Ryan R
Linney, Steven R
Mitchell, James A

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

IDS Life Ins Co - continued
Palmer, Kevin E
Treece, Alan H
Tveite, Carol J
Waldhauser, Cathy H

IDS Property & Casualty
WEG Boulevard
Green Bay WI 54344
414/337-5533
Splitt, Daniel L

IHC Health Plans Inc
36 South State
18th Floor
Salt Lake Cy UT 84111
801/538-5000
Price, John A

Illinois Mutual Life/ Casualty
300 Southwest Adams St
Peoria IL 61634
309/674-8255
Collier, Clarence E

INA Life Ins Co
1600 Arch Street
Philadelphia PA 19101
215/523-4000
Carney, Scott V
Clement, Benjamin A
Cohen, Warren M
Hansen, George W
Harrison, George E
Moyer, William H, III
Tan, Joseph H

INA Reinsurance Co
1600 Arch Street
Philadelphia PA 19101
215/523-4690
Flack, Paul R

Independent Fire Ins Cos
One Independent Drive
Jacksonville FL 32276
904/358-5150
Rice, W Vernon
Whatley, Michael W

Independent Life & Accident
One Independent Drive
Jacksonville FL 32276
904/358-5151
Boswell, Charles Theodore
Charlton, Ian M
Hardison, Joe W
Howell, John F
Reynolds, Ernest
Rosenblith, Jonathan

Indianapolis Life Ins Co
2960 N Meridian Street
Indianapolis IN 46208
317/927-6500
Brown, Michael Joe
Canine, Jonathan A
Drew, William A
Fahrenbach, John J
Fairfield, James P
Junker, Richard
Kornya, Peter Stephen
Minassian, Donald P

Individual Assurance Co
1600 Oak Street
Kansas City MO 64108
816/842-8842
Hause, Christopher H

Industrial Indemnity Co
255 California Street
San Francisco CA 94111
415/627-5000
Dropkin, Lester B
Gebhard, James J
Goddard, Daniel C

Ins Co of North America
1600 Arch Street
Philadelphia PA 19101
215/241-4000
Trist, John A W

Integon Corp
500 West Fifth Street
Winston-Salem NC 27152
919/770-2000
Parrish, Henry T
Whitley, Charlie T

Integon Life Ins Corp
500 West Fifth Street
PO Box 3199
Winston-Salem NC 27152
919/770-2000
Anderson, Alf H
Foster, Robert William
Garland, Frederick J, Jr
Kellett, James M
Moore, Charles D
Potter, Robert A
Sakel, William P
Sukha, Serm
Vance, Randolph N
Wagstaff, Sherry L
Zinzow, Lee A

Integrated Resources Life Cos
One Bridge Plaza
Fort Lee NJ 07024
201/461-0606
Bakos, Thomas L
Blattner, Joseph L, Jr
Davis, Jon F (W Des Moines)
DeHoogh, David (W Des Moines)
Dickey, Alan G (W Des Moines)
Fishman, Morris
Iverson, Donald J (W Des Moines)
Meehan, Thomas Kevin
Tripses, Michael Richard (W Des Moines)

Integrity Life Ins Co
1350 Ave of the Americas
19th Floor
New York NY 10019
212/373-6000
Gottschalk, Brad L
Magyar, Joel C

Inter-County Hospitalization Plan Inc
720 Blair Mill Road
Horsham PA 19044
215/657-8900
Marszalek, Guy William

Inter-Ocean Ins Co
PO Box 145497
Cincinnati OH 45214-5497
513/870-2000
Cumming, Richard

Inter-State Assurance Co
1206 Mulberry
PO Box 1907
Des Moines IA 50306
515/283-2501
Beard, David R
Van Elsen, James N

Interboro Mutual Ins Co
155 Mineola Boulevard
Mineola NY 11501
516/248-1100
Cook, Edwin A

Interinsurance Exchange of the Auto Club of So California
2601 S Figueora Street
Los Angeles CA 90054
213/741-4766
Pratt, Joseph J

International Co for Life & Health Ins
4301 Westside
Suite 2500
Dallas TX 75209
214/520-1070
Margolis, Donald R

Investors Heritage Life Ins Co
200 Capital Avenue
PO Box 717
Frankfort KY 40602
502/223-2361
Fay, Richard C
Manson, Clair S

Investors Life Ins Co of North America
1600 Arch Street
Philadelphia PA 19101
215/241-4000
Metzner, Edwin P
Sharma, Rajendra P

ITT Life Ins Corp
Waterford Park
505 N County Road 18
Minneapolis MN 55441
612/545-2100
French, James T
Masica, James G
Minnich, Kay M
Otto, Gary L

ITT Lyndon Ins Group
700 Community Federal Ctr
12555 Manchester Road
St Louis MO 63131
314/821-6060
Anderson, Roland G
Bleitner, Gary D
Kupferman, E Perry
Schiffer, Graeme F

J C Penney Casualty Ins Co
800 Brooksedge Boulevard
Westerville OH 43081
614/891-8121
Eyers, Robert G

J C Penney Financial Services Inc
2700 West Plano Parkway
Plano TX 75075
214/881-6000
DeMelio, Joseph
Shaw, Joe W, Jr

J C Penney Life Ins Co
2700 West Plano Parkway
Plano TX 75075
214/881-6000
Darling, Bruce R
Haraburda, Kent Walter
Hickman, Milton G
Ju, Faming
McDermott, Regina V
Suiter, G Edward, II
Sya, Chung-Shing
Tu, Paul P C
Weigel, Patrick A

Jackson National Life Ins Co
5901 Executive Drive
Lansing MI 48910
517/394-3400
Drake, Lisa C

Jefferson Ins Group
Harborside Financial Center
Plaza 3
Jersey City NJ 07302
201/433-7677
Buck, James E, Jr.

Jefferson National Life Ins Co
One Virginia Avenue
Indianapolis IN 46204
317/635-7676
Shepherd, Carl L

Jefferson-Pilot Corp
PO Box 21008
Greensboro NC 27420
919/378-2050
Willett, Robert B

Jefferson-Pilot Life Ins Co
PO Box 21008
Greensboro NC 27420
919/378-2011
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Roderic
Frantz, Henry W, III
Frye, H Ted
Fuller, Brian J
Hall, Sherrill G
Hinsdale, Kenneth P
Johnson, Susan Lowe
Leonard, Wilford A
Marsh, Walter C
Martinelli, Robert O
Phillips, Hal B, Jr
Rimmer, Ronald W
Sluder, Larry R
Stanley, Stephen A
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Winsor, Robert F

John Alden Life Ins Co
7300 Corporate Center Dr
Miami FL 33126-1208
305/470-3100
Ali, Syed A
Caldwell, Bruce L
Crocker, Norman E
Li, Robert T
Peters, Jay R
Ploss, Harry
Vedros, Louis A, Jr.
Williams, Richard
Winter, John C, III

John Deere Ins Group Inc
34th Avenue & 80th Street
Moline IL 61265
800/322-0677
Edie, Grover M
Hoffmann, Dennis E
Moore, Phillip S

John Deere Life Ins Co
110 North East Street
Jacksonville IL 62651
217/245-9531
Hemphill, Aaron Grant, III
Matzen, Keith W

John Hancock Mutual Life Ins
John Hancock Place
PO Box 111
Boston MA 02117
617/421-6000
Abraham, Jonathan P
Abraham, Loida Rodis
Allen, Howard D
Altman, Jeffrey N
Baker, John K
Barabino, Richard J, Jr
Benincasa, Bonnie J
Braun, George H
Brown, Jan C
Brown, Stephen L
Browne, Walter F
Buchwald, Michele G
Collins, James E
Corwin, Frederic W, Jr.
DeCiccio, John M
Douglas, John F
Driscoll, David L
Felcon, Francis X
Ferree, Richard Noel
Gaddis, Elizabeth M
Gagne, Roger J
Gagnon, Jeffrey W
Gianino, John J
Gifford, Linda C
Hamm, Kenneth R (Bryn Mawr)
Harootunian, Charles J
Harper, Alfred B
Irish, Frank S
Jenkins, Elmore, Jr.
Johnson, Andrew Pickens
Jones, Matt B, Jr.
Kaack, Ingo
Kamer, Joel V
Kearnan, Bruce E
Kinney, John Patrick, III
Kocher, Carol E
Lai, Eugenia
Lee, Thomas J
Leen, John R
Lent, David R

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

John Hancock Mutual Life Ins - continued
Lewis, Lucinda Manzi
Lieberman, Henry S
Lin, Susan
Lipsky, Gerald I
L'Italien, Paul J
Longmoore, John T
Lowden, Robert D
Luddy, Barbara L
Macaulay, Joseph P
Malloy, Grace L
Maltzan, David A
McHugh, M Carolyn
McHugh, Ronald J
Morton, E James
Mullen, Edward J
Nagai, Jonette N
Newton, Mark D
O'Connell, Susan M
Paster, Joseph P
Paster, Robert Steven
Pearsall, Donald M
Peirce, Charles A
Pendleton, Janet A
Pike, Bertram N
Pollino, George E
Poplaski, Joseph John
Poppel, Deborah Adler
Reitano, Robert R
Rich, Michael J
Riemer, Peter J
Rosenthal, Laura B
Russell, Anne J
Salmons, George B, II
Schaeffer, Gail P
Seager, Theodore D
Shaw, Henry D
Shemin, Barry L
Shigley, Klaus O
Silverman, Susan L
Sternfeld, Joe P
Sterrn, Randi M
Stokes, Robert J
Strachan, Judy L
Sunderland, David E
Tanenbaum, Lori Simon
Thomas, Martin J
Thompson, William J
Thomson, Maria N
Tomlinson, Joseph A
Venning, Lisa K
Wean, David S
Welch, John H
Welsh, David M
Wills, R John
Winslow, Henry N
Woods, Stephen P

John Hancock Property & Casualty Ins Cos
John Hancock Place
PO Box 111
Boston MA 02117
617/236-5200
Carpenter, Thomas S
Dawson, John
McSally, Michael J

John Hancock Reinsurance Co
John Hancock Place
PO Box 854
Boston MA 02117
617/536-3111
Pierson, Frank D
Thompson, Robert William
Walker, Roger D

Kanawha Insurance Co
PO Box 610
Lancaster SC 29720-0610
803/286-2424
Chang, Chiu-Cheng
Gupta, Om K

Kansas City Life Ins Co
3520 Broadway
Kansas City MO 64141
816/753-7000
Bader, Steve
Lemery, Francis P
Milton, Mark A
Walsh, Connie L
Walsh, James P

Kemper Financial Services Inc
120 South LaSalle Street
Chicago IL 60603
312/781-1121
Collecchia, Frank E
McKee, John W, III
Powell, Steven D
Wee, Beatriz

Kemper Group
Long Grove IL 60049
312/540-2000
Bailey, William A
Bartik, Robert F
Captain, John E
Greco, Ronald E
Kriz, David G
Miner, Neil
Pence, Clifford A, Jr
Petz, Earl F

Kemper Investors Life Ins Co
120 South LaSalle Street
Chicago IL 60603
312/845-1720
Murphy, Paul R
Wong, James S

Kemper Reinsurance Co
Long Grove IL 60049
312/540-2000
Roth, Randy J
Silver, Melvin S

Kennesaw Life & Accident Ins
1447 Peachtree Street NE
Atlanta GA 30309
404/892-8600
Rubin, Peggy M

Kentucky Central Life Ins Co
Kincaid Towers
Lexington KY 40507
606/253-5111
Herr, David D, Jr
Schulz, Lance E
Stoner, Steven K
Tozer, William T
Uhl, Martin E, Jr

Kentucky Farm Bureau Mutual Ins Co
120 South Hubbard Lane
Louisville KY 40207
502/897-9481
Crowe, Patrick J

Keystone Provident Life Ins Co
99 High Street
Boston MA 02110
800/633-4500
Downey, Alan R
Elstein, Allen R
LeFevre, Paul H
Seller, Lawrence A

Keystone State Life Ins Co
Center Plaza
10 North Broad Street
Philadelphia PA 19107
215/751-0020
Higgins, Joseph C

Kinder Life Ins Co
PO Box 76025
Birmingham AL 35253
205/879-1541
Jones, Frank C

Knights of Columbus
Columbus Plaza
New Haven CT 06507
203/772-2130
Flinn, Ellis D
Lem, Kenneth

Lafayette Life Ins Co
1905 Teal Road
PO Box 7007
Lafayette IN 47903
317/477-7411
Edwards, Donald R
Gross, Thomas K
Tovson, David R

Lake States Ins Co
PO Box 352
Traverse City MI 49685
616/946-6390
Chang, Ching-I E

Lamar Life Ins Co
317 East Capitol Street
PO Box 880
Jackson MS 39205
601/949-3100
Bell, Michael G
Townsend, Wm Lynn
Wagner, William John
Wingo, James Byron

Laurentian Capital Corp
PO Box 6069
Mobile AL 36660
205/470-6502
Pennington, Thomas K, Sr.

Lawyers Title Ins Corp
6630 West Broad Street
Richmond VA 23230
804/281-6700
Boyer, Donald E

League Life Ins Co
15600 Providence Drive
Southfield MI 48075
313/557-3210
Anderson, Sigfrid M
Fleissner, Richard G
Johnson, Ronald J
Markell, Andrew S
Sundram, Anuradha
Settle, Daniel Brian
Stonecipher, David A
Winer, Teresa R
Wolf, Richard S

Liberty Life Assurance Co
175 Berkeley Street
Boston MA 02117
617/357-9500
Cronin, Paul A
Mack, Merrill J
O'Connor, Joseph M

Liberty Life Ins Co
PO Box 789
Greenville SC 29602
803/268-8111
Ausburn, Miriam B
Bramwell, Earl L
Cash, Lisa Brennan
Egan, Joseph E
Hannah, Margaret J
Jumper, Rebecca S Upchurch
Lee, Lucian R
Lucas, Kevin M
Maloney, Timothy B
Mankin, James A
Morrow, William P, Jr.
Ruck, Forrest E
Schaefer, Richard D
Thomas, Warner U, Jr

Liberty Mutual Ins Co
175 Berkeley Street
Boston MA 02117
617/357-9500
Brown, William W
Conners, John B
Jensen, James P
Morell, Roy K
Muleski, Robert Thomas
Terrill, Kathleen W
Treitel, Nancy R

Liberty National Life Ins Co
PO Box 2612
Birmingham AL 35202
205/325-2722
Chou, Hung-Cheng
Dean, William R
Kelley, Jack A
McWhorter, Anthony L
Presley, T Michael
Wessinger, Harry Wayne
Yates, Donald G

Life Assurance Co of Pennsylvania
222 North Michigan Avenue
Chicago IL 60601
312/641-0800
Olsen, Fred

Life Ins Co of Georgia
Life of Georgia Corp Center
PO Box 105006
Atlanta GA 30348-5006
404/980-5100
Bachman, Ronald E
Beebe, Roger O
Brooks, James C, Jr.
Cochran, Charlene P
Cohen, Harold I
Day, Roy E
Emory, Linda B
Hallquist, Roger W
Harris, Darryl L
Loftis, Warren T
Martin, Irma
Mitchell, David E
Myers, G Clinton

Life Ins Co of North America
1600 Arch Street
Philadelphia PA 19101
215/523-4000
Brownmiller, Annemarie T
Casalena, Thomas M
Dupuis, Robert Edward
Greskoff, Peter P
Lake, Daniel J
LeClair, Peter T
Lin, Chin-Tung
Smithback, Eric L

Life Ins Co of the Southwest
PO Box 569080
Dallas TX 75356-9080
214/638-9178
Lutz, Carl J

Life Ins Co of Virginia
6610 West Broad Street
Richmond VA 23230
804/281-6000
Attard, Anthony J
Bailey, John M, III
Baldwin, William D
Booker, Bruce E
Boxley, Diane B Y
Campbell, Donna P
Carr, Mabel B
Duah, Peter Osei
Flournoy, Selwyn L, Jr.
Greene, Mark J
Hirko, George E
Hodges, H G
Kosmer, Deborah Jones
Lough, C Allen
Palmer, John J
Pritchard, Dennie W
Spurgeon, Benjamin G
Turner, Samuel H

Life Investors Inc
25 Cherokee Boulevard
Chattanooga TN 37405
615/756-1111
Hendee, Peter G

Life Investors Ins Center
2121 Precinct Line Road
Hurst TX 76054
817/656-6110
Dykhouse, Jack R
Soppe, Janet M

Life Investors Ins Co
4333 Edgewood Road NE
Cedar Rapids IA 52499
319/398-8511
Ames, John Francis
Garrett, Christopher H
Greving, Robert C
Kling, William A
Sonnleitner, William
Trefz, James R
Vander Pas, Timothy N

I. INSURANCE ORGANIZATIONS U.S.

Lifeshares Services Co
300 West Osborn Road
Phoenix AZ 85011
602/264-9851
Addink, Donald L
Birkey, Calvin R

LifeUSA
Interchange N Bldg, Suite 600
300 South County Road 18
Minneapolis MN 55426
612/546-7386
Huffman, Peyton J
Slyter, Dean K

Lincoln Benefit Life Ins Co
Lincoln Benefit Life Bldg
134 South 13th Street
Lincoln NE 68508
402/475-4061
Ehly, Marvin P
Jonske, Fred
Rich, Robert E

Lincoln National Corp
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000
Clay, Richard Steven
Miller, Reed P
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Zurcher, Michael L

Lincoln National Life Ins Co
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000
Alford, Timothy J
Antrobus, Barbara S
Antrobus, G Michael
Arnold, Neal E
Becker, David N
Berkey, Stephen H
Biehl, Jay D
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Clark, Kenneth J
Colby, Ronald Brian
Corajod, Cheryl Harrison
Cossaart, Elaine Ruth
Durland, Melanie K (Millburn)
Easterly, William E
Edris, Charles L
Girard, Richard B
Glass, John T
Hickman, Steven M
Horein, James R
Keller, James B
Kitsos, Theodore J
Lueken, Margaret A
Masai, Kazuo
McFall, Melvin C
Nelson, Dean Marshall
Parkison, Samuel Scott
Pinkham, C Allen, IV
Schwartz, Denis G
Shaheen, Gabriel L
Skillman, Thomas E
Tyler, William K
Vollenweider, Dale R
West, Thomas M
Zurcher, Cheryl Ann

Lincoln National Pension Ins
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000
Childs, Gregory R
Clevenger, Kelly D
Dellinger, Jeffrey K
Girard, Luke N
Mowery, James Clyde
Nikels, Robert A
Seigel, Jack

Lone Star Life Ins Co
4050 Alpha Road
Dallas TX 75244
214/702-6400
Cherry, Calvin D
Munse, Scott R
Pan, Ling Chih
Sandberg, David K

Loyal American Life
PO Box 6408
Mobile AL 36660-6408
205/471-5481
Shaw, Mark E

Loyalty Life Ins Co
Two Corporate Place South
Piscataway NJ 08854
201/981-4000
Hess, James L
Ryan, Allan W
Sharma, Parmeshvar N

Lutheran Brotherhood
625 Fourth Avenue South
Minneapolis MN 55415
612/340-7000
Anderson, Louise H
Berntson, Randy L
Blaske, Stephen P
Boushek, Randall Lee
Christianson, David J
Forde, Luther O
Gandrud, Robert P
Hosfield, Gary L
Peterson, Dennis K
Rogers, Gregory A
Running, Rolf H
Satrom, Donn B
Sourdiff, Jerald E
Stertz, Lynnette J
Sticha, Kay L
Tollerud, Joyce A
Wilbur, Jon Karl

M Financial Group
205 SE Spokane Street
Portland OR 97202
503/232-6960
Schwartz, Richard A
Turner, Catherine R

Maccabees Mutual Life Ins Co
25800 Northwestern Hwy
PO Box 2165
Southfield MI 48037
313/357-4800
Bertelsen, Allen L
Kellar, Stephen H
Kirzner, Judith L
Morris, Robert E
Newell, Jack W
O'Kulich, Nicholas A
Pallone, Julius L
Paxton, William G
Peters, Benjamin George
Pranschke, Deborah A
Schwartz, Lawrence Edwin
Sievert, Frederick J
Varney, Laura Schumacher
Ward, Robert A

Maine Fidelity Life Ins Co
55 West Street
Keene NH 03431
603/357-1450
Batza, Stephen M
Horman, David M
Lepage, Paul A
Locatelli, Robert

Manhattan Life Ins Co
111 West 57th Street
New York NY 10019
212/484-9300
Addiego, James P
Stafford, Charles B (Cincinnati)
Yanko, John B (Cincinnati)

Maryland Casualty Cos
3910 Keswick Road
PO Box 1228
Baltimore MD 21203
301/366-1000
Eddins, Joseph M
Engles, David

Massachusetts Casualty Ins Co
50 Congress Street
Boston MA 02109
617/742-4600
Straffin, Donald C
Thompson, David M

Massachusetts Indemnity & Life
9200 Watson Road
St Louis MO 63126
314/849-5555
Cruthis, Harold T
Perlick, Arnie (Duluth)
Rittinger, Erwin F

Massachusetts Mutual Life Ins
1295 State Street
Springfield MA 01111
413/788-8411
Adornato, Paul D
Ashton, Richard D
Bacchiocchi, Gary J
Bingham, Gary C
Borah, Delmer F, IV
Brandner, Gregory A
Brown, Carroll H
Cam, La Verne W
Cheng, Yek Soan
Collins, James S
Compton, Allan K
DuBois, Michael E
Duran, J Peter
Ferris, Peter G
Fitzgerald, Daniel J
Grace, Walter L
Hall, J Christopher
Hays, Michael D
Heider, Michael J
Hertz, Douglas N
Hill, Charles A, Jr.
Hubbard, Dorothy E
Jalowski, Edward R
Jangraw, Douglas J
Jermyn, Isadore
Johnson, Allan W
Johnston, J William
Knowles, Robert L
Lauzon, Dennis P
Leary, Thomas J
Lehman, James H
Libera, John J, Jr
Lo, Won H
McBride, John F
Muse, Charles F
Parrish, Martha M
Rankins, J Robert
Reopel, Kevin M
Robinson, Jeffrey T
Rohlfs, Harry J
Simonds, Bruce
Stamant, Jeanne M
Stevenson, Jeffrey G
Taylor, William J
Tholany, Thomas
Tousignant, Susan J
Van Beaver, Peter C
Wendlandt, Gary E
Wertheimer, James L
Wishnick, Sheldon
Wolfe, Joel I

Massachusetts Savings Bank Life Ins
PO Box 4046
Woburn MA 01888
617/938-3500
Hunt, James H

Maximum Life Holding Co
21 Smolley Drive
Monsey NY 10952
914/356-9161
Epstein, Nathan H

McM Corporation
1001 Wade Avenue
PO Box 10234
Raleigh NC 27605
919/834-0751
Steele, Ernest C

Medical Mutual Liability Ins Society of Maryland
225 International Circle
Hunt Valley MD 21030
301/785-0050
Friedman, Howard H

Mennonite Mutual Aid Association
1110 North Main Street
PO Box 483
Goshen IN 46526
219/533-9511
Richard, Sidney A

Mercantile & General Reinsurance Co
177 Madison Avenue
CN 1930
Morristown NJ 07960
201/898-9480
Tuttle, Jerome E

Merchants Ins Group
250 Main Street
Buffalo NY 14202
716/849-3131
Marino, James Francis
Penniman, Kent T

Merit Life Ins Co
601 Northwest Second St
Evansville IN 47701
812/464-6767
Jerwers, James R
Partin, Samuel P, III

MetLife Healthcare Management Corp
Lakeview Center, Suite 110
14500 S Outer Forty Road
St Louis MO 63017
314/469-9900
FitzSimons, Christopher, IV
Galasso, James (Chesterfield)
Nelson, Richard J

Metropolitan Life Ins Co
One Madison Avenue
New York NY 10010
212/578-2211
Abramson, Steven J
Alenik, Bernard
Amodeo, Anthony
Antsis, Susan J
Ascher, Robert W
Athanassiades, Theodossios
Bauer, John J (Hauppauge)
Beauchamp, James R
Bednar, Robert J
Bilello, Frank L
Blakeslee, Howard W
Briggs, Philip
Brunini, Alexander D
Chang, Yuan
Duffy, Pamela J
Einnatz, Manfred
Ethington, Dale F (San Francisco)
Finn, Peter J
Finster, John N
Greeley, Charles
Hauser, Frederick P
Hodes, Douglas M
Kerrigan, William D
Krosky, David
Launer, Lee Eric
Leff, Harold
Lehpamer, Philip J
Levene, David
Lewis, Herman
Li, Yung-Tat Stephen
Lynch, Robert R
Maier, Donald B
Manzar, Salim
McCarthy, John T
Nagler, Stewart G
O'Grady, Francis T

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Metropolitan Life Ins Co - continued
Orenshein, Herbert
Ostuw, Richard E
Owens, Richard E
Piano, Jon M
Poortvliet, William G
Punchin, Juan F
Qualia, Louis A
Robinson, John L
Rogawski, Paulina
Rubsam, Joseph L
Sandler, Geoffrey C
Santoloci, John L
Scher, Jerrold R
Seltzer, Frederic
Sproule, Michael E
Stanton, Ming H
Teich, Howard I
Trotta, George B
Tweedie, John H
Vasquez, Ralph A
Villa, Bernard J
Wallerstein, James W
Weber, Paul F
Weiss, Judy
White, Stephen E
Willig, Timothy J
Yau, Joseph W S
Zaret, Frank

Metropolitan Property & Liability Ins Co
700 Quaker Lane
Box 350
Warwick RI 02887
401/827-2000
Lombardo, John Scott
Port, Rhonda D
Silverman, Mark J
Swerdlow, Laurence M

Metropolitan Reinsurance Co
125 Maiden Lane
New York NY 10038
212/780-8450
Pinto, Emanuel

MIC Life Ins Co
3044 West Grand Boulevard
Annex 150
Detroit MI 48202
313/556-1643
Jones, Leslie E

Midland Mutual Life Ins Co
250 East Broad Street
Columbus OH 43215
614/228-2001
Granieri, Vincent J
Hyclak, Richard James
Jeggle, David A
Line, Russell A
McBrayer, Robert V, Jr.
Nievera, Expedito O

Midland National Life Ins Co
One Midland Plaza
Sioux Falls SD 57193
605/335-5700
Evenson, Russell A
Hambek, Jeffrey L
Iverson, Randall Lee
Roust, Thomas A
Walker, Mark A

Midwestern United Life Ins Co
7551 W Jefferson Blvd
Fort Wayne IN 46804
219/432-1551
Combs, Richard A
Nelson, Marvin R
Pillar, David G
Przybyla, Dennis B
Stopher, Ronald L

MII Life Inc
3535 Blue Cross Road
PO Box 64560
St Paul MN 55164
612/456-8441
Walker, Gerald T

Milwaukee Ins
PO Box 621
Milwaukee WI 53201
414/271-0525
Macky, Louise E

Ministers Life
3100 West Lake Street
Minneapolis MN 55416
612/927-7131
Zingle, Mark R

Minnesota Mutual Life Ins Co
400 North Robert Street
St Paul MN 55101
612/298-3500
Agrimson, Gerald
Anderson, Paul W
Baumer, James D
Bloomfield, Coleman
Cordon, Jenean C
Engen, Richard A
Frisch, Gary A
Hubbell, Jaymes
Hunstad, Robert E
Johnson, James E
Kain, Dale R
Kildahl, Kathryn J
Olafson, Robert
Sexton, Steven E (Minneapolis)

Mission Ins Co
2600 Wilshire Boulevard
Los Angeles CA 90057
213/381-6811
Reynolds, J Dale

MMI Companies Inc
2275 Half Day Road
Bannockburn IL 60015
312/940-7550
DeWald, James E

Modern Woodmen of America
Mississippi River at 17th
Rock Island IL 61201
309/786-6481
Andrews, Michael S
Friichtenicht, Ronald D
Metz, Frank C
Nix, Robert A
Schreiber, Larry L

Monarch Life Ins Co
One Monarch Place
Springfield MA 01133
413/784-2000
Ballas, Frank William
Boltz, Daryl L
Boyer, Andrew C
Frentzos, Stephan A
Gamble, Bryant O
Hulton, Charles E
Kiontke, Gary L
Scarlett, David E
Shlifer, Robert J

Montgomery Ward Ins Co
200 North Martingale Road
Schaumburg IL 60173-2096
312/490-3000
Gillespie, James E

Monumental General Ins Co
1111 North Charles Street
Baltimore MD 21201
301/685-2900
Baloga, Stephen M
Bond, Eugene D, Jr.
Kataria, Sham S
Lund, H Neil

Monumental Life Ins Co
Charles & Chase Streets
Baltimore MD 21202
301/685-2900
Bhave, Shashikant K
Carp, Marilyn
Keating, Daniel J
Klueh, Kenneth C
Kossman, Stephen L

MONY Financial Services
1740 Broadway
New York NY 10019
212/708-2000
Alexander, William
Astrachan, Edward L (Teaneck)
Attwood, James A
Breslin, Peter B (Purchase)
Coddington, Alan W (Teaneck)
Conwill, Stephen H (Teaneck)
Edenbaum, Barry (Teaneck)
Eisenberg, Phillip A (Teaneck)
Fox, Michael P (Purchase)
Hardy, Thomas E (Purchase)
Hasday, Carol M (Purchase)
Katz, Gerald L (Purchase)
Keshner, Steven E (Purchase)
Klein, Ronald L (Teaneck)
Levine, Kenneth (Purchase)
Lin, Gary H (Purchase)
Lindsay, Robert L (Teaneck)
Mariano, Rocco A, Jr. (Teaneck)
Marx, Richard B (Teaneck)
Norton, Thomas E (Teaneck)
Panza, James John (Purchase)
Peos, Evelyn L (Teaneck)
Poleyeff, Jacob (Teaneck)
Potts, Grier D
Rapps, Larry
Reale, Robert J (Teaneck)
Ronda, Robert (Purchase)
Roth, Lewis P (Teaneck)
Schultz, Alan R (Syracuse)
Schwartz, Jesse M (Teaneck)
Shalack, Theodore J (Teaneck)
Silos, George E (Purchase)
Slipowitz, Michael (Teaneck)
Spooner, Forrest Allen (Teaneck)
Sung, Kihong (Teaneck)
Theodore, Daniel (Teaneck)
Tucker, Richard J (Teaneck)
Waldron, Charles M (Syracuse)
Wilens, David P (Purchase)

MONY Re
127 John Street
New York NY 10038
212/425-2800
Pagliaccio, John A

Motorists Mutual Ins Co
471 East Broad Street
Columbus OH 43216
614/225-8294
Wiseman, Michael L

Motors Insurance Corp
3044 West Grand Boulevard
Annex 150
Detroit MI 48202
313/556-1907
Koupf, Gary Irwin

MSI Insurance
PO Box 64035
St Paul MN 55164
612/631-7000
Ostergren, Gregory V
White, Charles Scott

Munich American Reassurance Co
56 Perimeter Ctr East NE
Atlanta GA 30346
404/394-5665
Braund, Robert G
Dunn, Harry D
Holland, David M
Howard,Willis B, Jr.
Luther, J Wade
Moes, Charles E, Jr.
Slater, Michael R
Sweeney, James L
Teichert, H Werner

Mutual Benefit Life Ins Co
520 Broad Street
Newark NJ 07101
201/481-8000
Berkowitz, Michael H
Feuer, Harvey W
Hecht, David C
Kelley, Vance W (Kansas City)
Maver, Robert W (Kansas City)
Meola, Ralph
Millering, William L
Palmer, Peter S
Reese, Richard M, Jr. (Kansas City)
Schwisow, Mark D (Kansas City)
Stewart, Daniel G
Van Etten, James P

Mutual Life Ins Co of Washington
1900 'L' Street NW
Washington DC 20036
202/296-2650
Kitchen, Emmett B

Mutual of America Life Ins Co
666 Fifth Avenue
New York NY 10103
212/399-1600
Barham, Thomas C, III
Bartlett, Dwight K, III
Berger, Neil S
Brown, Leonard G
Chandler, Saul R
Fried, Victor
Marshall, Wayne P
Matray, George Anthony
Maull, Robert W
Murphy, Robert
Quesada, Antonio Patrick
Silva, G Stephen
Trawinski, Robert
Zwilling, Paul R

Mutual of Detroit Ins Co
333 Plymouth Road
Plymouth MI 48170
313/453-8500
Hughes, Herald H, Jr

Mutual of Omaha Ins Co
Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600
Andersen, Anne E
Blount, Esther M
Claussen, Diane M
Conn, Russell R
Engel, George L
Flanagan, Richard J
Geske, Scott A
Herfkens, Jane M
Herr, Timothy J
Holt, William T
Horn, Randall C
Kabala, Joel C
Kazakoff, Michael
Kellen, Michael L
Lane, William R
Lange, Gary S
Leif, Ehzabeth J
Nathan, Ira
Neary, Daniel

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Mutual of Omaha Ins Co - continued
Nohl, Michael J
Palmer, Roger S
Rose, J Franklin
Shapland, Robert
Singer, Fred M
Smith, John Richard
Wright, Diana Sue

Mutual Protective Ins Co
1515 South 75th Street
Omaha NE 68124
402/391-6900
Perry, Eric W

Mutual Security Life Ins Co
3000 Coliseum Blvd East
Fort Wayne IN 46805
219/484-0511
Hruska, Thomas J
Keller, Donald E
Smith, Sherwood Z
Spurgeon, Paul M

Mutual Service Life Ins Co
Two Pine Tree Drive
Arden Hills MN 55112
612/631-7000
Johnson, Richard D
Teisberg, John E
Tongson, Timothy J

Mutual Trust Life Ins Co
1200 Jorie Boulevard
Oak Brook IL 60521
312/990-1000
Longerman, Kenneth John
Potts, Lionel A

NAC Re Corp
One Greenwich Plaza
PO Box 2568
Greenwich CT 06836-2568
203/622-5200
Anderson, Bruce C
Bornhuetter, Ronald L
Murad, John A
Valenti, Karen Pichler

National American Life Ins Co of Pennsylvania
5130 E Clinton Way
Fresno CA 93747
209/251-5052
Benedict, Robert C

National Benefit Life Ins Co
Two Park Avenue
New York NY 10016
212/684-6565
Buck, Frank J
Isenberg, Bernard
Silkes, Lawrence

National Capital Reins Co
550 12th Street SW
Washington DC 20065
202/479-5339
Weimer, Robert A

National Casualty Co
515 North Sixth Street
Suite 1800
St Louis MO 63101-1877
314/421-4626
Lake, Richard A

National Farmers Union Life
10065 East Harvard Avenue
Denver CO 80251
303/337-5500
Fritz, Daniel H
Mudge, William S
Stark, Glen Edward

National Fidelity Life Ins Co
7171 West 95th Street
Overland Park KS 66212
913/967-1200
Brunell, Mark A
Kotsonis, James N
Tovson, Richard J

National Foundation Life Ins
777 Main Street
Fort Worth TX 76102
817/878-3300
Jones, Warren R
Tucker, Russell B

National Grange Mutual Ins Co
55 West Street
Keene NH 03431
603/352-4000
Connell, Eugene C
Gerlach, Scott B

National Guardian Life Ins
PO Box 1191
Madison WI 53701
608/257-5611
Gehrig, Jule L

National Liberty Corp
Valley Forge PA 19493
215/648-5000
Bezgin, Nancy M
Butz, Wayne D
Coatsworth, Charles N
Giancola, William T
Lambert, LeeR
Mangum, G Douglas, Jr
McGlynn, Kevin P
Prestwood, John C, Jr
Taylor, Douglas W
Wolfe, Douglas Ray

National Life Ins Co
National Life Drive
Montpelier VT 05604
809/229-3333
Bernard, Garth A, Sr
Braun, Sharlene Tracy
Callnan, William J
Chirolas, William P
Dielensnyder, Richard C
Geisler, Richard J
Hacker, Frank A
Hambro, Michael J
Harding, John H
Higgins, Edward A
Keller, Glen D
Lane, Charlotte L
Langer, Barry F
Smith, Craig A
Stedman, John A
Trudel, Claude J
von Wallmenich, Theodore
Ware, P Andrew
Welch, Donald B

National Old Line Ins Co
501 Woodlane
Little Rock AR 72201
501/372-5000
Enoch, Jerry F
King, Russell L
Walker, Frank Edward

National Protective Life Ins Co
8623 Fiesta Way
Fort Wayne IN 46815
Ward, Earl

National Retirement Ins Co
30755 Barrington Avenue
Madison Heights MI 48071
313/585-1900
Kershner, James D
O'Brien, Robert H

National Travelers Life Co
820 Keosauqua Way
Des Moines IA 50309
515/283-0101
Murphy, Edward A
Rambo, Melvin

National Western Life Ins Co
850 East Anderson Lane
Austin TX 78776
512/836-1010
Boswell, Richard L
Taylor, Brannon B

Nationale-Nederlanden US Corp
Washington Square, Suite 350
1050 Connecticut Ave NW
Washington DC 20036
202/463-7964
Wu, David

Nationale-Nederlanden N A Property & Casualty Group
62 Maple Avenue
Keene NH 03431
603/352-3221
Pagnozzi, Richard D

Nationwide Corp
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Hodges, Stephen Paul
Hulet, Gary R
Kuhlmann, George H, Jr.
Matulich, Edward J
Sedlak, Stephen A J

Nationwide Health Care Corp
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Hunt, Ronald E

Nationwide Ins Co
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Barnes, Galen R
Carlson, Christopher S
Carpenter, William M
Jerabek, Gerald J
Johnson, Marvin A
Munro, Richard E
Parker, Curtis M
Visintine, Gerald R

Nationwide Life Ins Co
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Albright, William R
Bath, John S
Benson, Michael Joseph
Blattner, Gary L
Bonvallet, Kenneth
Brock, James E
Burgess, Thomas D
Easley, Matthew S
Furan, Alan R
Galloway, Harvey S, Jr.
Gath, Philip C
Gibson, Jack L
Howarth, John I
King, Edwin H
Kuba, Robert J
Marakas, John L
McDaniel, Jeffrey D
Raiford, James Philip
Ruth, Oscar E
Spencer, James E
Spilker, Mark E
Studer, Jonathan M
Walker, David M
Weaver, Charles D
Wendt, Richard K

Nationwide Mutual Ins Co
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Johnson, Larry D
Knilans, Kyleen
Niswander, Ray E
Woerner, Susan K

The New England
501 Boylston Street
Boston MA 02117
617/578-2000
Abrahams, Amy J
Becker, Johanna B
Becker, Ronald I
Brady, Michael B (Burlington)
Chandler, Rodney J
Chiumenti, Stephen
Cutler, Larry A
Earle, David A
Fibiger, John A
Foster, A Michael
Frasca, Robert G (Burlington)
Goldstein, Jill S
Hall, Ruthann (Burlington)
Hanson, Kathleen (Burlington)
Horwitz, Lois K
Huntington, Curtis E
Hwang, Cheuwan K
Jarnes, Michael S (Burlington)
Kerr, William D (Chicago)
Leland, Alan C, Jr. (Burlington)
Lewandowski, Chester T
Maloney, John T
Martin, Earl Francis
McInturff, Scott D
Midura, Caroleen K (Burlington)
Muleski, Kathleen R
Murray, John W
Owens, Terrence M
Pierce, Susan E
Plumb, David R
Posnick, Barbara R
Richmond, Gerald (Burlington)
Rosen, Mark L (Burlington)
Rosenman, Martin R (Burlington)
Rusch, William J
Sargent, Gary N
Sarkisian, Charles D
Schneider, Robert E
Thompson, Joseph F
Victor, David J
Weisz, Louis M

New Hampshire Ins Group
1750 Elm Street
Manchester NH 03107
603/645-7000
Chou, Li-Chuan L
Foley, Charles D
Foote, James M

New Jersey Manufacturers Ins Co
Sullivan Way
West Trenton NJ 08628
609/883-1300
DeFalco, Thomas J

New York Life Ins Co
51 Madison Avenue
New York NY 10010
212/576-7000
Bernstein, Larry
Boma, Marina U
Cavallo, Dominick
Cherry, Harold
Ciapas, Henry A
Claire, Martin R
Connors, James J
Ehlbeck, Guy Louis
Feinberg, Melvin J
Gallo, Michael G
Goldfinger, Solomon
Goldring, Harlan
Hamrick, Jane L
Huber, Thomas R
Hynes, Robert J
Laverdiere, Michel
McAlpine, Scott A
Moran, Joseph W
Olsen, Cande
Oxley, John E
Paddon, John W
Peyser, Paul M
Reilly, Michael G
Richter, Anthony B
Rife, N Hollis
Rubin, Eric S
Shur, Walter
Steiner, Elliott Mark
Steinig, Stephen N
Weinberg, Sandra
Welch, Robin B

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

New York Life Ins Co - continued
Wendt, Edward G
Wiederhold, Susan J
Woodman, Harry A
Wooley, Jonathan L

North American Benefit Assn
1338 Military Street
PO Box 5020
Port Huron MI 48061-5020
313/985-5191
Borema, James C

North American Co-Life/ Health
222 South Riverside Plaza
Chicago IL 60606
312/346-2200
Erickson, Terrance T
Gartke, Sheila R
Moeller, Peter H
Montgomery, David B
Smalley, Paul N

North American Life & Casualty
1750 Hennepin Avenue
Minneapolis MN 55403
612/347-6500
Bonach, Edward John
Carlson, Bruce A
Carpenter, Alan B
Grade, MaryKay
Landry, Douglas M
Ryan, Ronald E
Shaw, Carolyn B
Solverud, Mark L
Wobbeking, Ronald L

North American Reassurance Co
237 Park Avenue
New York NY 10017
212/907-8000
Connelly, Brendan R
Gittings, Kenneth L
Goebel, Bernard
Goldstein, Alice B
Hart, Gilbert W
Justin, Judith
Knutson, James J (Dallas)
Levy, Gerald A
Nussbaum, David
Pado, Michael W
Scherr, David E
Velazquez, Philip A
Walter, Alfred A

North American Reins Corp
237 Park Avenue
New York NY 10017
212/907-8000
Hutter, Heidi E
Johnson, Robert P (Westport)
Mashitz, Isaac
Novik, Jay A
Patrik, Gary
Stadler, Elisabeth
Svendsgaard, Christian
Wallace, Diane (Memphis)

North American Security Life Ins Co
695 Atlantic Avenue
Boston MA 02111
617/439-6960
Vrysen, John G

North Atlantic Life Ins Co
Two Robbins Lane
Jericho NY 11753
516/934-8700
Bonneville, William D
Enriquez, Ruben F
LoGuercio, Stuart E
Scofield, Gary W

North Carolina Mutual Life Ins
Mutual Plaza
Durham NC 27701
919/682-9201
Fitzmaurice, Gregory L
Parrish, James N

North Central Life Ins Co
North Central Life Tower
445 Minnesota Street
St Paul MN 55101
612/227-8000
Beck, John T
Polak, James G
Turner, Scott A

North Star Reins Corp
Morris Corporate Ctr One
300 Interpace Parkway
Parsippany NJ 07054
Bear, Robert A
Pei, Kai-Jaung

Northern Life Ins Co
PO Box 12530
Seattle WA 98111
206/292-1111
Bankson, Kim Richard
Beeghly, Paul
Rodby, Craig
Wong, Gregory W

Northwestern Mutual Life Ins
720 East Wisconsin Avenue
Milwaukee WI 53202
414/271-1444
Bailey, John E
Bartlett, Daphne D
Carter, William W
Chambers, William T
Curran, Larry A
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Hall, Richard L
Holthe, Karen Ann
Jaquint, Michael D
Keller, John W
Koenig, William C
Lewis, Clair A
Magalska, Jon K
Marks, Jeffrey S
Mellander, Robert G
Moore, Richard E
Murphy, James J
Nelson, Ronald C
Peterson, Gary N
Reiskytl, James F
Remstad, David
Rice, Frank H
Savard, Wallace V, Jr.
Shaffner, Charles Irvin
Shinkwin, William
Simbro, David W
Stevens, William Richard
Strommen, Stephen J
Weiser, Kenneth D
Weiss, Karen J
Wojcik, Walt J
Youngquist, James A

Northwestern National Life Ins
20 S Washington Avenue
Minneapolis MN 55440
612/372-5432
Aasland, Christopher
Canillas, Mary Wallin
Castillo, Andronico Luc
Darr, Julie A
DeLong, Scott H, III
Eckman, Michael V
Farrell, Thomas F
Feldman, James E
Flittie, John H
Gathje, Steven M
Hoffman, Earl L
Horst, Barbara B
Joern, Bradley J
Johnson, John A
Johnson, Lance M
Kaiser, James A
Krogstad, Craig A
McCarville, Mark E
McNeill, Richard
Miller, James R
Nelson, Lawrence S
Nicholson, Jon
Sames, Susan R
Smith, Kirk A
Tretsven, Todd Lee
Turner, John G
West, Steven P
Wiard-Bauer, Roger K

NRG America Life Reassurance
Three Mellon Bank Center
Philadelphia PA 19102
215/564-2603
Cavalier, Anthony J
Golab, Mark
Schmit, Herman H

NWNL General Ins Co
100 Washington Square
PO Box 1725
Minneapolis MN 55440
612/342-3420
Amundson, Richard B
Atkinson, Richard V

NWNL Reinsurance
100 Washington Square
Suite 1750
Minneapolis MN 55440
612/372-1129
Radach, Floyd Raymond

Occidental Fire & Casualty
702 Oberlin Road
Raleigh NC 27605
919/833-1600
Donaldson, John P

Occidental Life Ins Co of North Carolina
PO Box 10234
Raleigh NC 27605
919/834-0751
Bergin, James L
Wall, Sarah F

Ohio Life Ins Co
136 North Third Street
Hamilton OH 45025
513/867-3000
Frechtling, Stephen C

Ohio National Life Ins Co
PO Box 237
Cincinnati OH 45201
513/861-3600
Cook, David William
Dolan, Ronald J
Heibert, Ronald G
Hoch, Kevin E
Johnson, Charles E
Miller, James I
Parks, Dorn A
Perrin, Christopher R
True, Wendell C
Vath, Robert A

Ohio State Life Ins Co
2500 Farmers Drive
Columbus OH 43085
614/764-4000
Benjamin, Susan M
Flury, Jack M
Gosnell, Jeffrey E
Grohs, Jeffrey P
Zink, S Vincent

Old Line Life Ins Co of America
707 North 11th Street
PO Box 401
Milwaukee WI 53201
414/271-2820
Raffety, Donald C

Omaha Financial Life Ins Co
PO Box 35820
Minneapolis MN 55435
612/831-7300
Dokken, Thomas J

Optimum Re Ins Co
PO Box 660010
Dallas TX 75266-0010
214/869-6300
Bridwell, Herbert T
Corder, Dave
Hebel, George J, Jr

Orion Capital Corp
Nine Farm Springs Drive
Farmington CT 06032
203/674-6600
Hobbs, Edward J

Orion Group Inc
Nine Farm Springs Drive
Farmington CT 06032
203/674-6600
Biegaj, William P
Pastor, Gerald H
Warren, Jeffrey C
Wickwire, James D
Williams, Lincoln B

Pacific Guardian Life Ins Co
1600 Kapiolani Boulevard
Honolulu HI 96814
808/955-2236
Buell, Paul Elliott

Pacific Heritage Assur Co
111 SW Columbia Street
PO Box 1020
Portland OR 97207
503/221-6700
Hedford, Thomas O
Lucas, Oscar M
MacPhail, Jack D

Pacific Mutual Life Ins Co
700 Newport Center Drive
Newport Beach CA 92660
714/640-3011
Allen, Donna Deborah
Ash, Richard D
Barnes, Dennis A (Fountain Vly)
Burch, David Lee (Fountain Vly)
Corbett, Dennis M
Corbett, Kathleen M
Cunningham, William
Dobrofsky, David B
Falde, Gary
Ferris, William L (Fountain Vly)
Goebel, Brian F (Fountain Vly)
Griswold, Gerald W (Fountain Vly)
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Lapointe, Jacques
Lehman, W Douglas (Fountain Vly)
Longyear, George Y
Marois, Marc
Milberg, John E
Miller, Lynn C
Modeer, John C
Morris, James
Murray, John D
Panighetti, Arthur V
Penrose, Clement B
Rice, James R
Stontz, Michael A
Sutton, Thomas C
Vinson, William K
Wallach, Andrew B
Wallach, Catherine

Pacific Standard Life Ins Co
3820 Chiles Road
Davis CA 95616
916/756-3030
McCollum, Gary J
Taylor, John W H
Teig, Gerald C

Pan-American Life Ins Co
Pan-American Life Center
New Orleans LA 70130
504/566-1300
Adams, Gregory D
Attaway, Thomas H
Craig, Robert E, III
Davidson, Neil
Gale, Gene B

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Pan-American Life Ins Co - continued
Hargrove, Mark A
Henry, Russell
Ketchel, Karl O
Kopenski, Frank R, Jr.
Law, Kevin M
LeBlanc, Sidney A
Morgan, Michael W
Ray, Edward J, III
Roberts, John K, Jr.

Partners National Health Plans
5215 North O'Connor Road
Fourth Floor
Irving TX 75039
214/869-2500
Maltz, Allen P
Terry, David L, Jr

The Paul Revere Life Ins Co
18 Chestnut Street
Worcester MA 01608
617/799-4441
Abril, James F
Baldwin, Arthur L, III
Clark, John P
Cooney, Paul E
DeCaro, Robert P
Foerster, Ernest R
Holmes, Robert P
Koopersmith, Michael B
Libbey, David W
Marion, Peter A
Mucci, Richard L
Riggieri, Albert A, Jr.
Rosenberg, Amy Goff
Talaga, Robert M
Vande Kopple, Lois A
Witherspoon, Willard, Jr.

Penn Manufacturers Assn Ins Co
925 Chestnut Street
Philadelphia PA 19107
215/629-5000
Chorpita, Fred M

Penn Mutual Life Ins Co
Independence Square
Philadelphia PA 19172
215/625-5000
Avery, James J, Jr.
Buhring, John A
Davis, Robert P
Dowdell, Kathryn T
Gould, John B
Nace, Thomas
Oyen, Gerald J
Plush, Richard F
Rapport, Michael Y
Ratajczak, Meredith A
Salinger, Robert G
Schaefer, Peter R
Springer, Linda M
Takemoto, Ronald T
Van Dam, Douglas S
Weeks, Michael Patrick
Zapisek, Edward J

Penn National Ins Co
1900 Derry Street
Harrisburg PA 17105
717/234-4941
Miller, David L

Penn National Mutual Casualty Ins
1900 Derry Street
Harrisburg PA 17105
717/234-4941
Forney, John R, Jr.

PennCorp Financial Inc
3130 Wilshire Boulevard
Santa Monica CA 90406
213/828-6411
Schnaer, William J

PennCorp Group Management
9200 Watson Road
St Louis MO 63126
314/849-5555
Wellnitz, William R

Pennsylvania Blue Shield
Senate Plaza
Camp Hill PA 17011
717/763-3151
Cohen, Robert E
Horst, Robert J

Pennsylvania Life Ins Co
3130 Wilshire Boulevard
Santa Monica CA 90406
213/828-6411
Busby, Robert W
Carter, James E
Cumming, John B
Dohi, Lynne E
Olson, Roy C
Scott, James E, Jr.
Selser, Donald R
Tung, Philip J
Wang, Richard T
Wilp, Timothy M

Philadelphia American Life Ins
1233 West Loop South
Houston TX 77252
713/871-4600
Hoyt, Mary K
Kerr, John B

Phoenix General Ins Co
One American Row
Hartford CT 06115
203/275-5000
Blodget, Hugh R

Phoenix Mutual Life Ins Co
One American Row
Hartford CT 06115
203/275-5000
Allen, Barry T (Enfield)
Allen, David W
Biamonte, Ronald M (Enfield)
Cardamone, Dorothea D (Enfield)
Carpenter, Jill K
Chipkin, Robert
Dalton, Edward F
Edwards, Fred L
Fischer, Paul M
Giles, L Timothy
Gineo, Ann D
Graham, Paul S, III
Gray, James G, Jr.
Gummere, John
Hamilton, M Spencer
Herman, Joan Elizabeth (Enfield)
Huey, Martin S
Juncker, Walter
Keeler, Harry
Leisinger, Warren
Loether, Amy L
Lord, Samuel H
Marsh, Susan Daly (Enfield)
Mateja, Gregory M
Matson, Peter G (Enfield)
McClusky, Carolyn T
Merryman, Emory H
Paydos, Charles J
Perkins, Carol L
Peters, Carl
Poole, Robert Hoyt
Sawyer, Frederick W, III
Sega, Richard L
Towry, Terence N
Webber, Abbott M, Jr.
Willis, Robert N
Wu, Peter P

Pierce National Life Ins Co
3807 Wilshire Boulevard
Los Angeles CA 90010
213/381-7393
Flier, Alvin

Pioneer Mutual Life Ins Co
203 North Tenth Street
Fargo ND 58102
701/293-3300
Bale, Mark H
Larson, Graham John

Plateau Ins Co
2501 North Main Street
Crossville TN 38555
615/484-8411
Williams, Thomas L

PMA Reinsurance Corp
925 Chestnut Street
Philadelphia PA 19107
215/629-5256
Snow, David C

Prairie States Life Ins Co
440 Mount Rushmore Road
Rapid City SD 57701
605/348-1262
Kopp, Ralph B

Preferred Risk Mutual Ins Co
1111 Ashworth Road
West Des Moines IA 50265
515/225-5238
Withers, David A

Presbyterian Ministers' Fund
1809 Walnut Street
Philadelphia PA 19103
215/568-5935
Beresford, Thomas E
Hubbart, Wayland M
Lewis, James Lee, Jr.
Paul, Jack Philip

Presidential Life Ins Co
69 Lydecker Street
Nyack NY 10960
914/358-2300
Burstein, Richard B
Cody, Francis X
Marco, Stephen L
Taub, David
Wiener, David A

The Principal Financial Group
711 High Street
Des Moines IA 50309
515/247-5111
Adams, Warren R
Aschenbrenner, John E
Bierley, Thomas
Burmeister, Ned A
Butz, Charlene N
Charling, James C
Chen, Lillian I
Claypool, William R
Drury, David J
Elken, John H
Ford, Robert P
Friedrichsen, Detlef F
German, Douglas K
Gersie, Michael H
Graf, Thomas J
Gulleen, Larry Wayne
Helms, Richard L
Hilbrink, David A
Hinchliff, Timothy A
Jaksich, William J
Janzen, Marilyn F
Jetha, Shirazali
Kodis, Robert L
Lamale, Ellen
Lillis, Terrance J
McMahon, A Micheal
Movic, Mark S
Neve, David E
Parmenter, Neil A
Phillips, Thomas A
Rohm, Charles E
Sanning, Donald E
Siebrass, Wesley H
Smith, Charles B
Streck, Michael J
Taylor, John R
Torgrimson, Darvin A
Utter, Robert G
Voth, Karen R
Wenz, Paul H
Yoder, Reginald C
Zimpleman, Larry D

Private Alternative Inc
8805 Hawthorne Lane
Philadelphia PA 19118
215/436-0844
Carpenter, Robert D

Professional Life & Casualty
720 North Michigan Avenue
Chicago IL 60611
312/642-2456
King, Norman R B

Progressive Casualty Ins
PO Box 228029
3401 Enterprise Parkway
Beachwood OH 44122
216/464-7900
Wiser, Ronald F

The Progressive Corp
PO Box 5070
Cleveland OH 44101
216/461-5000
Ford, Edward W
Harbage, Robin A

Protected Home Mutual Life Ins
30 East State Street
Sharon PA 16146
412/981-1520
Miller, Leonard S
Nelson, J Andrew

Protective Life Corp
2801 Highway 280 South
Birmingham AL 35223
205/879-9230
Allen, Linda S
Bailey, J Russell, Jr.
Burell, Rebecca Grier
Fritz, Brent
Smith, James B, Jr.
Stuenkel, Wayne E
Thomason, David Reed
Woodall, Stanley Nelson

Providence Washington Ins Grp
20 Washington Place
Providence RI 02901
401/831-4000
Sornberger, George C

Provident Life & Accident Ins
Fountain Square
Chattanooga TN 37402
615/755-1011
Alexander, Robert A, Jr. (Los Angeles)
Aycock, William Thomas
Baucom, B W
Bieter, Charles N
Brown, Jill A
Bucher, G Scott
Carter, Stephen T
Chiu, Wu-Hsiung
Collings, David W
Cox, David S
Davis, Cydney S
Dunn, Ted L
Fox, Myra B
Germann, John R
Golden, Robert L
Hall, D Wayne
Hanlin, H Carey
Helton, James T
Homans, Ronald L
Johnson, Phillip Lee
Katz, Robert L
King, Carolyn
Kischuk, Geoffrey L (Los Angeles)
Klapman, Brian L
LaMar, Jack L
Lau, Kenneth K
Magnuson, Earl S
Morris, James R
Neal, Betty Anne
Newquist, David W (Los Angeles)
Park, Richard A
Powell, Cheryl A
Powell, John F
Roland, William P

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Provident Life & Accident Ins - continued
Shrader, William R
Smith, Michael L
Srite, Jim H
Trent, Samuel E, Jr
Walker, Winston W
Whaley, Joyce B
Williams, Rickey C

Provident Mutual Life Ins Co
1600 Market Street
Philadelphia PA 19103
215/636-5000
Barker, Kenneth C
Cioffi, Michael A
Dicke, Arnold A
Head, Alden L
Hinkle, Alan F
Ingram, David N
MacDonald, Donald G
Matczak, Robert J
Pabuwal, Satya N
Podrebarac, Frank W
Ramsey, Henry B, III
Rosen, Gary B
Schott, Paul G
Slusarz, Anthony W
Smith, William Daniel
Song, Jen-Shenn
Sutton, William F, III
Warner, David T
White, Stephen L
Yardley, Mary Ellen

Provident National Assurance Co
Fountain Square
Chattanooga TN 37402
615/755-1901
Bourdeau, Joseph A
Desai, Maya Vijay
Fuhs, Todd H
Hilliard, Clarence P
Klopfenstein, Timothy J

Pruco Life Ins Co
213 Washington Street
Newark NJ 07102
201/877-2000
Connor, William E
Crago, Richard D
Fitzhugh, Gilbert V I
Grigg, Phillip J
Johnson, Andrew M
Lambert, Richard F
Likins, Robert B
McClester, Robert S

Prudential Asset Management Co
71 Hanover Road
Florham Park NJ 07932
201/966-3000
Bergen, Joseph S
Bonanno, Joseph R (Woodland Hls)
Brooks, Sheldon
Chmely, Robert M (Newark)
Erman, Anita M
Frackenpohl, Herbert M
Lawlor, Rita Manning
LeRoux, David
Malkiewich, Lindsay J
Ogden, Sue W
Olatubosun, Nola J
Renz, David L
Skocypec, Gary M
Slowata, S John
Smith, Kevin Michael
Thompson, Robert C
Vane, Bruce F
Weimer, Linda M (Newark)
Wong, Kathleen R
Zaharuk, Stephen

Prudential Ins Co of America
Prudential Plaza
Newark NJ 07101
201/877-6000
Aprill, John R
Boucher, Paul E (Ft Washington)
Chiang, Meichao (Roseland)
Chun, Diane Heim (Roseland)
Chun, Keith J (Roseland)
Coffin, John D
Cole, Janis K
D'Andrea, Daniel A (Roseland)
Douds, Bryn T (Roseland)
Duda, Diane Symnoski (Ft Washington)
Franks, George V
Galt, Helen
Gillespie, Bryan C
Gold, Barbara R
Goldman, Roy (Roseland)
Greenlee, Harold R (Roseland)
Hanrahan, John Edward (Roseland)
Hartley, Eleanor S
Hickman, Herbert W
Hill, Richard W
Hill, Robert P
Holloway, Kirby W, Jr. (Roseland)
Jungk, David H (Roseland)
Kelly, Jeremiah (Roseland)
Liebeskind, Debra Sue (Minneapolis)
Liebeskind, Stuart L (Minneapolis)
Link, William P (Roseland)
MacKinnon, Malcolm D (Roseland)
Masek, John Stephen, Jr. (Horsham)
McCormick, W Glenn
McGovern, Diane (Roseland)
Miller, Walter N
Milnes, Esther H
Moore, Bruce D
Murch, A Douglas
Obert, William A (Roseland)
O'Connor, James M (Roseland)
Price, I Edward
Rosenblatt, Beverly R (Ft Washington)
Rubino, Frank
Sanchez, Jose R (Roseland)
Sarnoff, Paul E (Roseland)
Shultes, Lawrence K (Ft Washington)
Simonelli, Nicholas M
Smith, Edward I
Soul, Mary Ellen
Southwell, Donald G (Roseland)
Stein, Jerome M
Watson, William E
Wetcher, Jacqueline H (Roseland)
Winters, Robert C
Wong, Richard K

Prudential-LMI Commercial Ins Co
PO Box 969
Mansfield OH 44901-0969
419/522-1311
Nester, Karen L

Prudential Mortgage Capital Co
Prudential Plaza
Newark NJ 07101
201/877-6000
Knapp, Harry E, Jr.
Skinner, Ronald K

Prudential Property & Casualty
23 Main Street
PO Box 419
Holmdel NJ 07733
201/946-5000
Karlinski, Frank J, III
Ketzlach, Kalman J
Lotkowski, Edward P

Prudential Reinsurance Co
100 Mulberry Street
Newark NJ 07102
201/877-8000
Berens, Regina M
Dezube, Janet B
Faga, Doreen S
Fresch, Glenn W
John, Russell T
Weissner, Edward W

Prudential Select Marketing Co
213 Washington Street
12th Floor
Newark NJ 07101
201/877-6000
Brock, James D

Public Service Mutual Ins Cos
132 West 31st Street
New York NY 10001-3406
212/560-5000
Quintano, Richard A

Pyramid Life Ins Co
6201 Johnson Drive
Shawnee Missn KS 66202
913/722-1110
Butler, Robert J
Fuhrmann, Curt L

Railroad Employees Mutual
23900 Commerce Park Road
PO Box 22160
Cleveland OH 44122
216/831-7870
Conrad, Jean G

Ranger Ins Co
PO Box 2807
Houston TX 77252-2807
713/622-6500
Pulis, R Stephen

Reliable Life Ins Co
231 West Lockwood Avenue
Webster Groves MO 63119
314/968-4900
Foley, Thomas C

The Reliance Cos Inc
Four Penn Center Plaza
Philadelphia PA 19103
215/864-4000
Barrow, Betty H
Bealer, Donald
Corr, Francis X
Frohlich, Kenneth R
Moore, Brian C
Neidermyer, James R
Rosenberg, Martin

Reliance Life Cos
One Penn Center
Philadelphia PA 19103
215/864-5900
Bergerson, Warren R
Mordorski, David M
Preston, Stephen J
Tam, Raymond W

Reliance Reinsurance Management Inc
Two Penn Center Plaza
Suite 1500
Philadelphia PA 19102
215/864-4821
Cellars, Ralph M
Taylor, Jane C

Reliance Standard Life Ins Co
2501 Parkway
Philadelphia PA 19130
215/787-4000
Barsoum, Nabil Badie
Benseler, Wayne M

Republic Financial Services Inc
2727 Turtle Creek Blvd
Dallas TX 75219-4801
214/559-1343
Millman, Neil L

Reserve Life Ins Co
403 South Akard Street
Dallas TX 75202
214/670-9700
Boeck, Robert Edward
Elam, Charles P
Galko, Joseph R
Kelly, Gary R
Konen, Mark E
Mueller, Marlin M
Rudin, John F, III

Reserve National Ins Co
6100 North Grand Blvd
Oklahoma City OK 73118
405/848-7931
Blobaum, Gene A

Royal Ins Co
9300 Arrowpoint Boulevard
Charlotte NC 28217-5599
704/522-2000
Bartlett, John W
Cundy, Richard M
Gottlieb, Leon R
Greene, Alex R
Hibberd, William J
Hobart, Gary P
Kalski, Alan E
Limpert, John J
Musante, Donald R
Reppert, Daniel A

Royal Life Ins Cos
9300 Arrowpoint Boulevard
Charlotte NC 28217-5599
704/522-2000
Critzer, Rex L
Farrell, Richard D
Lee, J Tyler
Riley, C Ronald

Royal Neighbors of America
230 16th Street
Rock Island IL 61201
309/788-4561
Coleman, Charlie K
Marks, Alene M

Rural Security Life Ins Co
PO Box 5555
Madison WI 53705
608/833-8080
Carlson, Dennis

SAFECO Ins Co
SAFECO Plaza
Seattle WA 98185
206/545-5000
Andler, James A

SAFECO Life Ins Co
Safeco Plaza
Seattle WA 98185
206/545-5000
Bryan, William T
Harbin, Roger F
Healy, Michael P
Heiberg, Charles Henry
Hemstead, Robert J
Huff, William C
Kinzer, Michael J
Parker, Gregory W
Rothmeyer, Wayne A

SAIF Corporation
400 High Street SE
Salem OR 97312
503/373-8001
Raid, Gary A

Savings Bank Life Ins of Massachusetts
One Linscott Road
Woburn MA 01801
617/938-3500
Bayles, Richard E
Boggio, Walter E

I. INSURANCE ORGANIZATIONS U.S.

Savings Banks Life Ins Fund
200 Park Avenue
Seventh Floor
New York NY 10166
212/598-7400
Cautin, Murray
Leavitt, Gordon H

Scor Reinsurance Co
110 William Street
14th Floor
New York NY 10038
212/513-1777
Asch, Nolan E

Security American Financial
6681 Country Club Drive
Minneapolis MN
55427-4698
612/544-2121
Sorensen, Stuart L

Security Benefit Group Inc
700 Harrison
Topeka KS 66636
913/295-3000
Swett, Robert E

Security Benefit Life Ins Co
700 Harrison
Topeka KS 66636
913/295-3000
Barth, Roger Lee
Eisenbarth, Gary L
Klausen, James S
Miller, Randolph David
Oldham, Dale R
Watson, M Floyd

Security-Connecticut Life Ins
20 Security Drive
Avon CT 06001
203/674-6000
Chhabra, Jatindar P
Fitch, Timothy
Keller, Barbara A
Sulikowski, Henryk

Security Ins Group
Nine Farm Springs Drive
Farmington CT 06032
203/674-6600
Crandall, Wm H

Security Life of Denver
Security Life Center
1290 Broadway
Denver CO 80203
303/860-1290
Bidelman, Wayne D
Bryant, David C
Dickinson, John Benjamin
Durland, Leslie L
Garvey, Ernest Lyle
Ham, Ronald
Hartwell, Kenneth W
Horn, Richard G
Jenkins, Robert W
Largent, Steve M
Peterson, Ronald K

Security Mutual Life Ins Co
200 Centennial Mall North
PO Box 82248
Lincoln NE 68501
402/477-4141
Spilker, Keith K
Wallman, David T

Security Mutual Life Ins of New York
Court House Square
PO Box 1625
Binghamton NY 13902
607/723-3551
Dunn, Melvin B

Security Trust Life Ins
PO Box 4287
Macon GA 31297-4287
912/741-2500
Weber, Michael E

Selective Ins Group
40 Wantage Avenue
Branchville NJ 07890
201/948-3000
Aldorisio, Robert P

Sentry Ins Group
1800 North Point Drive
Stevens Point WI 54481
715/346-6000
Alfuth, Terry J
Ashenberg, Wayne R
Ballard, Larry C
Carponter, John D
Hapke, Alan J
Jersey, Joseph Ralph
Sandman, Donald Dwight
Schroeder, Steven W
Schuh, Dale R
Verhage, Paul A
Wainscott, Robert H
Wiegert, Paul M

Sentry Life Ins Co
1800 North Point Drive
Stevens Point WI 54481
715/346-6000
Derksen, David A
Jones, Van Allen
Kalke, William C
Klingenberg, Dean A
Michel, Joseph W
Rulland, Randy L
Slipher, Clark E
Trapp, Peter P
Wernicke, Mark D

Shand Morahan & Company Inc
Shand Morahan Plaza
Evanston IL 60201
312/866-2800
Forker, David C
Griffith, Roger E

Shenandoah Life Ins Co
PO Box 12847
Roanoke VA 24029
703/985-4400
Battle, William R
Cox, Charles D, III
Magness, Herbert L
McInteer, Thomas A
Meier, Carl E
Schneebacher, Alex
Smith, Matthew J
Wagstaff, Robert S

The Signature Group
200 North Martingale Road
Schaumburg IL 60194
312/490-3000
Davis, Brian W
O'Reilly, Patrick J
Otten, James
Peters, Barbara L
Phillips, Walter Joseph

Skandia America Reinsurance Corp
280 Park Avenue
New York NY 10017
212/490-0500
Covney, Michael D

Skandia Life America Corp
10 Wright Street
Suite 300
Westport CT 06880
203/226-8218
Goode, Robert B, Jr

Sons of Norway
1455 West Lake Street
Minneapolis MN 55408
612/827-3611
Meyer, Beverly A

Southern Farm Bureau Life Ins
PO Box 78
Jackson MS 39205
601/981-7422
Castle, Glen Allen
Davidson, George I, III
Fielding, Richard G
Fischer, Larry A
Gant, Keith E
Healey, Ralph J
Herrington, Walt N
Pemberton, Kent B
Pogue, Beverly S
Robinson, John T
Sheldon, Curtiss S

Southern Life & Health Ins Co
2101 Highland Avenue
PO Box 671
Birmingham AL 35201
205/933-1160
Kell, Robert E
Phillips, Jimmy E
Stiles, Hubert M

Southland Life Ins Co
6400 Legacy Drive
Dallas TX 75024
214/403-2000
Curlee, Ronald K
Franke, Marvin Gene
Kochhar, Anil Pal
Murray, Max T
Pressley, W Michael (Plano)
Rollier, Jack A

Southwestern Life Ins Co
PO Box 2699
Dallas TX 75221-2699
214/954-7111
Cutler, Alan
Farris, William Fred
Livingston, James L, Jr.
Parker, Gary W
Sullenberger, Mary M

Sovereign Life Ins Co of CA
30 West Sola Street
Santa Barbara CA 93101
805/963-7871
Schneider, Steven C
Van Buskirk, Charles A

St Paul Fire & Marine Ins Co
385 Washington Street
St Paul MN 55102
612/221-7911
Brehm, Paul J
Degerness, Jerome A
Gilles, Joseph Anthony
Graham, Timothy L
Guenthner, Denis G
Howald, Ruth A
Knox, Frederick
Lyle, Aileen Conlon
Newlin, Patrick R
Peterson, Steven J
Post, Jeffrey H
Wulterkens, Paul E

St Paul Property & Liability Ins Co
385 Washington Street
St Paul MN 55102
Mueller, Nancy D

St Paul Reinsurance Management Corp
90 John Street
New York NY 10038
212/619-2200
Graves, Gregory T
Schmidt, Neal

St Paul Surplus Lines Ins Co
445 Minnesota Street
St Paul MN 55101
612/221-7066
Mohl, F James
Nelson, Janet R

Standard Insurance Co
PO Box 711
Portland OR 97207
503/248-2700
Carr, James M
Coleman, Stephen M
Drown, Catherine Louise
Fitzpatrick, David G
Gabriel, Robert A
Gilman, Paul H
Ledbetter, Kim W
Meyer, Robert E
Pearson, Patricia M
Richen, Forrest A
Roberts, Wayne V
Setterberg, Donna M
Timpe, Ronald E
Vedvyas, Vinod
Whiteley, Benjamin R

Standard Life & Accident Ins
421 NW 13th Street
Oklahoma City OK 73193
405/232-5281
Shumate, Michael A

Standard Security Life of New York
485 Madison Avenue
New York NY 10022
212/355-4141
Slotnick, Ira

Star Marketing & Adm
1400 East Touhy Avenue
Suite G42
Des Plaines IL 60018-3305
312/274-8100
Garrison, Theodore W

State Farm Fire & Casualty Co
112 E Washington Street
Bloomington IL 61701
309/766-2311
Bell, Allan A
Buffinton, Philip G
Girard, Gregory S
Grant, Gary
Hays, David H
Kelley, Robert J
Lamb, John A
Napierski, John D
Reinbolt, James B
Seiffertt, Barbara
Walsh, Michael C

State Farm Life Ins Co
One State Farm Plaza
Bloomington IL 61710
309/766-2311
Beernink, Darrell W
Behrens, Nancy A
Brogla, Vernon G
Burns, William O
Dossett, Alison L
Dugan, Lynne M
Egeberg, Dale R
Harrison, Richard W
Huff, Terry L
Johnson, Robert C
Martin, Norman K
Olson, Dolores Eicher
Randall, Donald J
Schopp, Russell J
Sorensen, Douglas K
Terry, Timothy N
Trenton, Thaddeus W
Trerice, Thomas N
Tuttle, Gail L
Warth, Robert
Yee, Lone-Young

State Farm Mutual Auto Ins Co
One State Farm Plaza
Bloomington IL 61710
309/766-2311
Becraft, Ina M
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Hayward, Gregory L
Hillhouse, Jerry A
Lehman, Merlin R
Lehmann, Steven G
Menning, David L
Naffziger, Joseph V
Nelson, Dale
Snyder, William J
Switzer, Vernon J
Truttmann, Everett J

I. INSURANCE ORGANIZATIONS U.S.

The State Life Ins Co
141 E Washington Street
Indianapolis IN 46204
317/632-3551
Bryant, Arthur L
Pugh, W Howell
Robinson, Larry R

State Mutual Life Assurance Co
440 Lincoln Street
Worcester MA 01605-1959
617/852-1000
Bender, Karen
Brown, Jeremy J
Buss, James F
Chand, Nanak
Collins, Richard L
Ford, James F
Francescone, Michael J
Hess, Albert L
Hirst, Brian L
Hoskins, Walter H
Hunt, Mark Edward
Jackson, Frederick W
Johnson, Richard E
Kemp, Michael A
Larini, Paul G
Lincoln, W Chandler, III
Martin, David A
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr.
Moisuk, William J
Olds, Stanley L
Seliber, Mark S
Smith, Christopher G
Wemple, Andrew P

State Reserve Life Ins Co
115 West Seventh Street
Fort Worth TX 76101
817/335-9575
Sneed, Donald W

Summit National Life Ins Co
1815 West Market Street
Akron OH 44313
216/836-9551
Jacobson, Martin Dale
Kaufmann, Christie W

Sun Care Plans Inc
6622 Southpoint Dr South
Suite 401
Jacksonville FL 32216
904/733-8159
Harrell, David E

Sun Life Group Inc
260 Peachtree Street NW
Atlanta GA 30303
404/223-2500
Crane, Pamela M
Davis, Therman W
Lowery, P Randall
Moskowitz, Joseph Lee
Ramsey, Lynn M
Richmond, Allan G
Sampat, Madhavsinh

Sun Life of Canada
One Sun Life Executive Pk
Wellesley Hls MA 02181
416/869-6000
Bell, Thomas S
Byrne, Daniel F
Johnson, Philip G
Klein, Ronald
Leach, Robert K
McMurrich, Arthur R
Scanlon, Raymond
Schoen, Steven H
Smardon, Robert J
Vrolyk, Robert
Zawada, Robert
Zayka, Grisha

Sunset Life Ins Co of America
3200 Capitol Boulevard
Olympia WA 98501-3372
206/943-1400
Jensen, Daryl D
Murray, William L

Superior Ins Co
4501 Circle 75 Parkway
Building D Suite 4140
Atlanta GA 30339
404/952-4885
Leo, Carl J

Surety Life Ins Co
200 East South Temple
Salt Lake City UT 84111
801/355-3000
Birdsall, Mark William
Daniels, Paul
Midgley, Keith

Teachers Ins & Annuity Association
730 Third Avenue
New York NY 10017
212/490-9000
Black, Barry M
Borger, Sol J
Carter, Warren A
Dorn, Kirk L
Gibbs, Richard L
Gordon, Neil B
Heller, Michael
Hoch, Ira J
Kalavase, Satish A
Klaristenfeld, Harry I
Klayman, Earl
Lubarsky, Leonard S
Neiderfer, Michael E
Rubel, David
Rubin, Larry H
Schachne, Steven
Strum, Eugene R
Tribuch, Leonard
Wallach, Bruce L
Walsh, Thomas G
Weiss, Herbert
Zimmerman, Leonard B

Texas Employers Ins Assn
PO Box 2759
Dallas TX 75221
214/760-6100
Stephens, John F

Texas Life Ins Co
PO Box 830
Waco TX 76703
817/752-6521
George, Fran
Harms, Dennis E

Time Insurance Co
515 West Wells
Milwaukee WI 53203
414/271-3011
Dobrzynski, Kathleen A
Gatterman, William
Gurlik, Gregory Andrew
Hamm, Donald G, Jr
Ho, Yang
Krugel, Michael J
Mibus, Sidney A
Oatman, James E
Pfannerstill, Larry J
Pickering, Randall J
Rees, Brian N
Shugart, G Eric
Siemon, Scott R
Stoiber, Thomas J
Wagner, Clifford J

Tokio Marine Management Inc
55 Water Street
New York NY 10041
212/530-0700
Ehrlich, Warren S

Torchmark Corp
PO Box 2612
Birmingham AL 35202
205/325-4200
Graves, William T
Rutledge, Paul E, III

Tower Life Ins Co
Tower Life Building
San Antonio TX 78205
512/226-7151
Craig, Philip Jim
Garvin, James M, III
Radliff, Dennis

Transamerica Assurance Co
2102 Business Center Dr
Suite 115
Irvine CA 92715-1012
714/476-7030
Osei, Kwasi

Transamerica Ins Group
1150 South Olive Street
Los Angeles CA 90015
213/742-4000
Bell, Linda L
King, Kerry K
Scholl, David C

Transamerica International Ins Services Inc
Box 2101
Terminal Annex
Los Angeles CA 90051
213/742-2111
Bierschbach, Raymond A

Transamerica Life & Annuity Co
1150 South Olive Street
Los Angeles CA 90015
213/742-3111
Bair, Nicki
McCarty, Robert W
Su, Alice W
Thomas, John B
Weinstein, Richard L

Transamerica Occidental Life
PO Box 2101
Terminal Annex
Los Angeles CA 90051
213/742-2111
Battler, Simon C
Bassignana, Daniel F
Bolton, Wilbur M
Carpenter, David R
Clark, R Bruce
Dobo, John Randolph
Fougner, Alan H
Gooding, David E
Hatch, Gerald A
Hippen, David J
Hsu, Chiukao
Hug, Mark Anthony
Johnson, Allan Hale
Lamb, James D
MacDonald, Karen Olsen
Michail, Angelica B (Rowland Hts)
Morrow, Fred C
Paige, John W
Palace, Michael
Singh, Harold D
Thau, Claude
Wolfenden, James D

Transatlantic Reinsurance
99 John Street
New York NY 10038
212/770-8165
Taranto, Joseph

Transport Life Ins Co
714 Main Street
Fort Worth TX 76102-5252
817/390-8000
Bowman, Alan A
Coston, Thomas L
Kirby, Karen Marie
O'Brien, Dennis M

The Travelers Ins Cos
One Tower Square
Hartford CT 06183
203/277-0111
Aldin, Neil C
Allaben, Mark S
Altschuler, Michael C
Baledes, Theodore E
Barrett, Joan C
Basson, Steven D
Batory, Anthony T
Benesh, Gregory S
Braue, James R
Brophy, Joseph T
Budd, Edward H
Burke, Richard E
Burton, Thomas E
Butler, Bruce W
Carbaugh, Albert B
Carlson, Edwin A
Chiang, Jeanne D
Conlon, James E
Conner, James B
Cornell, Robert Allen
Crotty, James Allen
Darak, Harold J
DeConti, Michael A
Dwyer, John A
Evans, Dale M
Evans, Robert E
Even, Charles A, Jr.
Faltas, Bill
Fleming, Gail L
Forbes, Leon D
Fredrickson, Jon H
Galenda, Andrew S
Gendreau, Ronald Richard
Gerundo, Louis P, Jr.
Gilles, William J
Grodanz, Stuart B
Gross, Michael R
Gupta, Veena N
Gutterman, James
Hale, Jonathan Bradford
Hardy, Howard R
Harris, Meredith A
Harrold, David A
Haseltine, Douglas S
Hatfield, Robert W
Hay, Randolph S
Hebert, Brenda J
Hsiang, Harry C
Huntley, John W
Jakielo, James G
Jerome, James M
Jones, Bruce R
Jorve, Barry M
Klingman, George C
Lacek, Mary Lou
Lamontagne, Robert J
Larew, John R
Lis, Raymond S, Jr.
Lonergan, Kevin F
MacKillop, Donald K
MacLaughlin, Betty K
Maguire, Brian P (Farmington)
Marlowe, Paul R
Marosek, Sharon J
Marra, Raymond J
McGovern, William G
McKeown, Dennis V
Meredith, Robert A
Miller, David R
Miller, Thomas E
Miller, William J
Morgan, Sandra S
Morris, Michael J
Nichols, Raymond S
O'Brien, Louise Cirelli
Olson, Mark F
Palczynski, Richard W
Papenhausen, John L
Perkins, Andrew M
Pinney, Allen D
Purdy, James L
Rice, Denise E
Ring, Frederick H
Saffeir, Harvey
Sarosi, Joseph F
Scheuing, Jeffrey R
Shank, John C
Shima, Richard J
Spitz, Michael E
Stearns, John H, Jr
Steingiser, Russell
Storms, Peter F
Stroud, Richard A
Sujecki, Robert A
Sulger, Jack F
Tarbell, Luther L, Jr.
Tine, Michael P
Vernier, Ronald W
Vest, Charles N
Wachspress, Howard L
White, David L
Whiton, Albert E
Williams, P Adger

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

The Travelers Ins Cos - continued
Willsey, Lynn W
Winans, Roger M
Winkleman, John J
Winter, Arthur E
Wolf, Dale B
Worthington, Robert F
Zory, Peter B

Trenwick Group Inc
21 Charles Street
Westport CT 06880
203/226-8116
Giambo, Robert A

Trustmark Life Ins Co
1771 Howard Street
PO Box 60248
Chicago IL 60660-0248
312/274-3111
Conway, James P

20th Century Ins Co
6301 Owensmouth Avenue
Woodland Hills CA 91367
818/704-3700
Curley, James O

ULICO Casualty Co
111 Massachusetts Ave NW
Washington DC 20001
202/682-0900
Covitz, Burton

Underwriters Reins Corp Inc
Two Corporate Place
Piscataway NJ 08854
818/703-8300
Newman, Steven H
Weimer, William F
(Woodland Hls)

Unigard Ins Group
15805 NE 24th Street
Bellevue WA 98008
206/641-4321
Eramo, Robert P
Mill, Ralph A

Union Bankers Ins Co
2551 Elm Street
Dallas TX 75226
214/939-0821
Erdenberger, Richard W

Union Central Life Ins Co
PO Box 179
Cincinnati OH 45201
513/595-2200
Ballard, Richard A
Barry, Dennis R
Bodine, Andrew F
Eason, Thomas F
Haberstroh, Jon A
Hambrick, Kristal E
Johnson, Dale
Lockwood, Gerald A
McAllister, Jerry R
Thompson, Donald A
Wright, Carl B

Union Fidelity Life Ins Co
4850 Street Road
Trevose PA 19049
215/953-3000
Dutton, Richard C
Kerr, David E
Koppel, Spencer
Sheak, Donald Allen
Trindle, David B

Union Labor Life Ins Co
111 Massachusetts Ave NW
Washington DC 20001
202/682-0900
Barham, Blaine M
Bowling, Thomas B
Eden, John P
Moran, Victor J, III
Morgan, John P
Sormani, Charles R

United American Ins Co
2909 North Buckner Blvd
Dallas TX 75228
214/328-2841
Fulcher, Rosemary
Hudson, C B

United Equitable Ins Group
7373 North Cicero Avenue
Lincolnwood IL 60646
312/677-4800
Niehus, Jon E

United Family Life Ins Co
PO Box 2204
Atlanta GA 30371
404/659-3300
Broussard, Virginia M
Christopher, David A
King, David P

United Farm Bureau Family Life
130 E Washington Street
PO Box 1250
Indianapolis IN 46206
317/263-7200
Kroll, Alice
Rowan, Richard E
Stuasny, Gabor

United Fidelity Life Ins Co
2000 Continental Plaza
Fort Worth TX 76101
817/390-1011
Brown, Everett G, Jr.
Muller, Gary L
(Kansas City)

United Fire Ins Co
2350 East Devon Avenue
Des Plaines IL 60018
312/299-6100
Schweihs, Matthias S

United Founders Life Ins Co
5900 Mosteller Drive
Oklahoma City OK 73112
405/843-9351
Ross, Michael Lowell

United Ins Co of America
One East Wacker Drive
Chicago IL 60601
312/661-4500
Cherlin, George Y
Pruitt, Patricia
Sabaj, Robert A
Sakurada, Terry Eisaku

United of Omaha Life Ins Co
Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600
Breyer, Kevin D
Brinkman, Alan D
Burcum, George K
Bykerk, Cecil D
Clark, John T
Cruise, Richard D
Dwyer, William V
Hartman, Ayleene G
Horn, Dwain R
Hsu, Karl
Hupf, Robert
Jacobson, Gerald A
Jay, Burton D
Kuster, Bruce C
Lee, David S
Lin, Jer-San
Miller, Steven P
Morgan, Robert P
Ozenbaugh, Robert
Pillard, Joy
Reese, William Michael
Rongish, Ernest L
Ryan, William K
Wiltgen, Russell J
Zdan, Sandra W

United Olympic Life Ins Co
110-110th Avenue NE
PO Box 90055
Bellevue WA 98009
206/451-7441
Knight, James P A
Lewis, Randal John

United Pacific Ins Co
33405 Eighth Avenue South
C-3000
Federal Way WA 98003
206/952-5000
Sawyer, J Stewart, III

United Presidential Life Ins
PO Box 9006
Kokomo IN 46902-9006
317/453-0602
MacDonald, A Howard
Stern, Larry N

United Services Auto Assn
USAA Building
San Antonio TX 78288
512/498-2598
Bryan, Charles A
Dye, Myron L
Gannon, Alice H
Goldberg, Steven F
Harwood, Catherine B
Kuo, Chung-Kuo
Munt, Donna S
Webster, Patricia Jordt

United Services Life Ins Co
950 North Glebe Road
PO Box 3700
Arlington VA 22203
202/298-6235
Cochran, James G
Gibson, Charles T
Lindsay, Bruce G
Qureshi, Arshad H

U S Fidelity & Guaranty Co
100 Light Street
Baltimore MD 21202
301/547-3000
Bennett, Robert S
Boone, James Parker
Bourdon, Theresa W
Eddy, Jeanne H
Flanagan, Terrence A
Forbus, Barbara L
Keatts, Glenn H
Leimkuhler, Urban E, Jr.
Martin, Paul C
Moseley, Jack
Scheel, Paul J
Snader, Richard H

U S Healthcare
980 Jolly Road
PO Box 1109
Blue Bell PA 19422
215/628-4800
Governale, John R

United States Life Ins Co
125 Maiden Lane
New York NY 10038
212/709-6000
Giovannello, Paul
Salgado, Alfredo G
Vegh, Rick P

Unity Mutual Life Ins Co
One Unity Plaza
Syracuse NY 13215
315/469-7751
Panels, Damon
Slaby, Edward J

Universal Reinsurance Corp
11370 Reed Hartman Hwy
Cincinnati OH 45241
513/530-8000
Swift, John A

Universal Underwriters Group
6363 College Boulevard
Overland Park KS 66211
913/339-1000
Nickerson, Gary V

UNUM Life Ins Co
2211 Congress Street
Portland ME 04122
207/780-2211
Anthiff, John C
Atkins, Stephen R
Bloom, Shirley G
Brown, Fred
Cabatit, Thomas E
Charsky, Donald M
Cowell, Michael J
Dawson, John Duane
Desveaux, Roger P
Galli, Susan E
Gervasoni, Karen Lynn
Hamilton, Pennell W
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Misner, David T
Mitchell, Anne Goodman
Mitchell, Robert C
Mulkey, Ben
Ornatek, Anthony C
Parciak, Thomas J
Piccolo, Gary M
Proulx, Anthony G
Record, Horace A
Sawyer, Olin M
Smith, G Nicholas
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr.

US International Reins Co
Fifty Nine Maiden Lane
New York NY 10038
212/701-2700
Newville, Benjamin S

USAA Investment Management Co
PO Box 47504
San Antonio TX
78265-7504
512/498-7801
Robinson, James A

USAA Life Ins Co
USAA Building
San Antonio TX 78288
800/531-8000
Branaum, Elizabeth S
Hackard, James C
Hansen, Henry W
Patzman, Stephen N
Pruitt, LeRoy

USLIFE Corp
125 Maiden Lane
New York NY 10038
212/709-6000
Ali, M Nasim
(Schaumburg)
Furlong, Henry T
Gavrity, John D
Margus, Paul
Moses, Stephen B
Overend, John J
Rosalsky, Robert B
Wall, Robert H
Zolla, Gerald

USLIFE Ins Services Co
1340 Riverbend Drive
Dallas TX 75247
214/637-1179
Thompson, Joe L

Utica Mutual Ins Co
PO Box 530
Utica NY 13503
315/735-3321
Dodd, George T

Variable Annuity Life Ins Co
2929 Allen Parkway
Houston TX 77019
713/526-5251
Carney, Gregory J
Tan, Charles W

Victoria Financial Corp
1001 Euclid Avenue
Suite 512
Cleveland OH 44115
216/771-4850
Rosen, Kenneth R

I. INSURANCE ORGANIZATIONS U.S.

Victory Life Ins Co
300 SW Eighth Avenue
Topeka KS 66603-3984
913/357-6151
Haak, Daniel H
Thiel, Theodore L

Volunteer State Life Ins Co
PO Box 1369
Chattanooga TN 37401
615/756-2887
Fox, Peter A, Jr
Ruck, Harold E

Vulcan Life Ins Co
105 Vulcan Road
Birmingham AL 35209
205/942-2011
Harris, Carl M

Washington National Ins Co
1630 Chicago Avenue
Evanston IL 60201
312/570-5500
Auvinen, Peter G
Dieter, Roland A
Fredricks, Deborah J
Gleeson, Thomas M
Gudeman, Richard H
Hanson, Peter M
McGee, Robert R
Paton, Virginia A
Rockwell, David L
Schlotzhauer, Robert T
Scott, Thomas C

Washington National Life Ins Co of New York
500 Fifth Avenue
New York NY 10036
212/719-4300
Maxwell, Michael J

Wausau Ins Cos
2000 Westwood Drive
Wausau WI 54401
715/845-5211
Coldwell, E Jay
Fiebrink, Mark E
Golz, James F
Koch, Leon W
Koski, Mikhael I
Mealy, Dennis
Nikstad, James R
Pray, David W
Retterath, Ronald C
Santillo, Carl J
Scheibl, Jerome A
Siewert, Jerome J
Theisen, Joseph P
Torelli, Anthony James

West Coast Life Ins Co
1275 Market Street
San Francisco CA 94103
415/552-6200
Foster, Allan
Green, Jay W

Western & Southern Life Ins Co
400 Broadway
Cincinnati OH 45202
513/629-1800
Bates, Eugene W
Blades, Thurman J
Burridge, David Michael
Cecil, John D
Honkomp, Robert J
Hutchinson, Carroll R
Kaplan, Donald W
Kuhn, Jeffrey P
Lyons, Harold V, Jr.
Madar, Paul Joseph
Miller, J J
Neal, William E
Schellpeper, Gene H
Teague, T Kerry
Tillis, Randy E
Yeary, Paul D

Western Farm Bureau Life Ins
1200 Lincoln Street
Denver CO 80203
303/861-8100
Batchelder, William H
Scott, Gordon L

Western Life Ins Co
PO Box 64271
St Paul MN 55164
612/738-4000
Caballero, Crispina O
Coon, Katherine C
Eberlein, Jerri D (Woodbury)
Kirk, Jill A
Meyer, Thomas G
Mikkelsen, Robert L
Penninger, Michael J
Philips, Julia T
Pollock, Robert Brian
Spies, Robert L
Strong, Gregory S
West, Renee C
White, William M

Western Reserve Life Assurance Co of Ohio
PO Box 5068
Clearwater FL 34618
813/585-6565
Kirkland, Larry M
Yaeger, Alan

Western Reserve Life Ins Co
230 North Third
PO Box 609
Grand Junction CO 81502
303/242-6291
Clemons, J King

Western States Life Ins Co
700 South Seventh Street
Fargo ND 58103
701/237-5700
Armstrong, Diana
Bergstrom, David A
Bjorgan, Roger J
Haakenstad, Dale L
Smith, James R
Turnquist, Kenneth J

Western United Life Assurance Co
West 921 Sprague Avenue
Spokane WA 99204
509/838-3384
Baker, Karl T

Westfield Cos
One Park Circle
Westfield Center OH 44251
216/887-0101
Calihan, Glen R

William Penn Life Ins Co of New York
3003 New Hyde Park Road
New Hyde Park NY 11042
516/328-6000
Gross, Joseph A
Mundi, Bhajan S
Warren, Larry

A L Williams Corp
3120 Breckinridge Blvd
Duluth GA 30199-0010
404/381-1674
Chen, Tarwei
Irwin, Richard J
Whitney, Robert L

Wisconsin National Life Ins
220 Washington Avenue
Oshkosh WI 54901
414/235-0800
Arganbright, A Dean
Pung, Robert E
Ty, Virgilio C
Wick, Gary A

Wisconsin Physicians Service Ins Corp
PO Box 8190
1717 West Broadway
Madison WI 53708
608/221-4711
Heaton, Timothy J

WM Life/Empire Life Ins Cos
1000 Second Avenue
25th Floor
Seattle WA 98104
206/564-8012
Eschrich, Robert W
Porter, Ernest R

Woodmen Accident & Life
PO Box 82288
Lincoln NE 68501
402/476-6500
Annin, Roger K
Coufal, Norma J
Eggert, Linda R
Lauerman, Thomas E
Meyerle, Gregory A
Peterson, Donald L
Rickers, Frederick R
Stevens, Lori Ann

Woodmen of the World Life Ins
1700 Farnam Street
Omaha NE 68102
402/342-1890
Christopherson, Jon C
Rotschafer, Randall P
Schreier, Mark Leonard

World Ins Co
1000 World Plaza
North Park
Omaha NE 68164
402/496-8100
Billingsley, Mark E
Richhart, James W

Worldwide Ins Group
11975 Westline Industrial Dr
St Louis MO 63146
314/878-1800
Robbins, Kevin B

Zurich-American Ins Group
231 North Martingale Road
Schaumburg IL 60196
312/843-6000
Cutler, Janice Z
Duffy, Thomas J
Esposito, David L
Hanson, H Donald
Westerholm, David C

Zurich-American Life Ins Co
1375 East Woodfield Road
Schaumburg IL 60173-4999
312/884-7900
Gupta, Brij M
Harkensee, James Charles
Ritzke, Charles E

II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Abbey Life Ins Co of Canada
3027 Harvester Road
Burlington ON Canada
L7N 3G9
416/639-6200
Bleecker, D Lorne
Tiede, Robert G

ACC Holdings Limited
ACC House
61 Lavender Street
Milsons Point NSW 2061
Australia
02/922-7055
Luk, Peter

Aetna Canada
145 King Street West
Toronto ON Canada M5H
3T7
416/864-8000
Mills, John A

Aetna Life & Casualty Ltd
PO Box 192
Chatswood NSW 2067
Australia
02/441-7777
Niehaus, M S, Jr.

Aetna Life Ins Co of America
11th Floor
658 Tun-Hwa South Road
Taipei Taiwan Republic of
China 10661
02/735-9213
Poon, Patrick S C

Allstate Ins Co of Canada
10 Allstate Parkway
Markham ON Canada L3R
5P8
416/477-6900
Groot, Steven L

American International Assurance Co Ltd
AIA Building
One Stubbs Road
Hong Kong Hong Kong
5/8321800
Chan, Frank Yun Lam

American International Group
American Intl Building
2-8 Altyre Road
Croydon England CR9 2LG
01/680-6000
Brooks, Alexander T

American International Reinsurance
PO Box HM 152
Hamilton Bermuda HM AX
809/295-2121
Brown, Peter

American Life Ins Co
PO Box 5984
Sharja United Arab
Emirates
Ahmad, Saiyed A

Assumption Mutual Life Ins Co
770 Main Street
PO Box 160
Moncton NB Canada E1C
8L1
506/853-6040
Martin, Raymond
Martineau, Claude J

Bank of Ireland Life
Lower Baggot Street
Dublin 2 Ireland
178-5744
Creedon, Seamus

British American Life & General Ins Berhad
Bangunan British American
Jalan Semantan, Damansara
Heights
Kuala Lumpur Malaysia
50490
03/2548055
Foong, Soo Hah
Wong, Steve

British National Ins Co
British National House
Haywards Heath
Sussex England RH16 1TD
04/441-4177
Matthews, Peter Nelson

Canada Life Assurance Co
330 University Avenue
Toronto ON Canada M5G
1R8
416/597-1456
Loney, David A
McCubbin, Horace W
Nield, David A

Canadian General Life Ins Co
120 King Street West
PO Box 918
Hamilton ON Canada L8N
3P6
416/528-6766
Roberts, Jack W

Canadian Reassurance Co
1010 Sherbrooke Street W
Suite 1707
Montreal PQ Canada H3A
2R7
514/288-3134
Lapierre, Denis
Leroux, Jean-Francois

Central Reinsurance Corp
53 E Nanking Road
Section 2
Taipei Taiwan Republic of
China
02/511-5211
Chang, Youling Grace

The Citadel Assurance Co
1075 Bay Street
Toronto ON Canada M5S
2W5
416/928-8500
Dowhaniuk, G Christina

Confederation Life Ins Co
321 Bloor Street East
Toronto ON Canada M4W
1H1
416/323-8111
Cohen, Harry H
Rae, Lawrence J
Rosenfelder, Michael
Till, Ronald L W
Wright, Kenneth A

Continental Hellas Ins Co
253 Syngrou Avenue
Athens 17122 Greece
942-8998
Valavanis, Manolis

Les Cooperants
333 St Antoine Est
Montreal PQ Canada H2X
1R9
514/287-6500
Fortier, Richard
Lafond, Andre

Crown Life Ins Co
120 Bloor Street East
Toronto ON Canada M4W
1B8
416/928-4500
Beiles, Herb N
Butler, Paul C
Cooper, Lorne M
Dark, John L
Evans, Gareth W
Hele, John C R
Houle, Remi
Johnston, David R
Macklin, Donald F
Mathews, B Dale
Morson, Alan E
Shell, Arnold J
Stackhouse, B L
Williamson, Robert L
Zimmerman, Oscar

The Dominion of Canada Group
165 University Avenue
Toronto ON Canada M5H
3B9
416/362-7231
Christie, James K

Equitable Life Assur Society
3-26 Kanda Nishiki-cho
Chiyoda-ku
Tokyo Japan 101
003/233-3912
Betz, Edwin H

Equitable Life Ins Co Ltd
3-26 Kanda Nishiki-cho
Chiyoda-ku
Tokyo Japan 101
Siegel, Henry W

Ethniki Ins Co
Karageorghi Servias 8
Athens Greece 102 10
1/3222121
Koutsopoulos,
Constantine

Folksam Ins Group
PO Box 20500
Stockholm Sweden 104 60
08/772-6000
Wohlner, Ellis A

Great-West Life Assurance Co
100 Osborne Street North
Winnipeg MB Canada R3C
3A5
204/946-1190
Bergquist, W E
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Devos, Denis J
Domenico, Joseph A
Fingas, Wayne E
Magnusson, D S
Morrison, David E
Parsonage, Jack O
Steven, David E

Groupe Optimum Inc
425 de Maisonneuve Blvd W
Suite 1700
Montreal PQ Canada H3A
3G5
514/288-2010
Page, Jean-Claude

Halifax Life Ins Co
75 Eglinton Avenue East
Toronto ON Canada M4P
3A3
416/489-5433
Hafeman, Michael J

Imperial Life Assurance Co
95 St Clair Avenue West
Toronto ON Canada M4V
1N7
416/926-2600
Hale, Michael A
Hutchinson, R Garth

Independent Order of Foresters
789 Don Mills Road
Don Mills ON Canada M3C
1T9
416/429-3000
Chisholm, Donald W
Daly, Peter
Dickson, David
Field, Robert W
Gershuni, David

John Hancock International Services HK Ltd
Two Exchange Square
Suite 1404, Central
Hong Kong Hong Kong
852/5-266536
Belfer, Arthur J

The Laurentian/Imperial Co
95 St Clair Avenue West
Toronto ON Canada M4V
1N7
416/926-2000
Boeckner, Robert G
Munk, Peter

Lombard Life Assurance Ltd
31st Floor Connaught
Center
Connaught Rd Central
District
Hong Kong Hong Kong
05/8438373
Ip, Joseph C

Manufacturers Life Ins Co
200 Bloor Street East
Toronto ON Canada M4W
1E5
416/926-0100
Beca, Peter
Bicknell, Arthur
Cobban, Robert M
Engels, J Helmut
Friesen, John M
Koch, Kenneth E
Leckie, Robin B
Lerner, Peter
Loffree, James A
Lorenz, George
McFarlane, J Donald
McFarquhar, Kenneth A
Morrison, Gregory E
Reynolds, Margaret A
(Waterloo)
Smith, J C McKenzie
Smithen, Robert M
Solomonian, Laura A
Swanick, Glenn R

Maritime Life Assurance Co
2701 Dutch Village Road
PO Box 1030
Halifax NS Canada B3J 2X5
902/453-4300
Crawford, J Dickson

The Meiji Mutual Life Ins Co
2-1-1 Marunouchi
Chiyoda-ku
Tokyo Japan 100
003/283-8755
Yoshida, Hideyuki E

Mercantile & General Reinsurance Co plc
123 Front Street West
University Place
Toronto ON Canada M5J
2M7
416/947-3800
Chow, August C
Clairman, Stephen A
Corrigan, R Dennis
Doiron, Louis
Patterson, Peter B
Wharram, Paul F

Metropolitan Life Assur Co of New Zealand Ltd
139 Albert Street
Auckland 1 New Zealand
649/541-166
Magee, Ken

Metropolitan Life Ins Co
Metropolitan Place
One University Avenue
Toronto ON Canada M5J
2P3
416/292-8877
Rosenblat, Robert M

(Continued on next page)

II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Metropolitan Life Ins Co - continued
Smith, Fraser M
(Ottawa)

MONY Life of Canada
797 Don Mills Road
Suite 1500
Don Mills ON Canada M3C 1V2
416/429-2200
Birkenshaw, John T
Burgess, C Norman
Peck, Larry A

Munich Reinsurance Co
390 Bay Street
26th Floor
Toronto ON Canada M5H 2Y2
416/947-9587
Young, William M

N M I Retirement Fund
Box 1247
Saipan Cameroon 96950
670/234-6224
Bencivenga, David F

Nan Shan Life Ins Co Ltd
302 Ming Chuan E Road
Taipei Taiwan ROC 10461
002/501-3333
Chen, Li-Chieh

National Life Assurance Co of Canada
522 University Avenue
Toronto ON Canada M5G 1Y7
416/598-2122
McGuinness, Michael B
Trudeau, Rene E

National Mutual Ins Co Ltd
National Mutual Centre
151 Gloucester Road
Hong Kong Hong Kong
5/757282
Jenkins, Terry D
Leung, Kung Lup
(Wanchai)

Nationale-Nederlanden
International Division
15 Prinses Beatrixlaan
The Hague The Netherlands 2595 AK
011/31-7041-6230
Austin, Frank S
Skriletz, Jess A

North American Life Assur Co
5650 Yonge Street
North York ON Canada M2M 4G4
416/229-4515
Barbosa, Carlos
Betteto, Edward
Chamberlain, John A
Chan, Stanley S

North West Life Assur Co
595 Howe Street
Vancouver BC Canada V6C 2T5
604/689-1211
Francis, Donald R
Pepper, Ron W

Pennsylvania Life Ins Co
2345 Stanfield Road
Mississauga ON Canada L4Y 3Y3
213/828-6411
Nelson, Roland E

Philippine American Life Ins
United Nations Avenue
Office of the Actuary 4Fl
Metro Manila Philippines 2801
521-6300
Juan, Mabini L

Pinnacle Reins Co Ltd
PO Box 1801
Hamilton Bermuda 5
809/292-8600
Whiting, David R

Provinces-Unies
2020, rue Universite
Bureau 600
Montreal PQ Canada H3A 2A5
514/282-1914
Vanasse, Denis

The Prudential Life Insurance Co
Sogo Hanzomon Building
1-7 Koojimachi
Chiyodo-ku Tokyo Japan 102
003/475-8811
Sakaguchi, Kiyofumi

Royal Insurance plc
One Cornhill
London England EC3V 3QR
01/283-4300
Rushton, Ian Lawton

Seaboard Life Ins Co
2165 West Broadway
Vancouver BC Canada V6K 4N5
604/734-1667
Smith, Robert T
Stickney, Michael L

Seibu Allstate Life Ins Co
3-1-1 Higashi Ikebukuro
Toshima-ku
Tokyo Japan 170
03/983-6666
Abekemeier, Noel J

SSQ Societe D'Assurances Generales Inc
C.P. 10530
2535 Laurier Blvd. #104
Ste-Foy PQ Canada G1V 4H5
418/651-7000
Genest, Pierre

St Lawrence Reassurance Co
425 de Maisonneuve Blvd W
Suite 1720
Montreal PQ Canada H3A 3G5
514/288-1900
Madou, Roland Georges

Sun Life of Canada
150 King Street West
Toronto ON Canada M5H 1J9
416/979-9966
Dukacz, Julian J
Gardner, John R
Gauer, Donald L
Gregoire, Jean
Reed, Owen A
Wilson, William E

Swiss Reinsurance Co
50/60 Mythenquai
Zurich Switzerland 8002
01/208-2121
Brooks, Charles E

UK Life Assurance Co Ltd
UK House
Worthing Road
Horsham West Sussex England
0403/40033
Davies, Roger W

Zurich Ins Co of Canada
188 University Avenue
9th Floor
Toronto ON Canada M5H 3C3
416/593-6121
Cheng, Laurence

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

AAA Consultants
603 Morristown Road
Linden NJ 07036
201/486-1470
Chaplik, John N

Abar Employee Benefit Plan Services
70 South Orange Avenue
Livingston NJ 07039
201/994-0051
Shemtob, Mark
Uchitel, Mikel R

The Paul Abbott Co
PO Box 1191
McLean VA 22101
703/442-8182
Abbott, Paul H, Jr.

Aberdeen Associates Inc
124 Silver View Court
Vallejo CA 94590
707/643-5000
Witt, R Daniel

ACG Associates Inc
101 River Road
PO Box 1159
Canton CT 06019
203/693-6991
Goddard, Alan C

ACS Group
8025 North Point Blvd
Suite 215E
Winston-Salem NC 27106
919/773-1313
Harker, Carlton

Act Plus Inc
160 Nelms Road
Fayetteville GA 30214-9739
404/487-0197
Paquin, Claude Y

Actech Inc
8 Piedmont Center, Ste 310
3525 Piedmont Road NE
Atlanta GA 30305
404/262-7185
Holcombe, Willis C
Stanley, Randall L

ACTI
6410 Rockledge Drive
Bethesda MD 20817
301/530-4400
Frasier, Walter E
Friedlander, David P (Dallas)

Actuarial Advisory Group Inc
3800 North Wilke Road
Suite 250
Arlington Hts IL 60004
312/506-1700
Balinski, Kenneth A

Actuarial Analysts Inc
500 Bloomfield Avenue
Verona NJ 07044
201/239-7500
Dershowitz, Harold N
Dubin, Alan
Jacob, Albert

Actuarial & Admin Services
4500 North 32nd Street
Suite 200
Phoenix AZ 85018
602/955-1808
Drown, Gary K
Lawrence, John W, Jr.

Actuarial & Management Services
PO Box 7072
Deerfield IL 60015
312/945-4408
Merritt, Robert G

Actuarial & Pension Consultants Inc
PO Box 160037
Miami FL 33116
305/387-2191
Katz, Lynn Robert

Actuarial Associates Inc
900 Chapel Street
New Haven CT 06507
203/789-1320
Weaver, Allan C

Actuarial Benefit Services
624 Travelers Tower
26555 Evergreen Road
Southfield MI 48076
313/355-5232
Hooshagen, Jeanne M

Actuarial Consultants Inc
3848 Carson Street
Suite 300
Torrance CA 90503
213/316-1334
Byrnes, G Patrick

Actuarial Consultants of New Jersey
21 Commercial Drive
Cranford NJ 07016
Drumm, Lynda P

Actuarial Consulting Service
PO Box 83
Stevenson MD 21153
301/363-6891
Moskowitz, Lester

Actuarial Consulting Services
2759 Hazelwood Avenue
St Paul MN 55109
612/770-3714
O'Brien, Patrick W

Actuarial Consulting Services Inc
181 Franklin Street
Buffalo NY 14201
615/385-1640
Gibson, Earl

Actuarial Consulting Services Inc
PO Box 21
Hanover IN 47243
502/228-0526
Goodman, Ann Selby

Actuarial Data Inc
US Steel Building
Suite 3150
Pittsburgh PA 15219
412/456-2345
McQueen, John S

Actuarial Data Services
112 Washington Street
East Orange NJ 07017
201/672-0100
De Esposito, Caroline
Gebauer, Gerhard J

Actuarial Enterprises Inc
132 Kings Highway East
PO Box 217
Haddonfield NJ 08033
609/428-1907
Filipski, Jerrold M

Actuarial Enterprises Ltd
600 Central Avenue
Suite 333
Highland Park IL 60035
312/831-6603
Jaffe, Jay M

Actuarial Experts Inc
8177 West Glades Road
Suite 102
Boca Raton FL 33434
305/487-5583
Epstein, Nathan

Actuarial Marketing & Product Services Inc
805 Garrison Court
Delafield WI 53018
414/646-3906
Nickerson, Bruce E

Actuarial Micro Software
8025 North Point Blvd
Suite 215E
Winston-Salem NC 27106
919/773-1313
Castevens, Philip Green

Actuarial Research Corp
6928-E Little River Turnpike
Annandale VA 22003
703/941-7400
Chang, Holen Helen
McKusick, David R
Trapnell, Gordon R

Actuarial Resources Corp
12736 Glynn Avenue
Downey CA 90242
213/862-4376
Davlin, Michael F
Jarrett, Edward C (Irvine)
Lamson, James W (Olathe)

Actuarial Sciences Associates
242 Old New Brunswick Rd
Suite 302
Piscataway NJ 08854
201/562-6900
Bainbridge, Thomas G
Becker, Franklin B
Bone, Christopher M
Gulotta, Michael J
Jago, Richard J
Jarka, John
Ranade, Neela
Ray, Otis C
Reddington, Robert F

Actuarial Service Co PC
5669 Martell
Troy MI 48098
313/879-8386
Esuchanko, Joseph

Actuarial Services Associates
242 Old New Brunswick Road
Suite 302
Piscataway NJ 08854
201/565-6742
Golden, Lawrence A

Actuarial Services Corp
PO Box 29208
New Orleans LA
70189-0208
504/244-6056
Hotz, G Stephen

Actuarial Systems & Management Consulting
Ten Steep Hollow Lane
Cos Cob CT 06807-1514
203/625-0358
Draeseke, Douglas G

Actuarial Systems Corp
134 University Drive
Suite 110
Rochester MI 48063
313/656-8861
Storm, Diane M

Actuaries & Information Management Services Inc
19 West Fourth Street
Suite 1104
New York NY 10001
212/714-0960
Poland, Jeffrey D

Actuaries Unlimited Inc
1901 Avenue of the Stars
Suite 440
Los Angeles CA 90067
213/553-1769
Weisleder, Stanley

Actuary Retirement Funding Corp
30100 Telegraph Road
Suite 170
Birmingham MI 48128
Pelcyger, Frank

Adams, Patricia M
18 Sherwood Lane
Norwich CT 06360
203/889-7624
Adams, Patricia M

Adams Viner & Mosler Ltd
1675 Palm Beach Lakes Blvd
Suite 1000
West Palm Beach FL 33401
305/478-0303
Tagoff, Ronald M

Adler & Massa Inc
125 Hicks Street
Brooklyn NY 11201
718/855-4500
Massa, Michael

Adonai Financial Services
3223 Galahad Drive
Dallas TX 75229
214/351-2570
Clement, Donald F

Advance Benefits Systems Corp
468 Pennsfield Place
Thousand Oaks CA 91360
805/496-1069
Eiler, Burness R
Horn, Peggy F
Pelant, James C

Advanced Actuarial Consultants of NJ Ltd
545 Route 17 South
Ridgewood NJ 07450
201/825-3505
Kalish, Daniel H

Advisors Pension Services Inc
Capitol Square Office Twr
65 East State St, Ste 908
Columbus OH 43215
614/461-9421
Jolley, Richard L

Affiliated Plans Administrators Inc
9292 Madison Avenue
Orangevale CA 95662
916/988-5030
Ying, Y C

John S Agatston Actuarial Services
5704 Elgin Street
Pittsburgh PA 15206
412/661-6292
Agatston, John S

Agee, John E
1100 Centennial Boulevard
Suite 235
Richardson TX 75081
214/235-2101
Agee, John E

Ahuja, Sushil K
PO Box 57614
Los Angeles CA 90057
213/688-5156
Ahuja, Sushil K

Aikman, Roy W
1900 West 75th St
Suite 201
Prairie Vlg KS 66208
913/362-7144
Aikman, Roy W

AJA Risk Management Consultants
888 7th Avenue
16th Floor
New York NY 10106
212/489-7171
Silberstein, Benny

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

AJD Ins Consultants Inc
PO Box 12830
Jackson MS 39236-2830
601/982-2559
Dausman, Robert O

AJR Pension Plan Services Inc
75 Midland Avenue
Montclair NJ 07042
201/857-9500
Rosen, Anthony H

Alaska Pension Services Ltd
429 'D' Street Suite 300
Anchorage AK 99501
907/276-3090
Mayer, Duane L

Albert, Faye
4949 SW 71st Place
Miami FL 33155
305/662-5840
Albert, Faye

Aldrich Smith & Baker
323 West Cano
Edingburg TX 78539
512/383-1696
Reiner, Jack G

Alexander & Alexander Consulting Group Inc
125 Chubb Avenue
Lyndhurst NJ 07071
201/460-6700
Andrzejewski, Chester D (Baltimore)
Angstadt, Cheryl G (Atlanta)
Barry, Robert J (Boston)
Cillie, Gabriel G
Cirkiel, Robert E (New York)
Cohen, Laurence D (Los Angeles)
Cole, Helen Louise (New York)
Connell, Floyd, Jr. (Atlanta)
Degann, A David
DeStefano, Ronald (Baltimore)
Dowd, William M (Richmond)
Epley, H Robert, III (Dallas)
Faath, Richard J (Detroit)
Feehan, Michael G
France, Catherine M (Baltimore)
Garrett, Harper L, Jr
Gauld, Edwin S
Gordon, Linda Phyllis (Atlanta)
Groszkiewicz, Richard A (Atlanta)
Hansen, Janet Cummings (Atlanta)
Homza, Joseph (Union)
Hutchinson, Richard D (Baltimore)
Hyman, Howard Jay (Atlanta)
Kays, David F (Detroit)
Kent, Irwin I
Kent, Kenneth Alan
Koehne, Mark T (Union)
Lastinger, James C (Atlanta)
Lawson, Barbara V K (Boston)
Leube, Joseph J (Philadelphia)
Levering, Cynthia J (Baltimore)
Levy, Jerrold M (Chicago)
McDaniel, Margaret M (Dallas)
Mills, Marjorie S (Atlanta)
Munzenmaier, Fred W (Atlanta)
Neal, Christopher A (Atlanta)
Price, Michael Barry (St Louis)
Rose, Jeffrey C (Baltimore)
Rudzinski, Edward J
Schmidt, Kerry N (Atlanta)
Sellars, Andrea T (Atlanta)
Serota, Mitchell I (Chicago)
Singer, Stephen G
Solomon, Richard H (Los Angeles)
Stigliano, Neil (Boston)
Strom, David N (St Louis)
Swope, Carl S
Tepfer, Hal S (Boston)
Tillman, Cheryl E (Baltimore)
Tsui, Teresa T (Atlanta)
Turk, Alan C (Atlanta)
Valliere, Cheryl A (Chicago)
Viener, Gary W (Baltimore)
Voss, Carl W (Chicago)
Waite, John L (Philadelphia)
Walczak, David P (Minneapolis)
Wattenberg, Larry B
Wells, David Q, Jr. (St Louis)
Williams, Steven Eugene (Overland Park)
Wood-Duggan, Margaret (Atlanta)
Zatto, Joseph R (Atlanta)

Altman Brown & Everett Inc
One Norstar Plaza
Albany NY 12207-2796
518/447-2104
Altman, Kenneth
Brown, Edward W
Everett, John F (Rochester)
Haynes, Roscoe
McLeod, Donald E (Syracuse)
Rog, Howard (Farmingdale)

Altman Kritzer & Levick PC
6400 Powers Ferry Road NW
Suite 224
Atlanta GA 30339
404/955-3555
Groszkiewicz, Cynthia A

American Actuaries Inc
146 Monroe Center St NW
Suite 800
Grand Rapids MI 49503
616/459-1050
Conkel, Robert D
Prager, Frank A
Wilkening, Robert E

American Benefit Corp
401 Eleventh Street
Huntington WV 25701
304/525-0331
Sisarcick, Wood Carlton

American Pension Systems Inc
PO Box 347
Old Greenwich CT 06870
Rettie, Elizabeth P

AM-RE Brokers Inc
One Liberty Plaza
New York NY 10006
212/618-7000
Varca, John J

Anderegg, David S
6030 Harbord Drive
Oakland CA 94611
Anderegg, David S

Anderson, Arthur W
World Trade Center
Suite 400
Boston MA 02210
617/439-5318
Anderson, Arthur W

Kenneth D Anderson Co Inc
EB3N Damonmill Square
Concord MA 01742
617/259-0729
Anderson, Kenneth D

Angell Disend & Quesnel Inc of Massachusetts
585 Boylston
PO Box 232
Boston MA 02117
617/236-4503
Clough, Thomas A
Quesnel, John R

Angell Disend & Quesnel Inc of Rhode Island
225 Newman Avenue
Rumford RI 02916-0710
401/438-9250
Angell, Donald C
Magnus, Mark B

Ann Arbor Actuaries Inc
321 South Main Street
Ann Arbor MI 48104
313/662-2373
Griffin, Dale C (Evanston)
Jones, Donald A

Aponte, Juan B
PO Box 8659
Santurce PR 00910
809/758-8585
Aponte, Juan B

Arizona Qualified Plan Services
3636 N Central Avenue
Suite 820
Phoenix AZ 85012
602/222-4160
Gardner, Bruce
Witt, Ronald E

Armstrong-Doyle Co
One Franklin Plaza
Suite 770
Philadelphia PA 19102
215/561-0510
Carroll, Benedict L

Associated Actuaries
86 East Broad Street
PO Box 92
Hopewell NJ 08525
609/466-0840
Lyons, Daniel J

Associated Pension Consultants Inc
2699 Stirling Road
Suite B-100
Ft Lauderdale FL 33312
305/983-5600
Martin, Richard E
Rodriguez, Augusto A
Winston, Michael

Atlanta Pension Services Inc
Marquis One, Suite 2300
245 Peachtree Center Ave
Atlanta GA 30303
404/659-8410
Sommer, Benjamin L

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

Attorneys' Pension Systems Inc
572 East Green Street
Suite 300
Pasadena CA 91101
808/792-8888
Preston, Michael Blair

Atwood & Company
13113 Polvera Avenue
Rancho Bernardo CA 92128
619/451-6049
Atwood, Clarence R

Peter D Austin & Associates
4063 Sunswept Drive
Studio City CA 91604
213/769-1145
Austin, Peter D

Jerrald Axelrod Consulting Actuary Inc
24005 Plover Lane
Laguna Niguel CA 92677
714/831-5565
Axelrod, Jerrald

Milton B Babbit
242 East 19th Street
Suite 3A
New York NY 10003
Babbit, Albert E

Bacon & Wollman Associates Inc
125 Strafford Avenue
Suite 300
Wayne PA 19087
215/341-1785
Bacon, Robert A

James J Bagshaw & Co
23 Hillside Avenue
Metuchen NJ 08840
201/549-1314
Bagshaw, James J

Baily, Phillips B
36150 Pauba Road
Temecula CA 92390
714/676-2273
Baily, Phillips B

Bakel, Leo R
803 Country Lane
Bloomington IL 61701
309/766-2311
Bakel, Leo R

Baker, Edward H
5890 S Galena Street
Englewood CO 80111
303/771-9081
Baker, Edward H

Bakewell & Co Inc
220 Montgomery Street
Suite 910
San Francisco CA 94104
415/391-7702
Richardson, Harlan W

Balis & Company Inc
3 Mellon Bank Center
Philadelphia PA 19102-2499
215/568-3740
Stanco, Edward J

Banking Consultants of America
6584 Poplar Avenue
Memphis TN 38138
901/682-0611
Wade, Terry R
Woodhead, Curt R

Barnhart, E Paul
11160 Olive Street Road
St Louis MO 63141-7651
314/569-2232
Barnhart, E Paul

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Bass Consultants Inc
530 Wells Fargo Drive
Suite 302
Houston TX 77090-4026
713/444-3577
Bass, Frederick B

Bassett, Preston C
One Tanglewood Circle
Wallingford PA 19086
215/565-3425
Bassett, Preston C

Bastian & Co
American Financial Center
2400 Louisiana Blvd NE
Albuquerque NM 87110
505/881-1947
Bastian, Twila

Beaudry, David R
839 East Jackson
Suite B
Medford OR 97504
503/773-6705
Beaudry, David R

The Beaven Companies
901 West Jackson Blvd
Chicago IL 60607
312/829-9600
Lilly, George P

W Beckman Consulting Actuary
17641 Birch Tree Lane
Irvine CA 92715-2210
714/786-1353
Beckman, Woody

Benefit Actuaries Inc
PO Box 70109
Louisville KY 40270
502/587-9501
Lynch, Charles E
Welsh, Patrick

Benefit Advisors Inc
3155 West Big Beaver
Suite 118
Troy MI 48084
313/649-3135
Penn, Harold W

Benefit Communications Inc
Box 12031
Atlanta GA 30305
404/231-8568
Vodopich, Donald R

Benefit Design Concepts
10691 North Kendall Drive
Suite 110
Miami FL 33176
305/279-4343
Wahl, Yale Sam

Benefit Management
1200 Providence Highway
Sharon MA 02067
617/784-6100
Bostian, Robert

Benefit Management Assoc Inc
800 Hingham Street
Rockland MA 02370
617/871-4900
Strug, Emil J

Benefit Plan Consultants Inc
1221 Kapiolani Boulevard
Suite 600
Honolulu HI 96814
808/533-3831
Ayson, Benjamin E
Furuike, Charles K

Benefit Plans Services Inc
PO Box 909
Huntington WV 25712
304/525-6557
Jones, William W

Benefit Research & Planning
Benson Bldg, Suite 127
Township Line Road & Washington
Jenkintown PA 19046
215/572-0990
Middleton, Raymond L

Benefit Service Corp
1000 Second Avenue
Suite 2400
Seattle WA 98104
206/622-2191
Pepper, David F

Benefit Services Co
1375 Peachtree Street
Suite 700
Atlanta GA 30309
404/872-0700
Nicholson, Wendell J

The Benefits Consulting Group Inc
PO Box 2230
La Grange IL 60525
312/579-1115
Shippee, Larry W

Benetech Inc
4330 Auburn Blvd
Sacramento CA 95842
916/484-6811
Bruckman, Paul S
Jones, Weston R
Smith, Clyde, Jr.
Yang, Kisuk

Bennett, Noah H, Jr.
122 Masondale Avenue
Durham NC 27707
Bennett, Noah H, Jr.

Charles G Bentzin Associates
234 North Central Avenue
Suite 646
Phoenix AZ 85004
602/257-8855
Bentzin, Charles G

George Beram & Co Inc
1163 Walnut Street
Newton Higlands MA 02161
617/965-0610
Beram, George
Bruno, Philip G
Godwin, James H
Holland, George W
Weiblen, William A

Berends Dissinger & Associates
5105 DTC Parkway
Suite 219
Englewood CO 80111
303/770-6613
Berends, Jeffrey J
Dobis, Frank J
Hughes, James H

Beyer-Barber Incorporated
PO Box 1728
Allentown PA 18105
215/435-9577
Sekol, Randee William
Steinmann, John W

BGS&G Qualified Plans
Twelve North Liberty St
Cumberland MD 21502
301/777-1500
Pearson, Margaret C

L J Biskner & Associates Inc
12344 Champaign
Warren MI 48089
313/757-6483
Biskner, Laverne J, III

E W Blanch Co
3500 West 80th Street
Minneapolis MN 55431
612/835-3310
Bailey, Robert A
Mathewson, Stuart Bruce (Bloomington)
McDonald, Gary P
Swager, Richard E
Wacek, Michael G

Blattenberg Associates Inc
19762 MacArthur Boulevard
Suite 311
Irvine CA 92715
714/833-3740
Blattenberg, Robert C

William M Bliss Consultant Inc
4215 Southpoint Boulevard
Jacksonville FL 32216
904/739-2647
Bliss, William M

Block Consulting Actuaries Inc
1721 Artesia Boulevard
Suite D
Manhattan Bch CA 90266
213/374-2232
Block, Helen G
Block, Richard A

Richard Blum & Associates
770 West Granada Blvd
Suite 215
Ormond Beach FL 32074
904/672-4853
Blum, Richard Paul

Boatright & Associates Inc
3102 Ambrose Avenue
Nashville TN 37207
615/228-8000
Boatright, David J

Boley, Russell A
30222 Wingfoot Drive
Evergreen CO 80439
303/674-2858
Boley, Russell A

Bolton Offutt Company
16 East Eager Street
Baltimore MD 21202
301/547-0500
Blazek, Charles J, III
Bolton, Robert G
Farnen, Daniel Bryan
Reider, Teresa Marie

Bond & Company
Three Penn Center Plaza
Philadelphia PA 19102
215/568-6000
Bond, John J

Booke & Company
PO Box 66
Winston-Salem NC 27102
919/748-1120
Beardsley, Charles M
Bolin, Madge E
Booke, Samuel Lewis
Brickhouse, Robert Blaine
Chapman, Peter F
Gibby, Douglas A
Grantier, John W
Jones, Alvin L (Columbus)
McFarland, Hugh J
Peterson, Philip A
Respess, Sandra B
Schachet, Michael D
Vaughn, Roger L

Booth, Allen D
2140 Chipmunk Court
Brookfield WI 53005
414/785-1553
Booth, Allen D

Bordewick & Company
5100 Edina Industrial Blvd
Suite 219
Edina MN 55435
612/835-9772
Bordewick, James R

Boston Benefits Consulting Inc
184 High Street
Fourth Floor
Boston MA 02110
617/426-4580
Brennan, Paul J

Boulet, Gerald F
61 Jackson Street
Canton MA 02021
617/784-3287
Boulet, Gerald F

John M Bragg & Associates Inc
28 Lenox Pointe NE
Atlanta GA 30324
404/231-3006
Bragg, John M
MacLean, James F (Lincoln)

Bransford Retirement Plans Services Inc
510 Central Trust Tower
Fourth & Vine Streets
Cincinnati OH 45202
513/621-5959
Bussewitz, Stephen L

J Huell Briscoe & Assoc Inc
307 N Michigan Avenue
Suite 1220
Chicago IL 60601
312/332-0430
Comm, Jerome S
Hwang, Li Hwan
Jackson, Bruce E
Kleen, John T, Jr.

Briscoe Professional Services
Eight Spy Glass
Keowee Key
Salem SC 29676
Briscoe, J Huell

Brodie, Norman
81 Robert Drive
New Rochelle NY 10804
914/636-5536
Brodie, Norman

Brown Bridgman & Company
100 Wells Street
Hartford CT 06103
203/527-9288
Weissbrot, Laurence R

Brown, L Wendell
4007 Maple Heights Drive
Kingwood TX 77339
713/360-0658
Brown, L Wendell

Brown, Milton L
935 Chester Avenue
San Marino CA 91108
Brown, Milton L

Brownlee, Harold J
24 Roosevelt Avenue
Chatham NJ 07928
201/635-1171
Brownlee, Harold J

Bruce and Bruce Co
916 Sherwood Drive
Lake Bluff IL 60044
312/295-6200
Bruce, Robert E
Bruce, William D
Buck, Norman F
Nieh, Loretta
Vora, Shantilal A

George Brummer & Assoc Ltd
545 Oaks Lane
Suite 203
Pompano Beach FL 33069
305/975-9596
Brummer, George

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Bryan Pendleton Swats & McAllister
One Burton Hills Blvd
Suite 275
Nashville TN 37215
615/665-1640
Brister, Michael E (Jackson)
Bryan, William J
Donald, David U (Jackson)
Fisher, J Bradford
Hohman, Kenneth F (Louisville)
Hudgins, James R (Jackson)
Johnston, Anthony S
Maurer, Richard L
McAllister, Joseph P
McDonald, William R (Louisville)
Pendleton, Franklin D
Pratt, Hunter D (Jackson)
Shaub, David L
Swain, Thomas A
Williams, Vickie N

William M Buchanan & Associates
8575 West 110th Street
Suite 100
Overland Park KS 66210
913/451-8094
Buchanan, William M
Drake, Jeffrey S
Miller, John R
Neidig, Frank (Plano)
Newberg, R Eric

Buchter, Gene W
911 Green Cove
Suite 1011
Dallas TX 75232
214/371-0420
Buchter, Gene W

Buck Consultants Inc
Two Pennsylvania Plaza
New York NY 10121
212/330-1000
Adams, Mary Hardiman (Harmon Meadow)
Andersen, Robert W (Harmon Meadow)
Anderson, Henry J
Arvin, Leo
Baus, Robert D
Beck, Richard K
Berish, George L (Honolulu)
Burger, Harry (Harmon Meadow)
Chan, Lau C (Harmon Meadow)
Chernick, Christopher (Harmon Meadow)
Conger, Patricia J (Harmon Meadow)
Cryan, James J (Harmon Meadow)
Curley, Mary Ellen (Harmon Meadow)
Daniels, William (Pittsburgh)
Delon, Merril S
De Meyere, Dolores
De Monte, Arnold Mark
Diamond, Stephen D (Harmon Meadow)
Dondero, Arlene
Driscoll, Francis T
Duncan, Zanese B (Atlanta)
Eisner, Andrew D
Epstein, Harvey
Faber, Peter R (Harmon Meadow)
Farb, Edward I (Harmon Meadow)
Finkenberg, Frank E (Harmon Meadow)
Giegerich, William E, Jr
Gilliam, Gary E (Washington)
Gravitz, David H
Gunzer, Barbara S (Harmon Meadow)
Haneberg, Ronald L (Dallas)
Harrington, Jan R
Harris, Daniel S (Harmon Meadow)
Hartt, Bernard E (Chicago)
Haynes, Garry L (Washington)
Henry, Walter P (Chicago)
Hochheiser, Myron
Hunt, Barbara J
Jensen, Ralph
Kalnberg, John F
Kapner, Joanna M (Harmon Meadow)
Kazanjian, Agnes (Harmon Meadow)
Kelly, George E (Pittsburgh)
Kiefer, James C (Denver)
Kim, Yungchai (Harmon Meadow)
King, Jon L (Los Angeles)
Klemberg, Albert J, Jr.
Kruse, Brian W (Harmon Meadow)
Lo Cicero, Joseph A
Lovaglio, George M
Lum, Jennifer S J (Honolulu)
Mabry, Frederick C (Atlanta)
Macagney, Patricia C (Harmon Meadow)
Malizia, Anthony M (San Francisco)
Masiello, Adelaide
McGrath, John J
McIntyre, Jane
McLaughlin, Walter J (Harmon Meadow)
McMahon, Margaret
Middleton, Richard A
Mittel, Carol Buchalter (Atlanta)
Moore, Ronald C
Murphy, Richard Conrad
Nearpass, David C
Olsen, Edith (Dallas)
O'Maley, Larry M (Fort Wayne)
Overholser, Donald M (Atlanta)
Pasternack, Harvey (Harmon Meadow)
Peterson, Stephen G
Ponzini, John J
Reed, Edith T
Rohlfs, A Frederick, Jr (Harmon Meadow)
Ross, E Chadwick (Harmon Meadow)
Rossman, Glenn A (Fort Wayne)
Sanz de Soto, Julia T (Harmon Meadow)
Scharbach, Robert C
Schmidt, Rene H
Shapiro, Martin
Sharp, Raymond E (Harmon Meadow)
Silverman, Roslyn (Harmon Meadow)
Simon, Robin B (Harmon Meadow)
Stahly, Larry D (Los Angeles)
Stout, Alberta (Harmon Meadow)
Stroh, Ethan
Thissen, Francis C (Fort Wayne)
Thompson, John W (Chicago)
Tobin, Vincent M (Harmon Meadow)
Tortorella, Gerald J (Harmon Meadow)
Van Valen, James M
Vaskas, Bernardette T
Venturi, Marsha R (Harmon Meadow)
Visner, Laurie Helene
Wallace, Robert E (Harmon Meadow)
Weiss, Martin (Harmon Meadow)
Wheat, Michael (Pittsburgh)
Widmer, Ransom H (Harmon Meadow)
Wiltse, Larry B
Witlen, Lisa Ann
Wolkoff, Claire L
Zader, William J (Pittsburgh)
Zaeh, Donald E (Harmon Meadow)
Zimmerman, Carolyn Evanna (Pittsburgh)
Zlotowitz, Robin

Bucknell Enterprises
7019 N Niumalu Loop
Honolulu HI 96825
808/395-5962
Bucknell, Robert I

Buell, Charles H
660 Poppy Way
Broomfield CO 80020
303/466-2488
Buell, Charles H

Buffin, Kenneth G
40 Pine Cove Road
Fair Haven NJ 07704
201/842-4463
Buffin, Kenneth G

Bunin Associates
1326 Land Title Building
Philadelphia PA 19110
215/568-6900
Bunin, David T

Thomas L Burger & Assoc Inc
6940 South Holly Circle
Suite 130
Englewood CO 80112
303/850-7159
Burger, Thomas L

W W Burgess Consulting Actuary
1010 South Lincoln Avenue
Park Ridge IL 60068
312/825-5445
Burgess, Willis W

Burrows, Richard A
420 S Van Pelt Street
Philadelphia PA 19146
215/985-4190
Burrows, Richard A

Business Actuaries Inc
2200 Hillsboro Road, Ste 401
PO Box 121584
Nashville TN 37212-1584
615/292-6265
Adkins, Donald E
Metcalf, David M

Business Planning Inc
300 Office Park Drive
Suite 175
Birmingham AL 35223
205/870-7090
Paisley, Robert M

Donald F Campbell
221 North LaSalle Street
Suite 3117
Chicago IL 60601
312/782-1335
Campbell, Donald F
Campbell, Donald P
Hartman, Thomas K
Schanding, Katherine M

Campbell, Paul A
Consultant to the Ins Industry
Seven Fenwood Drive
Old Saybrook CT 06475
203/388-6281
Campbell, Paul A

Campbell, Peter N
550 South Lakeshore Drive
Lake Geneva WI 53147
414/248-7876
Campbell, Peter N

Richard F Camus & Associates
1300 Tower Building
Little Rock AR 72201
504/367-6875
Baker, Trudy J
Camus, Richard F (New Orleans)
Osborn, Paul S

Capital Actuarial Consultants
1945 Bidwell Way
Sacramento CA 95818
916/444-5651
Hall, Allen A

Carley & McCaw Inc
1919 Oakwell Farms Pkwy
Suite 240
San Antonio TX 78218
512/824-9473
McCaw, John R

Carlin, James G
13730 15th NE
Apt F103
Seattle WA 98125
206/365-8277
Carlin, James G

Carr, Jonathan S
300 W Peachtree Street
Suite 7E
Atlanta GA 30308
404/584-7063
Carr, Jonathan S

Carroll, William J
15 Court Square
Boston MA 02108
617/426-3300
Carroll, William J

Carson Hampson Ehrlich & Callahan
Valley Forge Square
681 Moore Road, Ste 310
King of Prussia PA 19406
215/354-0666
Callahan, James P
Ehrlich, Neal L
Hampson, Albert L

D W Carstens & Assoc Inc
1697 Dunstable Green
Annapolis MD 21401
301/266-3820
Carstens, D Wayne

Carstens Glynn & Pickering
Three Metro Center
Suite 700
Bethesda MD 20814
301/961-1987
Glynn, John
Pickering, Victoria Lee

Casco Management Associates Inc
PO Box 12086
Raleigh NC 27605-2086
919/831-9429
Davis, Rodney D

Basil Castrovinci Assoc Inc
3235 Kennedy Blvd
Jersey City NJ 07306
201/963-9600
Castrovinci, Basil
Ferrara, Theodore A

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Casualty Actuarial Services Inc
Two Forest Park Drive
Farmington CT 06032
203/677-0096
Dickson, Jeffrey J

Casualty Actuaries Inc
12115 Lackland Road
Suite 370
St Louis MO 63146-4012
314/878-5002
Gwynn, Holmes M
Lowe, Robert F

David J Cavell & Assoc
531-Euclid Office Plaza
26250 Euclid Avenue
Euclid OH 44132
216/289-7010
Avalon, Geraldine D
Cavell, David J

CAWA Associates
307 Yoakum Parkway
Suite 219
Alexandria VA 22304
703/370-1339
Lisle, Lottie

Central California Actuaries & Consultants
1009 East Gettysburg Ave
Fresno CA 93704
209/224-8725
Kent, Louis A

Century Pension Consultants
15910 Ventura Boulevard
Suite 1801
Encino CA 91436
818/783-4850
Broutt, Karen A

Certified Actuarial Consultants Inc
Ridgewood Commons
947 Linwood Avenue
Ridgewood NJ 07450
201/447-5500
Levy, Harris S

Certified Actuarial Services Inc
348 Change Bridge Road
Pine Brook NJ 07058
201/822-0452
Corrao, M

Chakrabarti, Partha M
305 Valley Road
Montclair NJ 07042
201/746-5465
Chakrabarti, Partha M

Shane A Chalke Inc
8260 Greensboro Drive
Suite 325
McLean VA 22102
703/821-1555
Chalke, Shane A
January, Nancy Carol

Chapin, Walter L
9039 Sligo Creek Pkwy
Apt 1801
Silver Spring MD 20901
301/587-3294
Chapin, Walter L

Charing Co
811 Monitor Street
Suite 200
La Crosse WI 54603
608/784-1885
Bondow, Richard L

Chase Southeast Corp
401 Second Street East
Suite 217
Indian Rock Beach FL
33535
813/596-9194
Larrison, John P

Chen, Ming-Yueh
18 Wildrose Drive
South Windsor CT 06074
Chen, Ming-Yueh

Chernoff Diamond Ostrove & Feller
1157 Willis Avenue
Albertson NY 11507
516/484-2828
Feller, Benjamin E
Yackel, David A

Chernoff, Victor B
PO Box 24425
Los Angeles CA 90024
213/477-6481
Chernoff, Victor B

Kathleen Y Choy Consulting Actuary Inc
1188 Bishop Street
Suite 1810
Honolulu HI 96813
808/537-5327
Choy, Kathleen Y

Circle Consulting Group Inc
405 Lexington Avenue
New York NY 10174
212/687-0123
Gelman, David Michael

C H Clay & Associates
4676 Lakeview Avenue
Suite 208
Yorba Linda CA 92686
714/777-0113
Clay, Charles H

Clennon, Barton H
1112 Appleland Drive
Wenatchee WA 98801
509/663-3513
Clennon, Barton H

Clesi Actuarial Services Inc
3342 Esplanade Avenue
New Orleans LA 70119
504/486-6811
Clesi, Philip J

Clinton, R Kevin
412 Oxford Road
East Lansing MI 48823
517/373-0237
Clinton, R Kevin

CMS Pension Associates Inc
160 Route 34
Aberdeen NJ 07747
201/290-0044
Stupelman, Charles

Coast Consultants
7969 Engineer Road
Suite 209
San Diego CA 92111
619/268-8868
Barrett, William A
Rossman, Stanley B

Coast Consultants
820 Manhattan Avenue
Suite 204
Manhattan Beach CA 90266
213/374-3431
Ancona, Philip F

Coates Herfurth & England Inc
550 California Street
Suite 1400
San Francisco CA 94104
415/433-4440
Angelo, Paul E
Carberry, John P
Cohen, Stephen Emmet
Drisko, Robert D
England, Arthur W, Jr.
James, Drew Anthony
Upstill, Krystyna H
Wade, John E

Coates Kenney Gavazzi & Witt
2150 Shattuck Avenue
Suite 700
Berkeley CA 94704
415/644-3383
Coates, John K
Gavazzi, Anita J
Kenney, James A

Cody, Donald D
1776 Mooringline Drive
Vero Beach FL 32963
305/231-5975
Cody, Donald D

Cohen & Associates
3937 Holcomb Bridge Road
Suite 200
Atlanta GA 30092
404/394-0782
Cohen, Jerry M

Coleman Consulting Corp
Jericho Atrium, Ste 249
Jericho NY 11753
516/681-3377
Coleman, Cyril J, Jr
(New York)
Zimny, Andrew

Colonial Pension Services Inc
30 South Haddon Avenue
Haddonfield NJ 08033
609/795-5353
MacMichael, Joseph W, Jr.

J T Comer & Associates Inc
PO Box 669025
Charlotte NC 28266-9025
704/392-1610
Cato, Paul J
Frost, Eugene H
Underhill, Nan
(Tampa)

Compensation & Capital Inc
900 Third Avenue
New York NY 10022
212/980-4900
Budd, George L, Jr
Minor, Norman R
Stephan, William J

Compensation Consultants Inc
39700 Bob Hope Drive
Suite 300
Rancho Mirage CA 92270
619/340-4485
Neal, Howard F

Compensation Management Inc
8112 Maryland Avenue
Suite 300
St Louis MO 63105
314/726-0010
Lannert, Thomas F
Mills, William W
Robberson, Paul W

Compensation Planning Inc
50 Penn Place
Suite 500
Oklahoma City OK 73118
405/840-9011
Dean, Joseph

Compensation Programs Inc
10500 Barkley
PO Box 12905
Overland Park KS 66212
913/341-6060
Jensen, John M

Compensation Resources Inc
33 West Main Street
Elmsford NY 10523
914/592-1500
Blackburn, Sandra L
Horowitz, Mark D
Liuzzo, Joseph

Compensation Systems Inc of America
G-5054 West Bristol Road
Flint MI 48507
313/733-8680
Gilmore, Stephen V

Complete Pension Admin Inc
9002 SW 152 Street
Miami FL 33157
305/253-1013
Danielson, Herbert V

Comprehensive Benefit Services
650 Fifth Street
Suite 308
San Francisco CA 94107
415/543-2201
Coate, Larry D

Connecticut Pension Services Inc
43 Field Street
PO Box 111
Waterbury CT 06720
203/753-0494
Vigneau, Edward J

Conning & Co
101 Pearl Street
Hartford CT 06103-2420
203/527-1131
Brian, Robert A
Christiansen, Stephan L
Ransom, Gary K
Townsend, Frederick S, Jr.

Consolidated Group Inc
PO Box 9191
Framingham MA 01701
617/620-1000
Carbone, Robert F

Consolidated Pension Consultants
43 Orland Square #302
Orland Park IL 60462-3206
312/460-1900
Miller, David R

Consultants in the Valley
PO Box 1658
Downey CA 90240
213/869-8355
Mitchell, Robert R

Consultants Inc
3912 South Ocean Blvd
Highland Bch FL 33431
305/276-0089
Morss, Franklin C

Consulting Actuarial Group Inc
778 Frontage Road
Suite 112
Northfield IL 60093
312/441-7630
Emering, Sandra A

Consulting Actuarial Services Inc
10840 Malcolm Drive
Baton Rouge LA 70811
504/775-1557
Huval, Ernest

Consulting Actuaries Inc
60 Route 46
PO Box 1269
Fairfield NJ 07007
201/575-1100
Oltchick, David N
Phillips, Howard M
Schmier, Abram

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Consulting Actuaries International Inc
1230 Ave of the Americas
New York NY 10020
212/586-7500
Bernstein, Agnes
Gabriel, Sheryl
Schreiber, Jeffrey S (Roseland)
Sivin, Burton A

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

Consulting Services Inc
11711 North Meridian St
Suite 604
Carmel IN 46032
317/843-5883
Beckley, Jeffrey A
Powell, Clifford K (Louisville)

Conway Jones & Associates Inc
1914 North 34th Street
Suite 201
Seattle WA 98103
206/545-6826
Kaleas, John R
Southcote-Want, Colin E

Cooper, Jack
1471 Hollow Tree Drive
Pittsburgh PA 15241
412/831-0243
Cooper, Jack

Coopers & Lybrand
1251 Ave of the Americas
New York NY 10019
212/536-2000
Aquino, John G (Chicago)
Arjani, Neville A (Philadelphia)
Arockiaswamy, Raj (Columbus)
Bald, Barbara (New York)
Bellusci, David M (Los Angeles)
Benjamin, Deborah K (Boston)
Bertko, John M (San Francisco)
Black, Douglas E (Los Angeles)
Blazer, Barry L
Bremer, John P (Detroit)
Carlton, Kenneth E, III (Boston)
Champ, Michael E
Colton, Richard A
Cooper, Duncan L
Coulter, Thomas G
Cranley, Thomas A (Cleveland)
Crowther, Richard L (Dallas)
Dahlquist, Ronald A (San Francisco)
DeLuca, Epiphany A (Philadelphia)
Durkin, Julie M (Chicago)
Edwards, Charles E (Dallas)
Ellis, Greg E (Columbus)
Evans, Glenn A (San Francisco)
Fallquist, Richard J (Seattle)
Feldman, William T (Chicago)
Fink, Glenn F (Philadelphia)
Forstadt, Jack (Chicago)
Freeman, James M (Atlanta)
Friedman, Kenneth L
Gerardi, Loretta A
Gillespie, Peggy L (Atlanta)
Grady, David J
Grady, John H
Hall, James A, III
Harris, Kenneth I (Philadelphia)
Hausmann, James C (San Francisco)
Heindel, Stephen (San Francisco)
Herman, Morey I
Hoak, William D (Los Angeles)
Johnson, Eric J (San Francisco)
Jordan, Jeffrey R (Atlanta)
Kadoyama, Mitsuru (San Francisco)
Kaye, Richard M (Detroit)
Keppler, Cristina S
Kist, Frederick O (Atlanta)
Klein, Robert Alan (Hartford)
Kolojay, Timothy M (Boston)
Kraushaar, Charles W, Jr.
Lane, Raymond D (San Francisco)
Latta, Judith E
Lewis, Fielding (Boston)
Licht, Peter M
Linden, Orin M
Lombardi, Lynne-Anne
McClenahan, Charles L (Chicago)
McNicholas, James P
Menking, George D (Dallas)
Merlino, Matthew Paul (Atlanta)
Metz, Stephen M (Tampa)
Millman, Gerald M
Mitchell, Thomas J
Mohon, Beryl S
Mowery, Brent Michael
Muller, Robert G
Munice, Theodore H
Munz, Gilbert (Philadelphia)
Murrin, Thomas E (San Francisco)
Neubarth, Neil W
Newman, Jeffrey David (Stamford)
Nick, William
Novak, Robert L
O'Brien, Terrence M (Chicago)
O'Connell, Ann M (Tampa)
Ohanian, Stephen (Los Angeles)
Padiernos, Justino (Detroit)
Pavel, David
Pepper, Martin
Petit, Charles I (Seattle)
Phillips, John B (San Francisco)
Phillips, Nicholas Joseph (Syracuse)
Reed, Harold Lee (Columbus)
Roberts, Erin A (San Francisco)
Robertson, John P (San Francisco)
Roccas, George J (Philadelphia)
Rosen, Howard L
Ross, James P (Chicago)
Rothy, Gary H
Ruliffson, Eric C (San Francisco)
Schuering, Eric R (Chicago)
Seglem, Kevin A
Sellitti, Marie
Sherman, Richard E (San Francisco)
Sikora, Joseph A (Chicago)
Silins, Edward S (Chicago)
Silvers, Mark E (Chicago)
Storace, Janet M (Dallas)
Sylvia, Elizabeth M (Boston)
Todasco, Rosemary (Chicago)
Trad, Lee J (Chicago)
Trinh, Minh (Atlanta)
Van Slyke, Oakley E (Los Angeles)
Weiss, Joan M (Chicago)
Williams, John Harry
Wilneff, Leon B (Cleveland)
Wisecarver, Timothy L (Seattle)
Wodarczyk, Jean M (Chicago)
Young, Gregory (Dallas)
Zatorski, Richard T (Philadelphia)

Steve P Cooperstein & Affiliates
360 First Avenue
New York NY 10010
212/475-5029
Cooperstein, Steve P

Corbett, Richmond M
600 Carolina Village
PO Box 252
Hendersonville NC 28739
Corbett, Richmond M

Cormack & Associates Inc
117 South Crest Drive
Suite 100
Birmingham AL 35209
205/942-5224
Cormack, Charles L

Corporate Pension Services
PO Box 1316
Oak Brook IL 60521
Kessner, William V

Corporate Plan Services Inc
PO Box 31129
Charleston SC 29417
803/571-7041
Walker, Stephen L

Correll Co
9655 South 78th Avenue
Hickory Hills IL 60457
312/599-5200
Correll, Frank

Corroon & Black Corp
Wall Street Plaza
New York NY 10005
212/363-4100
Alff, Gregory N (Nashville)
Citron, Richard I
Costner, J Edward (Nashville)
Lester, David (Stamford)
Noelle, Gerald L (Nashville)

Costello, Edward T
307 North Michigan Avenue
Suite 1501
Chicago IL 60601
312/236-2295
Costello, Edward T

Cotrill, Delford Lee
427-C Gaston Foster Road
Orlando FL 32807
305/658-0012
Cotrill, Delford Lee

The Cowan Actuarial Co
817 Main Street
Eighth Floor
Cincinnati OH 45202
513/241-1280
Brooke, Beth F
Cowan, Paul C
Fletcher, Katherine A
Shipley, Hugh

CPI Pension Services Inc
15253 Bake Parkway
Irvine CA 92718-2502
714/678-9300
Bernabe, Osmundo A (Santa Ana)
Tai, Dylan C

CPS Inc
1014 Hope Street
Stamford CT 06907
203/324-9203
Raaen, Lyle T
Schaumann, George R

Crapo, Raymond L
3515 S Wakefield Street
Arlington VA 22206
703/379-2887
Crapo, Raymond L

Angus L Crawford Inc
10299 Cabrillo Highway
Pescadero CA 94060
415/879-0500
Crawford, Angus L

Crawford, John P
1105 NW 58th Street
Oklahoma City OK 73118
405/840-3113
Crawford, John P

Creative Calculations Ltd
2460 W Good Hope Road
Suite 55
Glendale WI 53209
414/351-4746
Nellins, Donald C

Creative Pension Services
234 South Figueroa Street
Suite 1231
Los Angeles CA 90012
213/620-9938
Lonergan, Clyde G

Creative Retirement Systems
Piatt Park Office Center
30 Garfield Place
Cincinnati OH 45202
513/621-7585
Minwalla, Farhad K

Crown Point Mangement Consultants Inc
PO Box 508
Noblesville IN 46060
317/877-0905
Kischuk, Richard K

The CSI Group Inc
9425 Stenton Avenue
Philadelphia PA 19118
215/233-2626
Hearst, John E

Cummins, Thomas E
2087 E 71st Street
Suite 227
Tulsa OK 74136
918/492-9658
Cummins, Thomas E

Cuni, Sally W
6237 Lakota Drive
Cincinnati OH 45243
513/561-2083
Cuni, Sally W

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

G S Curran & Company Ltd
172 Lee Drive
Suite 2
Baton Rouge LA 70808
504/769-4825
Curran, Gary S

Custom Benefit Services Inc
8627 MoPac Boulevard
Suite 400
Austin TX 78759
512/454-3712
Nichols, Daniel P

Cuzzacre, Denise Q
595-1415 Main Street
New York NY 10044
Cuzzacre, Denise Q

Cyrulnik, Steven
944 East 81st Street
New York NY 11236
718/763-9887
Cyrulnik, Steven

Daly, Brian L
600 E Gorgas Lane
Philadelphia PA 19119
215/247-8780
Daly, Brian L

Dandy, William B
2499 Cedar Hill Drive
Richmond KY 40475
606/623-3242
Dandy, William B

Daniels-Head Ins Agency
Five West Second Street
Hinsdale IL 60521
312/655-2225
Coates, William D

Danziger & Markhoff
123 Main Street
White Plains NY 10601
914/948-5547
Miller, William M

George R Darden & Associates
4405 Sugar Mill Road
Dallas TX 75244
214/239-7933
Darden, George R, Jr

Data Plans Inc
6620 Southpoint Drive S
Jacksonville FL 32216
904/739-0800
Brown, Charlton V

DATAIR Employee Benefit Systems Inc
28 West Madison Street
Oak Park IL 60302
312/386-1300
Venouziou, Aaron

Davies Investment Assoc Inc
215 Piedmont Avenue NE
Suite 1009
Atlanta GA 30308
404/525-7541
Davies, James J

DCA Inc
13100 Wayzata Boulevard
Minnetonka MN 55343
612/541-7500
Fors, Daniel G
Wahlberg, Dean A

De Frain Mayer Inc
8645 College Boulevard
Suite 250
Overland Park KS 66210
913/451-9119
Mayer, Howard E

Aaron Deitsch
551 Fifth Avenue
Suite 1114
New York NY 10017
212/949-1096
Deitsch, Aaron

Delaware Investment Advisors Inc
One Commerce Square
39th Floor
Philadelphia PA 19103
215/972-2300
Powers, David A

Deloitte Haskins & Sells
1114 Ave of the Americas
New York NY 10036
212/790-0500
Amoroso, Rebecca C (Washington)
Bassindale, David R
Behan, Donald F
Jared, Calvert A, II
Kennedy, J Stephen (Chicago)
Underwood, Charles M, II (Cleveland)

Delphi Actuarial Solutions
1750 112th Avenue NE
Suite B 205
Bellevue WA 98004
206/646-0809
Marker, Richard L

Demotech Inc
5900 Sawmill Road
Suite 200
Dublin OH 43017
614/761-8602
Petrelli, Joseph L

Denman Consultants
1945 Helen Court
Merrick NY 11566
516/868-7913
Denman, Martin Aaron

Derby & Company Inc
57 Wells Avenue
Newton MA 02159
617/332-2449
Derby, Burton H

Desfosses, Daniel
20 Foster Street
Oxford MA 01540
617/987-8036
Desfosses, Daniel

Destel-Bergen Corp
100 Tamal Plaza
Suite 106
Corte Madera CA 94925
415/924-7898
Revis, Johan

Dilts Umstead & Dunn
PO Box 1891
Durham NC 27702-1891
919/688-8913
Dilts, Charles R
Dunn, Charles W
Umstead, Richard D

Diversified Consultants Inc
17311 Dallas North Pkwy
Suite 300
Dallas TX 75248
214/250-1099
Grubbs, Gordon M
Williams, W Thomas
Works, James W

Dorman, Roland F
18 Drumlin Road
West Simsbury CT 06092
203/658-2877
Dorman, Roland F

Dorris, J Paul
Ten Rocky Glen
Irvine CA 92715
Dorris, J Paul

Downing, Ronald E
4441 la Barca Drive
Tarzana CA 91356
213/705-1806
Downing, Ronald E

Doyle Actuarial Services Inc
40 Triangle Center
Yorktown Heights NY 10598
914/962-2091
Doyle, John M

The Dozier Co
One Benham Place
9400 N Broadway
Oklahoma City OK 73114
405/478-4321
Dozier, R William, Jr
Stone, Frank P

William A Dreher & Assoc
Metropolitan Life Tower
One Madison Avenue
New York NY 10010
212/213-8877
Dreher, William A

Duda, Arlene
Seven Laythan Road
Edison NJ 08817
Duda, Arlene

James H Dummer and Associates Inc
613 Wrightwood Terrace
Libertyville IL 60048
312/362-3889
Dummer, James H

Dun & Bradstreet Plan Services Inc
3501 Frontage Road
PO Box 30098
Tampa FL 33630-3098
813/870-6600
Hawkins, George K, Jr.

Duncan & Associates
8603 Crownhill Blvd
Suite 21
San Antonio TX 78209
512/828-3166
Duncan, Carl I

E J Dunn & Associates Inc
4415 Cowell Road
Suite 2010
Concord CA 94518
415/825-9344
Dunn, Edward J

EBASCO Risk Management
2 World Trade Center
New York NY 10048
212/839-1311
Herzog, Austin L

EBG & Associates Inc
70 East Lake Street
Suite 1400
Chicago IL 60601
312/580-2250
Garcia, Emmanuel B, Jr

EBP Services Inc
PO Box N
Marietta GA 30061
404/426-0088
Brown, William A

Garry Eckard & Co Inc
11025 Timber Lane
PO Box 883
Carmel IN 46032
317/844-6200
Eckard, Garry M

A C Eddy Inc
6196 Rosecommon Drive
Norcross GA 30092
203/454-0205
Eddy, Arthur C

Edmonds, Joseph M
1329 Brockton Lane
Charlotte NC 28211
704/365-2279
Edmonds, Joseph M

Edwards, Clint E
204 Sweetbriar Road
Greenville SC 29615
803/244-7414
Edwards, Clint E

Edwards, Ralph E
3024 North Calvert Street
Baltimore MD 21218
301/889-7036
Edwards, Ralph E

Ehrhart, Lawrence A
3700 North Lake Shore Dr
Chicago IL 60613
312/871-4687
Ehrhart, Lawrence A

Eidson & Associates Inc
1822 Cadiz
Dallas TX 75201
214/742-1572
Hardy, Leslee S

Elkin, Jack M
60 East End Avenue
New York NY 10028
212/988-7362
Elkin, Jack M

Craig W Ellyson FSA Inc
1220 North Sixth Street
Wausau WI 54401
715/848-1929
Ellyson, Craig W

Emjay Corporation
PO Box 17909
Milwaukee WI 53217-0909
414/961-0650
Gucciardi, Joan A

Employee Benefit Consultants Inc
905 Sheehy Drive
PO Box 187
Horsham PA 19044
215/443-8310
Ellis, Stephen H

Employee Benefit Services
PO Box 754
Oradell NJ 07649
201/262-7374
Davi, Ronald J

Employee Benefit Services Inc
48 Free Street
Portland ME 04101
207/773-2477
Gallagher, Michael E

Employers' Consultants Inc
2714 Canal Street
Suite 306
New Orleans LA 70119
504/822-1751
Conefry, Michael A
Fell, Robert Mark
Napolitano, Philip G
Pyke, Lynn E

Employers Planning Corp
1371 Morris Avenue
Union NJ 07083
201/686-3880
Pearlman, Bernard

Engeman, Melvin A
3110 Alkire Street
Golden CO 80401
303/279-3645
Engeman, Melvin A

EPACO
135 South LaSalle Street
Suite 800
Chicago IL 60603
312/332-2650
Cramton, Thomas J

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

The Epler Co
450 B Street
Suite 750
San Diego CA 92101-8002
619/239-0831
Roeder, Rick A

Equitable Life & Financial Services
2875 NE 191st Street
Fifth Floor
North Miami Beach FL 33180
305/940-6206
Harrison, Jay I

Ericson, Arthur W
4448 East Camelback Road
#12 Village Drive
Phoenix AZ 85018
602/840-1102
Ericson, Arthur W

Ermilio Consulting
1608 Walnut Street
Suite 401
Philadelphia PA 19103
215/735-3999
Ermilio, John

Ernst & Whinney
787 Seventh Avenue
New York NY 10019
212/830-6000
Bartz, John Lee (Chicago)
Bernardi, Richard P
Carroll, Charles
Christensen, John C (Des Moines)
Crompton, Robert B (Atlanta)
Englander, Jeffrey A
Fineis, Thomas W (Chicago)
Freden, K Eric (Atlanta)
Freidin, Howard Alan (Chicago)
Friedstat, Charles D (Chicago)
Fusco, Michael
Harding, John W (Chicago)
Horbatt, William R
LaRose, J Gary (Chicago)
Marti, Kevin A (Atlanta)
Milholland, James B (Atlanta)
Morris, Carlton M (Atlanta)
Morriss, Patrick J (Atlanta)
Olmsted, David L (Boston)
Silberstein, Warren H
Smith, Lee M (Chicago)
Sorbo, Allen J (Chicago)
Stein, Robert W
Tokarz, Anthony J (Chicago)
Wallace, James D (Des Moines)

Estate & Pension Advisory Board
Two Bala Cynwyd Plaza
Suite 916
Bala Cynwyd PA 19004
215/667-3800
Klose, Charles J

Executive Incentive Plans Inc
4021 NE 22nd Avenue
Ft Lauderdale FL 33308
305/491-7005
Winston, Elliot H

EYMcorp
54 Crane Road
Mountain Lakes NJ 07046-1604
201/263-1891
Margus, Evelyn Y

Facciani & Company
Rock Run Center, Suite 242
5700 Lombardo Centre
Cleveland OH 44131
216/447-1694
Facciani, Gerald D
Klieber, Eric J
Lavarack, Patricia A
Schrank, Rosalyn L

Fafian & Associates Inc
60 Bay Street
Staten Island NY 10301
718/727-0880
Fafian, Joseph, Jr.

Farley, Jarvis
North Hill Apt B-505
865 Central Avenue
Needham MA 02192
617/239-4518
Farley, Jarvis

Farmer, Thurston P, Jr.
1000 Lake St Louis Blvd
Lake St Louis MO 63367
314/625-1244
Farmer, Thurston P, Jr.

Farr Actuarial Services
100 Court Avenue
Suite 206
Des Moines IA 50309
515/282-6411
Farr, Charles E

Faust, J Edward
11755 East 300 South
Zionsville IN 46077
317/873-3672
Faust, J Edward

FDR Associates Inc
775 Lincoln Centre Three
5430 LBJ Freeway
Dallas TX 75240
214/960-0519
Repp, Frank D, Jr

Thomas B Fecteau Assocs Inc
Rumford Professional Bldg
1240 Pawtucket Avenue
Rumford RI 02916
401/438-8900
Fecteau, Thomas B

Federation Pension Bureau Inc
10 East 21st Street
New York NY 10010
212/505-0100
Stashin, Philip D

Feichtinger, James N
15840 Ventura Boulevard
Suite 445
Encino CA 91436
Feichtinger, James N

Feinman, Jess
5225 Raccoon Court
Columbia MD 21045
301/730-6262
Feinman, Jess

Martin Feldman Associates Inc
266 Linwood Avenue
Cedarhurst NY 11516
516/295-0490
Feldman, Martin F

Ferguson Actuarial Service
PO Box 1388
Charleston WV 25325
Ferguson, Clyde L

Fidelity Investments - Institutional Services
82 Devonshire Street L12C
Boston MA 02109
617/570-7000
Fen, Allan Ming

Financial Analysis & Control Systems Corp
100 First Stamford Place
Stamford CT 06902
203/967-8051
Cheng, Phillip C

Financial Data Planning Corp
2140 South Dixie Highway
Miami FL 33133
305/858-8200
Ball, David N
Fleischman, Richard
Goldberg, Michael C
Kennedy, Douglas
Mlot, Stuart J (Wellesley Hls)
Moore, Christine L
Parankirinathan, K
Tadelman, Lee S

Financial Security International
8404 Charles Valley Court
Towson MD 21204
301/583-1119
Fayolle, John P

Findley Davies and Company
20575 Center Ridge Road
Suite 440
Rocky River OH 44116
216/333-8888
Schryer, Thomas Gordon

Fink, Richard D
292 Valley View Road
Springfield PA 19064
215/543-8244
Fink, Richard D

First Actuarial Corp
PO Box 27247
Austin TX 78755-2247
Pettey, G C, III

First Annuity Corp of New York
100 Executive Drive
Suite 330
West Orange NJ 07052
201/736-0700
Ellwanger, James M
Schwartz, Steven B

Fisher, Mary C
758 Campbell Center
8350 North Central Expwy
Dallas TX 75206
Fisher, Mary C

Flick, Jesse E
2303 Eastgate Drive
Carrollton TX 75006-2716
214/416-2248
Flick, Jesse E

Joseph T Flynn & Assoc Ltd
1420 Harbor Bay Pkwy
#231
Int'l Teleport Plz, Bldg 4
Alameda CA 94501
415/748-6420
Flynn, Joseph T

Fogle & Associates
5455 West 86th Street
Suite 207
Indianapolis IN 46268
317/876-6005
Fogle, John M

Forbes, E Dean
2064 South Farnsworth Dr
Mesa AZ 85208
Forbes, E Dean

Forecast Consultants Inc
4345 Sigma Road
Dallas TX 75234
214/233-1192
Bickerstaff, Thomas A
Ezell, Linda Ann
Stein, Mel

Foster & Foster Inc
6201 Presidential Court SW
Fort Myers FL 33919
813/433-5500
Foster, Ward V, Jr

H S Fox Corp
7839 Churchill Way
Suite 145, Lockbox 68
Dallas TX 75251
214/385-9991
Sheppard, Alan R

M S Fox & Associates Inc
1821 Wilshire Boulevard
Suite 450
Santa Monica CA 90403-5618
213/393-1197
Fox, Martin S

Frailey & Associates
16311 Ventura Boulevard
Suite 1280
Encino CA 91436
818/981-4010
Presberg, Robert N

Frank, Michael W
100 Arden Street
New York NY 10040
212/567-1464
Frank, Michael W

Ernie Frankovich & Associates Inc
1514 East 122nd Street
Burnsville MN 55337
612/890-7340
Frankovich, Ernie

Frederick Associates Inc
720 West Katella
Orange CA 92667
714/771-6540
Maloney, William F

Fridley, Richard M
6262 Pratt Drive
New Orleans LA 70122
504/282-6519
Fridley, Richard M

Lloyd K Friedman F.S.A. Consulting Actuary Inc
5026 Longmont
Houston TX 77056
713/621-1284
Friedman, Lloyd K

Edward H Friend & Co
1800 K Street NW
Washington DC 20006
202/785-9080
Bein, Robert L
MacDougall, John A
Martin, K Scot
Pike, Albert, III
Verne, Peter D

Fringe Benefits Design Inc
36 Corporate Woods, Ste One
9209 West 110th Street
Overland Park KS 66210
913/451-0100
Huston, Bruce A

Furlin and Steiner Associates Inc
26 Park Street
Montclair NJ 07042
201/783-3666
Furlin, Richard
Steiner, Robert C

FWM Consulting Services Inc
960 Broadway
Hicksville NY 11801
516/822-8444
Meyer, Frederick W

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Richard Gabriel Associates
One Neshaminy Interplex
Suite 102
Trevose PA 19047
215/638-1700
Schultz, Richard K

Gabriel Roeder Smith & Co
The Globe Building
407 East Fort St, Ste 200
Detroit MI 48226
313/961-3346
Gabriel, A Gerald
Jones, Norman L
Murphy, Brian B
Reed, L Alwilda
Rodwan, Sandra Westphal
Roeder, Richard G
Smith, Ronald J W
Sonnanstine, Alan E
Sonnanstine, J Kathryn
Sonnenschein, Gerald B

Gaines, Nathaniel
152 Mildred Parkway
New Rochelle NY 10804
Gaines, Nathaniel

Gallardo & Associates
333 Pine Street
Suite 204
San Francisco CA 94104
415/982-5678
Gallardo, Samuel M

W L Gardner & Assoc Inc
One Mall North
Suite 400
Columbia MO 21044
Grazio, Peter W

Garfin, Louis
371 Dartmoor Street
Laguna Beach CA 92651
714/497-3287
Garfin, Louis

J G Gaston & Associates
3355 Lenox Road
Ste 750
Atlanta GA 30326
404/264-4540
Gaston, J Gregory

GDK Associates Inc
15300 Ventura Boulevard
Suite 223
Sherman Oaks CA 91403
213/990-4030
Gutter, Miriam
Hendrickson, Joel C
Kitchen, Duane
Yamano, Harry

General Pension Planning Corp
5045 North Main Street
Suite 320
Dayton OH 45415
513/276-3909
Hopkins, Harry V

Gesner, Norman B
3900-B South Rendy
Bloomington IN 47401
Gesner, Norman B

Gilbert, Harold
360 El Prado
Las Cruces NM 88005
505/526-9198
Gilbert, Harold

Gill & Roeser Inc
535 Fifth Avenue
34th Floor
New York NY 10017
212/972-4880
Gill, Ardian C
Goldman, L Angela
Koegel, David
Roeser, Kirk G

Gillett International Ins Services Inc
PO Box 58850
Philadelphia PA 19102-8850
215/985-1388
Gillett, Joseph A A

Glasgow & Hudek Inc
4825 LBJ Freeway
Suite 161
Dallas TX 75244
214/385-4012
Glasgow, James E

Glass Freedman Co
30400 Telegraph Road
Suite 435
Birmingham MI 48010
313/647-2212
Wright, William S

GMH Actuarial Consultants Inc
75 Rockefeller Plaza
New York NY 10019
212/484-6952
Hellman, Gabriel M

Godshalk, Kenneth C
1105 Nashville Avenue
New Orleans LA 70115
504/891-0470
Godshalk, Kenneth C

Bob Gold & Associates Inc
205 West Wacker Drive
Suite 1305
Chicago IL 60606
312/332-3081
Gold, Bob G
Larimer, Charles F
Twiss, A Kirk

Gold, Melvin L
Llewellyn Park
West Orange NJ 07052
201/731-4788
Gold, Melvin L

Joseph Goldberg Assoc
2016 Grand Avenue
Baldwin NY 11510-2811
516/223-7068
Goldberg, Joseph

Goldberg, Milton J
830 Westminster Avenue
Hillside NJ 07205
201/354-7734
Goldberg, Milton J

Goldstein Levine & Weiner Inc
777 West Putnam Avenue
Greenwich CT 06830
203/531-1700
Levine, Steven J

S Goldstein & Associates
180 North LaSalle Street
Suite 700
Chicago IL 60601
312/726-5877
Goldstein, Sandor

Ross Gordon & Assoc Inc
120 Montgomery Street
Suite 2350
San Francisco CA 94104
415/421-7575
Gordon, Ross C

Gorrelick Tievy & Assoc Inc
4550 Montgomery Avenue
Suite 855N
Bethesda MD 20814
301/961-8550
Gorrelick, Allen

Gosstyla Hogue & Associates
901 Dove Street
Suite 155
Newport Beach CA 92660
714/955-0398
Gosstyla, Ted
Hogue, J Richard (Encino)

Granoff Resources
306 East Park Avenue
Suite 103
Tallahassee FL 32301
904/224-6117
Granoff, Gary

Robert Grathwohl Associates Inc
148 East Avenue
Norwalk CT 06851
203/838-0535
Grathwohl, Robert W

The Greenberg/Merenstein Pension Co
233 Broadway
Suite 1801
New York NY 10279
212/791-8500
Merenstein, Arnold I

Greene, Curtis D
1568 Guilford Road
Columbus OH 43221-3851
614/488-4637
Greene, Curtis D

Thomas A Greene & Co Inc
1270 Ave of the Americas
New York NY 10020
212/664-0200
Greene, Thomas A

Griffith & Bennett Inc
Investment Building
235 Fourth Avenue
Pittsburgh PA 15222
412/471-9414
Bennett, Robert J
Donina, Anthony J

Group and Pension Administration
12160 Abrams Road
Suite 409
Dallas TX 75243
214/238-7900
Stanley, Neal N

Groves, William E
508 Frenchmen Street
New Orleans LA 70116
504/947-5551
Groves, William E

Gubar, Albert
580 West 215th Street
New York NY 10034
212/942-6505
Gubar, Albert

Hadigian, William
50 South Clinton Street
Doylestown PA 18901
215/345-1313
Hadigian, William

Hagewood, William D
PO Box 132
Goodlettsvlle TN 37072
615/226-2775
Hagewood, William D

Hall Actuarial Associates
2626 Myrtle Avenue
Baton Rouge LA 70806
504/344-2707
Hall, Charles G

Frank B Hall & Co Inc
549 Pleasantville Road
Briarcliff Manor NY 10510
914/769-9200
Berk, Robert A
Braverman, Robert G
Croy, Philip E (San Francisco)
Cullinane, Donald G (New York)
Daniels, David A (New York)
Ferruggia, Steven J
Geraghty, Maurice A (San Francisco)
Howard, Robert C
Lyons, Daniel K
Macdonald, Jean M
Nuesslein, William D
Palazzo, Frank P
Sohn, William J
Tannenbaum, Stanley H
Wade, Roger C
Ware, John K (San Francisco)
Xanthos, William (Los Angeles)

Halliwell & Associates Inc
Two Gateway Center
18th Floor
Pittsburgh PA 15222
412/288-0822
Halliwell, Paul D
Hess, Robert J
Link, Margaret A
Luttrell, Nancy K
Pisula, Michael L
Weber, Thomas P

Hallman & Lorber Associates Inc
70 East Sunrise Highway
Suite 411
Valley Stream NY
11581-1263
516/872-1000
Glickman, Morris A

Halloran, James J
RD#2 Box 595
Narrowsburg NY 12764
914/252-7410
Halloran, James J

Halo Incorporated
10457 Orchard Park
Indianapolis IN 46280
317/846-2163
Hineman, Harry

Hamilton Cavanaugh & Assoc Inc
535 Broadhollow Road
Suite B-51
Melville NY 11747
516/756-0202
Cavanaugh, Thomas J
Quesada, Ann Rachel

Hancock Enterprises
PO Box 32374
Phoenix AZ 85064
Hancock, Edward B

Hand & Associates Inc
Hand Building 4th Floor
5700 Northwest Central Dr
Houston TX 77092
713/460-1000
Hand, William W
Sondergaard, John E
Young, Margaret A

Hansen & Associates
9200 Indian Creek Parkway
Building 9, Suite 470
Overland Park KS 66210
913/451-3733
Hansen, Thomas D

Paul E Hansen Inc
3615 Ridgemont Court SE
Grand Rapids MI 49508
616/942-9121
Hansen, Paul E

Hanson & Associates
PO Box 1346
Eastham MA 02642
617/240-1890
Hanson, J Ross

Harack, John
2429 Prospect Avenue
Evanston IL 60201
312/328-5374
Harack, John

Harwayne, Frank
18 A East Hills Drive
Somers NY 10589
914/276-2322
Harwayne, Frank

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Hauser, Harold
PO Box 150
Glen Ridge NJ 07028
201/743-3424
Hauser, Harold

Hawkins & Associates
Consulting Actuaries
PO Box 835782
Richardson TX 75083
214/234-4764
Hawkins, David M
Hawkins, Gilbert Eugene

Hay Group
1600 S Brentwood Blvd
Center 40 Exec Bldg, Ste 490
St Louis MO 63144
Klemm, Andrew H

Hay Management Consultants
229 South 18th Street
Philadelphia PA 19103
215/875-2300
Chase, David A
(Los Angeles)
Ochsner, Robert C

Hay/Huggins Co Inc
229 South 18th Street
Rittenhouse Square
Philadelphia PA 19103
215/893-0270
Cantner, Alison W
Cleary, John J
Cotter, Michael C
(New York)
Fichthorn, Kurt H
Fisher, Shirley A
Fugger, Norma
Goodman, Theodore S
Hewitt, David L
Hustead, Edwin C
(Washington)
Koons, Edmond E
Kurash, Stephen P
Loeb, Harold A
(Los Angeles)
Moreen, Robert A
Mudry, Michael
Palattis, Anna Marie
Samples, Donald W
Sapora, Joseph K
(New York)
Selles, Robert H
(Walnut Creek)
Shapiro, Kenneth
Torrance, H Selwyn
Witt, William E
(Atlanta)
Zaidi, Ali R
Zimmerman, Leonard

W Alfred Hayes & Co
6828 Oakland Avenue
St Louis MO 63139
314/647-4777
Bayer, Gary T
Brogan, Howard S, Jr.
Imler, Karen A
McLean, David P
Rubie, James S, Jr
Sliment, Kenneth J

Hazlehurst & Assoc Inc
400 Perimeter Center
Terrace
Suite 850
Atlanta GA 30346
404/395-9880
Gladstone, David M
(Bellevue)
Jeness, Cynthia
Leder, Philip A
(Bellevue)
McCurley, Janet B
Parsons, R David
Silvera, Sharon E
Sullivan, Joe W, Jr.
Welch, Jarmon

Heaton, Gerald D
PO Box 126
Manlius NY 13014-0126
315/655-2305
Heaton, Gerald D

Heinrich & Coleman
3030 Harbor Lane
Minneapolis MN 55441
612/475-0616
Coleman, Thomas L

Hemrich & Associates Inc
710 N Post Oak Road
Suite 208
Houston TX 77002-3811
713/683-0300
Hemrich, Robert F

Hendrickson & Assoc Inc
6th & Last Chance Gulch
Suite 604 Power Block
Helena MT 59624
406/442-5222
Hendrickson, Alton P
Miller, Judy A

Herchenroether, Richard
PO Box 99846
Pittsburgh PA 15233
412/321-1158
Herchenroether, Richard

Herget & Co Inc
204 East Lombard Street
Baltimore MD 21202
301/539-3500
Egan, Thomas J, Jr.
Henderson, Douglas M
(Ft Lauderdale)
Wild, Veda Dianne

Hessel & Associates
450 Skokie Boulevard
Suite 1101
Northbrook IL 60062
312/291-1800
Sevcik, Ronald L

Hester & Hester Inc
233 East Delavan Avenue
Newark NJ 07104
201/481-3394
Hester, Richard S, Sr

Hewitt Associates
100 Half Day Road
Lincolnshire IL 60015
312/295-5000
Abazoris, Norman V
Ablin, Marlene J
(Denver)
Allen, Daniel J
(Santa Ana)
Arndt, Diane L
(Rowayton)
Baehl, Michael E
Bauerlein, John
Weightman
(Santa Ana)
Bernsee, Robert W
Bernstein, Z Samuel
Berry, James J
(The Woodlands)
Bishop, Donald B
Botkin, Marilyn Susan
Brackey, Marianne G
Brandorff, Perry O
(Dallas)
Burmeister, Monica
Camferdam, Steven R
(Los Angeles)
Carey, Douglas J
(New York)
Carnegie, Jerry Y
(Rowayton)
Cartolano, Curtis M
Casmer, David M
(Minneapolis)
Christiansen, Christofer
(Rowayton)
Clemens, Thomas P
Clymer, Jeff D
(Rowayton)
Cochran, William R
(Milwaukee)
Cole, Raymond E
(San Francisco)
Cornwall, Lynn A
Cronin, Lynn
(New York)
Davids, Richard W
Delahanty, Edward L
(Atlanta)
Denlinger, Kurt F
(Rowayton)
Eaker, Robert Charles
(Rowayton)
Ferreri, Barbara Hogg
Ferreri, James Paul
Fine, Howard J
(New York)
Fischer, Charles J
Fixmer, John P
Garabedian, Thomas J
(Wellesley)
Gayda, Joseph J
(Dayton)
Gifford, Dale L
(The Woodlands)
Goldstick, Elliott M
Gordon, Julie Starkman
Grassel, Keith A
(San Francisco)
Harbold, Janice M
Haverick, David R
Herington, John R
Hill, Michael R
Hirschhorn, Karen Andre
Holland, Daniel J
(The Woodlands)
Hunt, David L
(Rowayton)
James, Ken E
James, Lee A
(The Woodlands)
Johnston, Michael L
Jones, J Michael
(Tampa)
Jones, Michael B
(Rowayton)
Kieley, John
(Wellesley)
Kittel, Sharon L
(Rowayton)
Kloss, Joseph C
Laketek, Maryann
(Chicago)
Lee, Steven G
Leister, Kellen G
(Rowayton)
Leone, Robert J
Levin, Howard J
(Chicago)
Long, Maureen A
Longiotti, Charles Alan
(Santa Ana)
McFall, Daniel F
McGill, Patrick L
(Minneapolis)
Meshboum, Dr Stuart
Moody, Richard L
Munson, Bradley Drewes
Nelson, James E
Neuwirth, Peter J
(Santa Ana)
Ornt, Yvonne Gatcheff
Osicka, Charles J
Ozark, James G
(Santa Ana)
Parrish, Norman W
(The Woodlands)
Patrick, Rodger R
(St Louis)
Pinzur, Laurence
(Rowayton)
Primmer, Roger L
Prullage, Donald L
Raffety, David K
(Milwaukee)
Roberts, John C
(Rowayton)
Roof, Timothy C
(Philadelphia)
Saam, Karen F
Sample, Betty L
Schmitz, Thomas L
Schwehr, Mark D
Shaak, Ray Ned
(Rowayton)
Sher, Fred
(Santa Ana)
Shipman, Don R
(The Woodlands)
Sisson, Claude B
Steinhauser, Mark W
Sze, Michael
Tobin, Harold B
Twery, Scott C
(Atlanta)
Vogrich, Robert M
Wagner, Stephen B
(Minneapolis)
Watson, Laura
Macdonald
(Rowayton)
Whinfrey, Judith Goulette
(Chicago)
Wilson, Gerald I
Yanis, David
(New York)
Yarmchuk, Robert W
(Santa Ana)
Yezzi, Anthony P
(Rowayton)
Young, William G
(Rowayton)
Zahrndt, Ruth E
(Santa Ana)

John Hewitt & Associates Inc
170 Ocean Street
So Portland ME 04106
207/767-5932
Hewitt, John E

Hill, Craig M
1711-A LaVista Road
Atlanta GA 30329
404/633-3274
Hill, Craig M

W P Hinsch & Associates
9901 I H 10 West
Eighth Floor
San Antonio TX 78230
512/342-5297
Hinsch, William P

Hirschfeld Stern Moyer & Ross Inc
1270 Ave of the Americas
New York NY 10020
212/582-2524
Braskett, Ralph J
Dollinger, Ruth S
Paryzer, Allen

Holborn Agency Corp
90 John Street
Eighteenth Floor
New York NY 10038
212/267-0224
Daino, Robert A

Hooker & Holcombe Inc
65 LaSalle Road
West Hartford CT 06107
203/521-8400
Arnold, Daniel M
Carmody, Thomas N
Clarke, Gordon W, Jr.
Desmond, Sherrie B
Duguay, Katherine L
Gaze, Joseph A, Jr
(Worcester)
Holcombe, Shepherd M
Kieser, Joyce R
Nelson, Roy W
Rogers, Lorraine K
Schlee, Ronald O
Sebolt, Frank O
Sheldon, Barbara
Sutherland, John M, Jr.
(Worcester)

Hopper, Loyd
PO Box 5523
Tucson AZ 85703
602/624-6474
Hopper, Loyd

Bertram Horowitz Inc Consulting Actuaries
One Lincoln Plaza
Suite 9L
New York NY 10023
212/877-1742
Horowitz, Bertram A

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

D S Hosken Inc
1205 Quassey Avenue
Lake Bluff IL 60044
312/234-7664
Hosken, Daniel S

Hubbard Bert Karle Weber Inc
1250 Tower Lane
Erie PA 16505
814/453-6333
Boetger, Don J

Huffman & Associates
21601 Devonshire Street
Suite 215
Chatsworth CA 91311
818/700-9215
Huffman, Sam H, Jr.

Huggins Financial Services Inc
229 South 18th Street
Philadelphia PA 19103
215/875-2300
Bloyer, James R
Chacosky, Charles K
Christhilf, David A
Cohen, Arthur I
Cooper, Warren P
Currie, Ross A
DesRochers, Christian J (Avon)
Fineman, Marvin D (Stamford)
Freedman, Mark J
Gordon, Norman V
Henry, Dennis R
Kandrac, Joseph J
Kuehn, Ronald T
Ladley, John D
Lauer, J Alan
Smith, T Donald
Somers, Edward C
Turberg, Phillip A
Vehec, Robert F
Winterfield, Michael F (Stamford)
Zeffert, Martin L

Hunt DuPree Rhine & Associates
PO Box 6400
Greenville SC 29606
803/242-4951
Reed, Linda Gholson

Hunzelman & Co
9304 Forest Lane
Suite 125
Dallas TX 75243
214/340-7816
Hunzelman, M James

Hussey & Associates Inc
2354 Kemper Lane
Cincinnati OH 45206
513/861-4300
Hussey, Stephen G

Hutchison & Associates Inc
612 Wade Avenue
PO Box 10600
Raleigh NC 27605-0600
919/834-7318
Fuller, Russell M

Huttleston Associates Inc
Six Odana Court
Madison WI 53719
608/271-3845
Huttleston, David A

Hyers & Levy
10507 Timberwood Circle
Suite 202
Louisville KY 40223
502/426-8497
Hyers, D Dale
Russell, F Kevin

Ibex Pension Actuaries Inc
33 Irving Place
New York NY 10003
212/529-7900
Grabel, Lawrence

Improved Funding Techniques
211 Broadway
Lynbrook NY 11563
516/887-4433
Calby, John W
Greene, Edward
Menkes, George H
Shulman, Richard A
Winikor, Samuel

Income Planning Associates Ltd
122 East 42nd Street
Suite 1003
New York NY 10168
212/867-4890
Remick, Robert M

Independent Actuarial Services Inc
435 Buckland Road
PO Box 579
South Windsor CT 06074
203/644-2495
Richards, Harry R

Independent Actuarial Services Inc
2550 Via Tejon
Suite 2F
Palos Verdes CA 90274
213/373-7385
Brannigan, James F

Inkrott, James G
1005 Vincent Court
Westerville OH 43081
614/898-0956
Inkrott, James G

INS Consultants Inc
2002 West 14th Street
Wilmington DE 19806
302/652-5869
Shaw, Alan Edward

Insurance Financial Services
633 Germantown Pike
Suite 200
Plymouth Mtg PA 19462
215/834-1099
Lederman, Charles M

Insurance Industry Consultants
1815 The Exchange
Suite 150
Atlanta GA 30339
404/951-2782
Peacock, Willard W

Insurance Information Systems
4141 N 31st Street
#125
Phoenix AZ 54201
602/468-0645
Walker, Ralph P

Insurance Marketers Inc
5501 Avron Boulevard
Metairie LA 70003
504/888-4652
Butler, William E

Ins Technical & Actuarial Consultants Corp
Schoolhouse Plaza
374 Millburn Avenue
Millburn NJ 07041
201/467-5903
Debs, Raymond Victor
Lattanzio, Steven P (West Islip)

Intac Actuarial Services Inc
545 Route 17 South
Ridgewood NJ 07450
201/447-2525
Rosenberg, Max

Integrated Financial
16530 Ventura Boulevard
Suite 500
Encino CA 91436-2019
818/783-1830
Gaines, George
Paul, Margery F

Interaction Corporation
1555 Lynnfield Road
Suite 117
Memphis TN 38119
901/767-0080
Farrimond, William

IPC Actuarial Services Inc
1325 Fourth Avenue
PO Box 2389
Seattle WA 98111
206/343-2333
O'Kelley, John Kip

Ironwood Financial & Consulting Services
4173 Crescent Drive
Suite D
St Louis MO 63129
314/892-2129
Wolzenski, Bernard

J & K Retirement Adm
5201 Washington
Suite Two
Downers Grove IL 60515
312/852-8882
Hillman, James L

J P Associates Inc
Sturbridge Office Park
1202 State Rt 73
Voorhees NJ 08043
609/768-5500
Puscian, John V

The Jacob Company
500 W Wilson Bridge Road
Suite 260
Worthington OH 43085
614/888-1005
Jacob, John E

Jacobsen, Richard L
12705 Parkwood Drive
Burnsville MN 55337-3659
612/890-0695
Jacobsen, Richard L

Jacobson & Associates Inc
2523 El Portal Drive
San Pablo CA 94806
415/231-0550
Jacobson, Sanford M

D W James Consulting Group
543 Westernmill Drive
Chesterfield MO 63017
314/469-0998
Ricci, David A

James, David H
5151 Halls Ferry
Baton Rouge LA 70817
James, David H

Fred. S James & Co Inc
James Actuarial Services
1290 Ave of the Americas
New York NY 10104
212/830-1000
Bartlett, William N (Short Hills)
Collins, John C (Short Hills)
Francis, Louise A (Short Hills)
Freed, Bruce (Portland)
Freed, Joan S (Portland)
Harrison, Graham A (Philadelphia)
Kikla, Samuel M (Philadelphia)
McGivney, Stephen M
Pastino, Gregory J, Jr (Philadelphia)
Visner, Steven Mitchell
Weller, Alfred O

Jason Associates
180 Central Park South
PO Box 905
New York NY 10019
516/482-6017
Sardelis, John

Allen Jenkins Inc
9304 Forest Lane
#260
Dallas TX 75243-3633
214/340-0355
Jenkins, Allen W

Jensen, Llewellyn W
20 Pilot Point Road
Cape Elizabeth ME 04107
207/799-6937
Jensen, Llewellyn W

JL Pension Actuarial & Consulting Services Inc
411 Century Plaza
Lansdale PA 19446
215/362-2248
Loo, Jay Tsu-Yi

Johnson & Higgins
125 Broad Street
New York NY 10004
212/574-7000
Aziz, Salman (Honolulu)
Barad, Edward L (Los Angeles)
Barney, Harold L (Philadelphia)
Bartel, John E (Los Angeles)
Beam, Jack L (Metairie)
Becker, Murray L
Belvin, William H
Benner, Debbie L (Princeton)
Bennett, Doris J (Princeton)
Bertoldo, Roy J (San Francisco)
Bevilacqua, William L (Princeton)
Bond, Duane A (San Francisco)
Bricker, Janice P (Princeton)
Brown, Lawrence R (Princeton)
Buchele, Lee J (Princeton)
Burdulis, Paul B (Princeton)
Cayford, Craig E (Portland)
Chiappetti, Thomas M (Richmond)
Dean, Charles E, Jr. (Dallas)
Dexter, James B (Seattle)
Dorman, Arnold M
Epstein, Michael (Boston)
Feldtmose, John N
Friend, Edward H
Furnish, Jeff (Portland)
Gant, Robert L (Seattle)
Green, Philip A (Honolulu)
Guiliana, Joseph V
Hanf, Duane F (Minneapolis)
Henkes, Joseph P (Los Angeles)
Hopson, James Robert (Des Moines)
Houck, Kenneth J (Detroit)
Howell, Charles Joseph (Seattle)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Johnson & Higgins - continued
Hsieh, Ming-Shan (Rocky River)
Hutzel, Peter B (Seattle)
Keene, Kenneth K
Kohli, Anil K (Princeton)
Kramer, Michael L (San Francisco)
Lachter, Jack (Los Angeles)
Lerner, Gary G (Los Angeles)
Libman, Michael L (Cleveland)
Lively, David L (Cleveland)
Livingston, Arlene E (Los Angeles)
Nakagawa, Yoshitaka (Princeton)
North, Robert C, Jr.
Oleska, Michael P (Los Angeles)
Peterson, Bert H (Atlanta)
Purnell, Harry S, III (Princeton)
Richmond, Stephen Mark (Princeton)
Robinson, Gary C (Philadelphia)
Rogers, Daniel J (Los Angeles)
Rosano, Robert J (Princeton)
Salzillo, Joseph A (Los Angeles)
Sherman, Daniel Warren (Boston)
Sonkin, Ronald B (Boston)
Stern, Deborah A (Chicago)
Stratton, Andrew C (Atlanta)
Teplitz, Marvin S (Rocky River)
Topf, Norman A (Princeton)
Wahlstrom, Richard W (Seattle)
Wargo, Richard S (Rocky River)
Webb, Gordon E (Princeton)
Weiss, Donald (San Francisco)
Zachry, William B, III (Princeton)
Zolt, David M (Detroit)

The Johnson Cos
PO Box 8
Newtown PA 18940
215/968-4741
Raab, Marguerite

Johnson, Carol C
Two Beachside Common
Westport CT 06880
203/226-4114
Johnson, Carol C

Gail E Johnson
379 Norristown Road
Warminster PA 18974
215/443-9515
Johnson, Gail E

Howard Johnson & Co
1111 Third Avenue
Suite 1700
Seattle WA 98101
206/625-1040
Absey, Donald M (Pasedena)
Blatt, Barbara K
Chin, Pearl G
Hansen, Eric Main (Portland)
Hotvet, James L (Pasadena)
Howell, Rick Spencer
Marotta, Bruce A
Morgen, Albert J, Jr.
O'Farrell, Brendan
Olsho, David E
Peterson, Davis E
Reade, Jeffrey L (San Francisco)
Sintov, Joseph D (Pasadena)
Southall, Charles R
Wyman, Richard B
Yee, William (San Francisco)

Johnson, Jerry L
PO Box 280
Newbury NH 03255-0280
603/763-5617
Johnson, Jerry L

Johnson, Marilyn R
PO Box 1460
Bellaire TX 77401
713/661-1549
Johnson, Marilyn R

B A Jones & Co Inc
2185 Lemoine Avenue
Fort Lee NJ 07024
201/592-6800
Katz, Frank L

Jones, Frances O
126 East Hickory Street
Hinsdale IL 60521
312/920-1831
Jones, Frances O

Jordan & Andrews
131 Stony Circle
Suite 200
Santa Rosa CA 95401
707/545-1001
Jordan, James L

Jordan Associates
190 South Warner Road
Suite 100
Wayne PA 19087
215/688-3833
Jordan, Robert H

JTV&A
4131 N Central Expy
Suite 730
Dallas TX 75204
214/521-6210
Friend, Randolph M

JWM Inc
Two Financial Center #400
10825 Financial Parkway
Little Rock AR 72211
501/227-8497
Myers, John W

K V Systems
4537 Atlanta Drive
Plano TX 75075
214/867-8012
Yarus, Stuart A

P M Kahn & Associates
2430 Pacific Avenue
San Francisco CA 94115
415/346-0643
Kahn, Paul M

Alan N Kanter & Associates
31 Walker Avenue
Suite 200
Baltimore MD 21208-4004
301/486-4900
Laur, Charles F
Parrack, Jack Lawrence

Kaplan, Mortimer
472 Chestnut Street
Springfield MA 01107
Kaplan, Mortimer

Kapur, Vishwa N
25 Winthrop Drive
Woodbury NY 11797
516/692-7646
Kapur, Vishwa N

Karel & Associates Ltd
633 Skokie Blvd
Northbrook IL 60062
312/564-5655
Miraski, Theodore J

Ronald A Karp Associates Inc
47 Maple Street
Summit NJ 07901
201/522-1414
Karp, Ronald A

David R Kass & Co
25550 Chagrin Boulevard
Suite 403
Beachwood OH 44122
216/464-2280
Kass, David R

Kaur, Alan F
206 East Edmonton
Bismarck ND 58501
701/255-1385
Kaur, Alan F

Keating, Richard C
PO Box 15
Gurnee IL 60031
312/623-2338
Keating, Richard C

Kelly, Thomas J
33-11 162nd Street
Flushing NY 11358
718/463-0348
Kelly, Thomas J

Kemble, James W
7016 Mark Terrace Drive
Edina MN 55435
612/944-2314
Kemble, James W

L H Kemper & Associates Inc
5112 Sangamore Road
Bethesda MD 20816
301/229-0311
Kemper, Lee H

Donald E Kennedy
2210 Mount Carmel
PO Box 351
Glenside PA 19038-0351
215/886-2140
Kennedy, Carol A
Kennedy, Donald E

Richard D Kern
517 3rd Street
Suite 27
Eureka CA 95501
707/443-7355
Kern, Richard D

Kimball Akins & Bigwood Inc
125 Technology Drive
Waltham MA 02154
617/894-2111
Akins, C Charles
Bonner, Emmet M
Samar, Gayle M

King, James A
469 Crown Street
Brooklyn NY 11225
718/735-4540
King, James A

William J Kirby Pension Services
129 Mill Street
Prof Bldg,Room 4
Berlin CT 06037
203/828-9509
Kirby, William J

Kissel & Associates Inc
Sachem Hill Prof Center
157 Goose Lane
Guilford CT 06437
203/453-1881
Kissel, James R
Kneale, Jack R

Eugene M Klein & Assoc
#2 Bratenahl Place
11th Floor
Bratenahl OH 44108
216/541-1979
Weiss, Willard A

Eugene M Klein & Co Inc
1603 East 27th Street
Cleveland OH 44114
216/861-6920
Weiss, Richard A

Gerald T Koger & Assoc Inc
301 W Indian School Road
Suite C-152
Phoenix AZ 85013
602/230-7752
Koger, Gerald T

Koppel, Ellen L
302 Williams Road
Fort Washington PA 19034
215/628-8285
Koppel, Ellen L

T J Kowalchuk Associates Inc
Seventeen Battery Place
New York NY 10004
212/344-1400
Kowalchuk, Theodore J
Schor, Mark (Garden City)
Warshavchik, Arnold

Kraft, Raymond J
419 Mansfield Avenue
Haddonfield NJ 08033
609/429-5899
Kraft, Raymond J

Kramer Capital Consultants Inc
Three East 54th Street
New York NY 10022
212/750-9300
Gluck, Spencer M
Ogden, Dale F (Greenwich)

Louis Kravitz & Associates Inc
16030 Ventura Boulevard
Suite 200
Encino CA 91436-2731
818/995-6100
Horning, John W
Kong, Loong
Kravitz, Louis
Miller, Barry E
Orloff, Warren D

Krenz, Joseph A
910 University Tower Bldg
12th & University Street
Little Rock AR 72204
501/664-6238
Krenz, Joseph A

Ray Krieger Consultants Inc
60 Cutter Mill Road
Great Neck NY 11021
516/482-5565
Clar, Marc S
Krieger, Raymond B

Krish Actuarial Cnslts Inc
PO Box 2599
Laurel MD 20708
301/490-1537
Krishnamurthy, S

Kruse O'Connor & Ling Inc
Broward Professional Bldg,
Suite 200
7320 Griffen Road West
Ft Lauderdale FL 33314
305/791-5888
Aki, Alvin W (Gainesville)
Bowman, Elinor V (Gainesville)
Braccialarghe, Theora
Ling, George S (Gainesville)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Kruse O'Connor & Ling Inc - continued
Palmquist, J Stephen
Rizzo, James J

A M Kunis & Co Inc
184 Grand Avenue
Englewood NJ 07631
201/569-0995
Bell, Stephen M
Kunis, A Maxwell
Kunis, Manuel
Ritter, Shirley

Kuttler, Michal Bauer
467 St Nicholas Avenue
Haworth NJ 07641-1627
201/384-6492
Kuttler, Michal Bauer

Kwasha Lipton
2100 North Central Road
Fort Lee NJ 07024
201/592-1300
Ansbacher, Joseph M
Bell, George E, III
Benovitz, David M
Blecher, Barry S
Brennan, Lawrence T
Byrne, Robert Stephen, Jr.
Cardace, Dominick A
Castells, Manuel
Clausen, Norman W
Connors, John A
Cornwell, Richard B
Gereb, Daniel L
Githens, Sarah H
Glickstein, Alan R
Gross, Harry
Heitzman, Robert E, Jr
Heller, Lawrence A
Hickey, John C
Kastrinsky, Ira G
Leventhal, Gary D
Marx, Deborah J
McKearney, Lawrence J
Mikolajczyk, Michael A
Morgan, Curtis S
Root, Randolph B
Rosenberg, Jay P
Rotello, Patricia A
Rushworth, Thomas J
Sarli, Maria M
Sears, Richard C
Senior, F Thomas
Sher, Lawrence J
Siegler, Ira I
Skovron, David A
Spiegelman, Josh Stuart
Stokesbury, John T
Strazemski, Joseph P
Torrie, William
Westervelt, John S
Wiskowski, John P

Lambert Massey & Berman Inc
423 South Hull Street
PO Box 140
Montgomery AL 36101
205/264-6679
Lambert, Bill G

Lancaster, Edwin B
33 Meadow Brook Lane
Mt Kisco NY 10549
914/666-8601
Lancaster, Edwin B

Lange, Jeffrey T
112-45 Hannibal Street
Saint Albans NY 11412
714/454-4044
Lange, Jeffrey T

David Langer Co Inc
60 East 42nd Street
Suite 1834
New York NY 10165
212/986-2942
Langer, David

Robert N Langerman Associates
47 College Street
New Haven CT 06510
203/777-7663
Langerman, Robert N

Latta Langston & Dyer
287 Highland Village
4500 Interstate 55 North
Jackson MS 39211
601/362-3143
Dyer, Harland A
Langston, Esse D
Latta, Raymond A

Lautzenheiser & Associates
One Commercial Plaza
22nd Floor
Hartford CT 06103-3599
203/246-0893
Lautzenheiser, Barbara J

Laventhol & Horwath/ REBC Associates
1845 Walnut Street
Philadelphia PA 19103
215/299-1600
Cannataro, Angela-Jo D
Heuss, Susan P
Kauffman, Alan S
Leight, Arthur S (New York)
Lukan, Edelbert (New York)
Malkind, Lance (Phoenix)
Matthews, Steven R (Phoenix)
Savitz, Edward I
Siegel, Lewis A (Lyndhurst)
Spitz, Ronald O (Chicago)
Tepfer, Arthur H (Chicago)

The Lawson Group Inc
13902 North Dale Mabry
Suite 251
Tampa FL 33618
813/962-2554
Lawson, Joseph E

LBO Inc
650 Green Bay Road #200
Lake Bluff IL 60044
312/295-6300
Avellone, Francis P

Learson, Richard J
33 Irving Place
11th Floor
New York NY 10002
212/529-8300
Learson, Richard J

Lebenson Actuarial Services Inc
81 Main Street
Suite 209
White Plains NY 10601
914/949-4690
Canlas, Sonia B
Kazin, Iris H
Kelly, Karen M
Lebenson, Robert D

Leef & Jones Inc
2185 Lemoine Avenue
Fort Lee NJ 07024
201/592-6800
Jones, Brian A
Schwartz, Jonathan

Leggette & Co Inc
4809 Cole Avenue
Suite 350
Dallas TX 75205
214/528-8850
Bolin, Bob J
Davis, J Stephen
Jackson, Will W, Jr.
Leggette, Charles W
Overby, Terry L
Zavattari, Sally Jean

Douglas L Leight Ltd
555 Fifth Avenue
New York NY 10017
212/420-0224
Leight, Douglas L

Lemkau, Portia Lynn
PO Box 2273
Tacoma WA 98401
206/572-6663
Lemkau, Portia Lynn

Lew, Edward A
31017 Peace Street
Three Rivers
Punta Gorda FL 33982
813/639-0191
Lew, Edward A

Lewis & Associates Inc
3 Bethesda Metro Center
Suite 750
Bethesda MD 20814
301/656-9191
Lewis, Steven N

Lewis & Ellis Inc
2175 N Glenville Drive
Richardson TX 75081
214/699-2700
Allison, Charlie R
Batchelder, David (Overland Park)
Beisenherz, Robert L
Bryson, Steven D
Crider, John M, Jr.
DeGeeter, Robert E
Deutscher, Harold J (Encino)
Ellis, J Daniel
Files, Richard L (Overland Park)
Fritze, Donald R (Overland Park)
Lewis, William H, Jr.
Long, Terry M (Overland Park)
Phillips, Dick L
Rima, Carol F
Rose, Gary L (Overland Park)
Scott, Lawrence G (Encino)
Shapiro, Patricia L (Encino)
Thomas, Robert B, Jr.
Tobleman, Glenn A
Wain, Christopher H (Encino)
Williams, Robert ,
Willis, Frederick C
Wilson, Charles
Wood, William A, III

Life Actuarial Service
47 Glenmere Drive
Chatham NJ 07928
201/635-2034
Finnegan, Philip F

Life Actuarial Services
56 Pershing Avenue
Yonkers NY 10705
914/968-3890
Johansen, Robert J

Lincoln-Cross Inc
One Nashville Place, Suite 1750
150 Fourth Avenue North
Nashville TN 37219-2417
615/252-6030
Cross, Bob R
Lincoln, Mark H

Liscord Ward & Roy Inc
Hills Court, Suite 6B
Hills Avenue
Concord NH 03301
603/228-1391
Bishop, Everett G
Liscord, Paul S
Ward, Michael R

Lister, John J
3800 Bond Avenue
Drexel Hill PA 19026
215/449-4427
Lister, John J

Lockwood Dipple & Green Inc
1730 Clifton Place
Suite 104
Minneapolis MN 55403
612/870-9284
Carroll, Hobson D

Longaker & Associates Inc
3300 Monroe Avenue
Building E
Rochester NY 14618
716/248-3920
Longaker, Leslie W

Lord & Ware Inc
11711 North Meridian
Suite 604
Carmel IN 46032-9577
317/843-5888
Carr, Richard N
Lord, Brent Allen
Pollard, Richard J (Atlanta)
Sauer, Terence W

Lorenz, Alois J
12400 Olive Boulevard
Suite 102
St Louis MO 63141
314/434-2656
Lorenz, Alois J

Low, George D
184 High Street
Pittsfield MA 01201
413/445-5024
Low, George D

Lubin, Lawrence
384 Audubon Road
Englewood NJ 07631
201/568-3145
Lubin, Lawrence

The Lubin-Bergman Organization Inc
7101 North Cicero Avenue
Lincolnwood IL 60646
312/673-4900
Osa, Jane L

Lucas, Edy H
2406 New Road
Northfield NJ 08225
609/645-1778
Lucas, Edy H

Luzader & Associates
1208 G Daniel Baldwin Bldg
Erie PA 16501
814/456-6243
Luzader, Randall M

MacKeen & Bailey Inc
12710 Research Boulevard
Suite 265
Austin TX 78759
919/765-4141
Bailey, L Allen
Hull, Thomas Michael (Winston-Salem)
MacKeen, W Duncan (Winston-Salem)
Monnin, Gary P

Macken, Daniel D
4748 Calle Camarada
Santa Barbara CA 93110
805/967-3033
Macken, Daniel D

Madison Pension Services Inc
709 Westchester Avenue
White Plains NY 10604
914/682-0770
Andersen, Theodore F
Fanelli, Frank A
Gensler, David I
Marks, Robert P

Maloney & O'Sullivan Inc
One Cherry Hill
Suite 800
Cherry Hill NJ 08002
609/667-5555
O'Sullivan, Leonard

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Mammel Schropp Swartzbaugh Engler & Jones Inc
9110 West Dodge Road
Suite 175
Omaha NE 68114
402/397-7000
Jones, Donn B, Jr
Mann, Dale C

Management Applied Programing
6420 Wilshire Boulevard
Los Angeles CA 90048
213/658-7220
Bassin, Robert

Management Compensation Group
205 SE Spokane
Portland OR 97202
503/238-1813
Hart, Paul C
Hirschkron, Gary W

Management Data Inc
3300 Cahaba Road
Suite 201
Birmingham AL 35223
205/871-5844
Campbell, Daniel A
Cook, David Nolin
Farmer, Neal A

S K Mannlein & Associates
5120 Belmont Road
Suite I
Downers Grove IL 60515
312/963-2447
Mannlein, Sharon K

Markley Actuarial Services
29 East King Street
Suite 220
Lancaster PA 17602
717/295-3178
Markley, John Robert

Marsh & McLennan Cos
1221 Ave of the Americas
New York NY 10020
212/997-2000
Goldberg, Terry L
Smith, Alexander J C

Marsh & McLennan Group Associates Inc
222 South Riverside Plaza
Chicago IL 60606
312/930-6208
Vaughan, Richard L

Marshall Actuarial Consulting
34 Oak Street
Weston MA 02193
617/893-7485
Marshall, Jack A

Martin, Joseph D
2710 Timberview
Irving TX 75060
214/790-5762
Martin, Joseph D

Masterson, Norton E
1516 Clark Street
Stevens Point WI 54481
715/344-3831
Masterson, Norton E

G E Matthews & Associates Inc
3637 Fourth Street North
Suite 490
St Petersburg FL 33704
813/821-9444
Conway, Francis M

Maurer & Tobleman Inc
2808 Beluche Drive
Galveston TX 77551
409/744-1965
Maurer, John A
Tobleman, Dennis R

Maxon, Robert G
PO Box 1434
Medina TX 78055
512/589-7124
Maxon, Robert G

Mazurek & Associates Inc
14 Halsted Street
East Orange NJ 07018
201/673-6330
Johnson, Delmar R

MBA Inc
36 Midvale Road
PO Box 193
Mtn Lakes NJ 07046
201/335-6448
Muetterties, John H

MBK Pension Group Inc
9309 Olde Eight Road
Sagamore Hills OH 44067
216/468-0637
Kieser, Manfred B

McCall & Associates
2075 West Big Beaver
Suite 310
Troy MI 48084
313/649-0874
McCall, Thomas R

McCarthy, Denis J
PO Box 936
Mill Valley CA 94941
415/332-1313
McCarthy, Denis J

McCauslan, George W
PO Box 146038
San Francisco CA
94114-6038
415/826-8058
McCauslan, George W

Richard D McClure
4464 Edwina Lane
Lake Worth FL 33463
305/969-3514
McClure, Richard D

McComb, Thomas M
1501 Longs Peak Drive
Ft Collins CO 80524
303/482-1814
McComb, Thomas M

McConney Associates Inc
PO Box 49445
Los Angeles CA 90049
213/472-8372
McConney, Gerald E

McCready & Keene Inc
7941 Castleway Drive
PO Box 50280
Indianapolis IN 46250-0280
317/849-4333
Donnelson, Paul V
Ferrell, Joe H
Keaton, Charles W
Loop, Susan Lynn
Notaras, S George
Thomas, Joseph Hunter
Todd, Douglas Lewis

McDonald, Harry G
5532 Azure Way
Long Beach CA 90803
213/597-6321
McDonald, Harry G

McDonough, Robert M
RD 1 Box 899
Limerick ME 04048
207/793-2518
McDonough, Robert M

McGuinn & Lawley Inc
Public Ledger Building
Independence Mall
Philadelphia PA 19106
215/922-1919
Lawley, Carl David, Jr
McGuinn, John J

McInally Associates Inc
Radnor Station
Building Two
Radnor PA 19087
215/687-2088
Leonard, Marilyn R
McInally, Lois D

The McKay Barlow Co Inc
10 Park Place
PO Box 211
Butler NJ 07405
201/492-1880
Barlow, John R
Konicki, John P

McKinsey & Co Inc
400 South Hope Street
Los Angeles CA 90071-2890
212/909-8400
Nash, Russell K

McLaughlin, John
15056 West Clover Lane
Libertyville IL 60048
312/362-4896
McLaughlin, John

Meeks & Company
3070 Riverside Drive
Columbus OH 43221
614/481-9750
Flint, John H
Greff, Herbert D
Massey, John B

Gordon Meisner & Co
30057 Orchard Lake Road
Suite 100
Frmington Hls MI 48018
313/737-2770
Meisner, Gordon R

William M Mercer-Future Cost Analysts
3333 Michelson
Suite 600
Irvine CA 92715
714/474-6969
Bass, Irene K
(New York)
Finger, Robert J
Kilbourne, Frederick W
Suchoff, Stuart B
Zubulake, Theodore J
(New York)

William M Mercer Inc
1211 Ave of the Americas
New York NY 10036
212/997-7171
Brochu, Robert A
Ireland, John G

William M Mercer-Meidinger-Hansen Inc
1211 Ave of the Americas
New York NY 10036
212/997-7171
Abrahamson, Alice S
(Brookfield)
Acuff, Lucian B
(Nashville)
Aglira, Robert B
(Philadelphia)
Alhanti, Mark Stuart
(Dallas)
Allen, Jerry D
(Deerfield)
Alpert, Stephen A
(White Plains)
Altman, Ian H
(San Francisco)
Anderson, Keith M
(Chicago)
Anderson, Steven E
(Minneapolis)
Andsager, Steven R
(Deerfield)
Atteridg, John Wolcott
(San Francisco)
Baker, Michael G
(Kansas City)
Barker, Paul W
(Denver)
Barr, Harold Isaac
(Dallas)
Beeler, Joseph Kent
(Deerfield)
Behar, Robert A
(Chicago)
Belles, Roger
(San Francisco)
Beilke, Mark G
(Brookfield)
Berger, Richard Edmund
Berin, Barnet N
Bettis, Michael N
(Kansas City)
Black, Harold W
(Nashville)
Bleakney, Janet Flickinger
(Seattle)
Block, Ronald A
(Indianapolis)
Blum, Monica
(White Plains)
Boardway, Sandra Z
(Richmond)
Boldt, Thomas R
(Denver)
Bolen, John T
(Los Angeles)
Bollin, Michael L
(Kansas City)
Bonder, Henry
(White Plains)
Brand, Thomas
(Deerfield)
Brandes, Mark I
Brannon, Wei-Lih L
(San Francisco)
Breitman, Alan S
(Boston)
Brigade, Harold R
(Rochester)
Briscoe, Donald J
(Minneapolis)
Broussard, Lois M
Brummond, William
(Chicago)
Bruning, John Frederick
(Louisville)
Buck, Robert E
(Wichita)
Buckner, Karen W
(Memphis)
Burgett, John W
(St Louis)
Bush, William W, III
(Pittsburgh)
Caine, Gary J
(Boston)
Caldwell, Alan W
(Fort Worth)
Cantor, David M
(Boston)
Chadwick, Richard A
(Pittsburgh)
Childress, Joseph A, Jr
(Cincinnati)
Chorvat, Jan Alan
(Tampa)
Christenson, Wayne E
(Chicago)
Ciarniello, Domenick A
Clark, Chester D
(Boston)
Clark, Thomas
(Los Angeles)
Cohen, Barry D
(Boston)
Crehan, Herbert F
(Boston)
Croot, Darrel J
(White Plains)
Dallas, Keith J
(Boston)
Damia, Andrew P
Darif, Michael T
(Louisville)
Davis, Edward H
Davis, Emily
(Dallas)
Dawson, Ernest G
(Minneapolis)
deMars, Roger W
(Morristown)
Demty, Joseph C
(Boston)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

William M Mercer-Meidinger-Hansen Inc - continued
Dennison, Scott L (Richmond)
De Vera, Edna G
Dickson, Gary D (Kansas City)
Dineen, Terrence John
Distler, Deborah K (Denver)
Dodd, Thomas Hugh (Chicago)
D'Onofrio, Joseph R (Los Angeles)
Dotterer, Vicki A (San Francisco)
Dougan, Robert E, Jr. (Atlanta)
Doyle, Terrance A
Drozd, Robert F (Deerfield)
Dunham, Kenneth Van (Houston)
Dutson, Patrick A (Cincinnati)
Elias, Robert S (Philadelphia)
Eng, John Gan
Ennenbach, Jack (Deerfield)
Erk, Henry A, III (Louisville)
Eversberg, Barbara J (Houston)
Falkoff, Barry J (Boston)
Faulkner, Keith A (Boston)
Feeney, Raymond M
Ferguson, Thomas (Stamford)
Ferrante, Russell L (Dallas)
Fiddler, Tom L (Birmingham)
Field, Warren A (Kansas City)
Findley, Jack W (Houston)
Freeman, Richard W (Boston)
Frohne, James A (Denver)
Fry, John S (Chicago)
Fuerst, Donald E (Los Angeles)
Fung, Lionel Nai-Yin
Funk, Robert A (Deerfield)
Gabel, John D (Cleveland)
Gagel, Stephen (Louisville)
Gamzon, Sheldon A
Gardner, Mary M (Denver)
Gilbert, H Paul (Seattle)
Gilman, Barry Martin (Boston)
Glasco, William R (Kansas City)
Glasgow, William G (Brookfield)
Goehring, Richard Orr (Pittsburgh)
Goggin, Robert (Cincinnati)
Gold, Bruce E
Goloub, Valentine
Gove, David W (Pittsburgh)
Grant, Frances
Grefig, James J
Grenier, Richard R (Boston)
Grodecki, Frederick A (Deerfield)
Grogan, John M (Milwaukee)
Guyton, Michael George (Nashville)
Gwidt, Gary J (Brookfield)
Hallett, Arthur L (Cleveland)
Hamilton, Robert A (Tulsa)
Hansen, Donald A (Denver)
Harris, Samuel D (Cleveland)
Hartsough, Keith E (Atlanta)
Hawley, Sharon S (San Francisco)
Heaston, Gary A (Richmond)
Heidorn, Howard W, Jr (Chicago)
Heilman, Arvin L (Detroit)
Hirsch, Jay D (Chicago)
Hoeffner, Stephen J, Jr. (Los Angeles)
Hoffmann, Arnold J (Dallas)
Holm, Thomas J (Minneapolis)
Holoff, Richard L (Los Angeles)
Hope, Thomas H (Houston)
Hopper, Gerald E (Philadelphia)
Hosseini, A Rana (Boston)
Houser, Robert N (Chicago)
Hoyt, Mark S (Phoenix)
Hutsell, Randy K (Kansas City)
Ingenthron, Roger P (St Louis)
Jackson, James M (White Plains)
Johnson, Charles N (Rochester)
Johnson, David Martin (Wichita)
Johnson, Robert B (Denver)
Juneja, Diljit S
Kan, Philip Tai-Ping (Los Angeles)
Kehela, Edmund F (Los Angeles)
Keller, Peter J
Kempken, David W (Deerfield)
Kenyon, Frederic V (Stamford)
Khury, C K
Koslowski, Mark A (Deerfield)
Kra, Dr Ethan E
Kreamer, James R (Chicago)
Krist, Karen (Chicago)
Kriston, Francis J, Jr (Baltimore)
Lindgren, Robert E (Chicago)
Lofgren, Eric P
Lonergan, Thomas T (Kansas City)
Longoria, Ricardo A (St Louis)
Lorisz, Steven Joseph (Deerfield)
Lowden, Beverly S (Boston)
Lowe, Richard Lee (Charlotte)
Lowman, Thomas B (Washington)
Ludwig, George S (Indianapolis)
Lumsden, William F (Brookfield)
Lund, Allan C (Minneapolis)
Lutz, Harry S (Atlanta)
Lynch, Timothy J (Atlanta)
Macphee, Malcolm T (Nashville)
Mamakos, Emmanuel S (Deerfield)
Margulies, Simche
Maron, Bernie (Boston)
Marr, Bonnie J (Chicago)
Mason, Craig T (Houston)
Maynard, Edward W (Louisville)
Mazanec, Donald R (Denver)
McCabe, Joan E (Boston)
McChane, Debra Snodgrass (Louisville)
McCrory, Robert T (Portland)
McDaniel, Mickey G (Tulsa)
McDevitt, James F (Boston)
McDonnell, William J (Atlanta)
McElhaney, Stephen T (Richmond)
McGarry, James E (Dallas)
McGee, Brian R (Seattle)
McGinn, Daniel F (Los Angeles)
McGrath, Franklyn J
McJohn, James F (San Francisco)
McKinnon, Donald G (Stamford)
McLain, Anne B (Atlanta)
McNamara, Kevin J (Boston)
McQuade, John B (Boston)
Mensch, Robert D (Tampa)
Merdinger, Phillip A (Detroit)
Merino, Edna C (Dallas)
Merlob, Michael T (Stamford)
Meyer, Mark D (Minneapolis)
Miller, John Hamilton (San Francisco)
Millward, David M W (White Plains)
Minor, Kevin R (Seattle)
Model, Jeremiah B (Boston)
Monaghan, Dennis M (Portland)
Montesano, Gary Louis
Morrison, Gary C (Seattle)
Mower, Philip C
Nast, Dennis A (Deerfield)
Nebbia, Gerald A (Kansas City)
Newton, Robert W E (Detroit)
Nimnemann, Deane (Minneapolis)
Noble, F Pierce (Dallas)
Nordin, Robert D (Minneapolis)
O'Keefe, Robert M (Detroit)
Olds, Virginia S (Chicago)
Olney, Craig A (Brookfield)
Orphanos, James N (Boston)
Ostfeld, Raymond V (Boston)
Peters, Lawrence R (White Plains)
Petertil, Jeffrey P (Chicago)
Phelps, Albert R, Jr (Deerfield)
Phelps, Kathleen A (Rochester)
Place, Mary A (Deerfield)
Poehler, Glenn R (Richmond)
Polk, Ken E (Dallas)
Poston, Elizabeth C (Washington)
Proffer, Carol W (Kansas City)
Putnam, Daniel J (Rochester)
Rabinowitz, Steven M
Rappaport, Anna M (Chicago)
Resnick, Lee H (Deerfield)
Ricci, Stephen J (Boston)
Rich, Joel I (Morristown)
Richardson, Robert F (Seattle)
Richardson, William R (Dallas)
Richmond, Paul T (Pittsburgh)
Riebold, Mary S
Rizzuto, Paul A
Robertson, A Haeworth (Washington)
Robertson, Francis E, Jr. (Los Angeles)
Robst, Carl D (Deerfield)
Rodgers, John A (Philadelphia)
Romig, George M (Pittsburgh)
Rowe, Douglas L (Baltimore)
Rubino, Vincent (White Plains)
Rubinstein, Stuart F (Boston)
Rudin, Daniel C
Ruffini, John W (Richmond)
Ruppel, Robert J (Stamford)
Ruschau, William (Columbus)
Rusher, Steven R (Indianapolis)
Russell, Sherrel Roey (Louisville)
Rysz, Charles J (Chicago)
Samples, Stanley C (Atlanta)
Scahill, Patricia L (Baltimore)
Scearcy, James H (Minneapolis)
Schaper, Richard A (St Louis)
Scharmer, Gary L (Minneapolis)
Schlosser, Michael D (Richmond)
Schrader, R Paul (Denver)
Schroeder, William E (St Louis)
Schumacher, Robert C (Louisville)
Semaria, Stephen D (Louisville)
Senoski, Michael J (Boston)
Sherfey, Charles J (Chicago)
Siebels, Richard W (Philadelphia)
Siegel, Seth F (Pittsburgh)
Sigler, John H (Houston)
Skelly, Dennis A (Milwaukee)
Skoglund, David Micheal (Dallas)
Slishinsky, David H (Denver)
Smith, Martin H (Seattle)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

William M Mercer-Meidinger-Hansen Inc - continued
Smith, Ronald J (Boston)
Snapp, Sharon Alice (Kansas City)
Snow, Susan L (Anaheim)
Soderstrom, Glenn W (Brookfield)
Soucy, Robert L (Boston)
Stanar, Thomas J (Grand Rapids)
Stanley, Daniel L (Dallas)
Steinforth, Alex W, Jr (Chicago)
Stempel, Martin (Los Angeles)
Stone, Dennis L (Louisville)
Stover, Richard D
Strecker, Jefferson L (Minneapolis)
Sullivan, C Jerome (Chicago)
Sustman, Scott C (Houston)
Szurek, James E (Pittsburgh)
Taggart, Michael Harry (Houston)
Tani, Richard T (Chicago)
Tenenbaum, Philip M (Birmingham)
Ternoey, Brian C (Dallas)
Theobald, Joy Anne (Orange)
Thompson, Matthew M (Minneapolis)
Todisco, Frank
Toher, Thomas (Rochester)
Tomassi, Randall J (Deerfield)
Tomczyk, Thomas S (Pittsburgh)
Tse, Julia S (Atlanta)
Tu, Hai Tan (Los Angeles)
Turner, J Philip (Washington)
Umali, Roman T, Jr. (Houston)
Underwood, Howard R (Philadelphia)
Van Housen, Thomas G (Chicago)
Velleman, Susan J (Boston)
Vigen, Greger J (Los Angeles)
Wagoner, George B, Jr. (Richmond)
Warner, Margaret M
Waugh, William M, Jr (Dallas)
Wehner, Joel M (Houston)
Weinberg, Ralph M (Chicago)
Weinberger, Solomon A
Weiss, Lance J (Deerfield)
Weston, Gary W (Denver)
White, Daniel C (San Francisco)
White, H Edmund (Boston)
Whitnah, Daniel R (Denver)
Wiesner, Michael I (White Plains)
Wilson, David
Wilson, William T (Indianapolis)
Xavier, Basil A (Los Angeles)
Young, Harry S (Orange)
Zang, Jeannette S (Kansas City)
Zillmer, Theodore W (Chicago)

Meyers, Ronald
PO Box 160
Island Park NY 11558
516/432-0178
Meyers, Ronald

Miami Valley Pension Service
3309 Office Park Drive
Dayton OH 45439
513/223-5410
Adams, Thomas P

Mid America Associates Inc
30755 Barrington
Madison Hts MI 48071
313/585-7900
Shanahan, John L

Mid America Group
1315 Walnut Street
14th Floor
Philadelphia PA 19107
215/545-6000
Falcone, Nicholas A

Mid Atlantic Pension Services
1800 Chapel Avenue West
Cherry Hill NJ 08002
609/663-8404
Hughes, Diane Murdock

Midwest Pension Actuaries Inc
30640 12 Mile Road
Farmingtn Hls MI 48018
313/851-4810
Hemker, Bernard L

Miller & Gove Consulting Actuaries
2505 Southland Center Tower
LB 215, 400 N Olive Street
Dallas TX 75201
214/922-9603
Gove, Robert E
Miller, Orville H

Miller & Miller Consulting Actuaries Inc
720 White Plains Road
Suite 300
Scarsdale NY 10583
914/472-7200
Bianco, Steven S
Miller, Craig A
Miller, Scott D

Miller, Isaac
8333 G S W 107th Avenue
Miami FL 33173
305/595-7267
Miller, Isaac

Miller, John Haynes
Rural Route One
Box 705
South Hero VT 05486
802/372-5295
Miller, John Haynes

Miller, Martin A
2224 Washington Street
San Francisco CA 94115
415/922-6698
Miller, Martin A

Miller Mason & Dickenson Inc
One First Avenue
PO Box 867
Conshohocken PA 19728
215/834-2100
Bachman, Burl Vaughn (Richmond)
Cox, Daniel T (Chicago)
Donlon, Thomas M (Chicago)
Emig, Kevin J
Falcone, Michael E
Gdowik, Steven P
Gleason, Mary Lou (Chicago)
Grossman, Sheldon L
Henderson, Robert F
Hermann, John A
Hogan, William V (Chicago)
Janush, Erwin S (Chicago)
Kesselman, Harvey
McKenzie, Charles W (Chicago)
Reschke, John A (Chicago)
Roberts, Anna G
Thompson, Douglas Lane (Chicago)
Thompson, Ernest M (Chicago)
West, Lane B (Richmond)

Miller, Phyllis R
6355 Topanga Canyon Blvd
Suite 429
Woodland Hls CA 91367
213/703-6063
Miller, Phyllis R

Millerd, John N
18231 Santa Joanna
Fountain Vly CA 92708
714/968-5072
Millerd, John N

Milliman & Robertson Inc
1301 Fifth Avenue
Suite 600
Seattle WA 98101
206/624-7940
Abroe, Michael S (Chicago)
Affleck, Allan D
Ammann, Eric K (Dallas)
Anderson, Arthur V (Bloomfield)
Arata, David A (San Francisco)
Axene, David V
Baber, Larry D (Omaha)
Backhaus, Karen K (Omaha)
Bank, Joshua David (Chicago)
Barney, Richard J (New York)
Baxter, David L (Washington)
Bergstrom, Richard L
Bernstein, Gerald R (Brookfield)
Berquist, James R (Pasadena)
Berry, George L (Radnor)
Berry, James M
Berson, Donna L (New York)
Bickerstaff, David R (Pasadena)
Biondi, Richard S (New York)
Blankenship, John B (Indianapolis)
Bleakney, Thomas P
Bluhm, William F (Minneapolis)
Boin, Bruno V
Brace, Gary L (Phoenix)
Branscomb, John D (Atlanta)
Brink, Stephen D (Brookfield)
Campbell, Robert C (Houston)
Canal, Patrice A (Omaha)
Chandler, Robert M
Chansky, Joel S (Danvers)
Chauner, Milton F (Radnor)
Chesner, Mark Alan (New York)
Collett, Robert L (Houston)
Comstock, Susan (Brookfield)
Cookson, John P (Radnor)
Cosway, Robert Gordon
Crawshaw, Mark (Pasadena)
Crowne, Joseph E (Radnor)
Curtis, James A
Custis, Thomas K (Brookfield)
Dahlman, Gary E
Davenport, Timothy John
Davidoff, Drew S (New York)
Deakins, Peter B (Radnor)
Deeter, Dennis A (Indianapolis)
Delamarter, Gregory A
Dezube, Robert Steven (Washington)
Diede, Mick L (Atlanta)
Donatiello, Joseph R (Atlanta)
Doran, Phyllis A (Washington)
Dougherty, David M (Portland)
Dukes, Jeffery T (Chicago)
Dunlap, James A (Radnor)
Dymowski, Robert J (Radnor)
Easton, Albert E (Albany)
Eckert, John S (Brookfield)
Edwards, John S (Pasadena)
Ehrhardt, John W (New York)
Eisenberg, Steven A (Atlanta)
Eklof, Gary B (Pasadena)
Esterkin, Jack H (Radnor)
Faucett, Judy (Radnor)
Feldman, Martin (New York)
Flaherty, Daniel J (Brookfield)
Fleming, Kirk G (New York)
Fossa, E Frederick (Danvers)
Fowler, Bradley C
Geuder, Douglas M (Bloomfield)
Gobes, James A (Bloomfield)
Graf, Dennis J (Brookfield)
Grannan, Patrick J (Radnor)
Graves, Janet S
Gray, Mikel T
Greenstein, Marcia Sorin (Radnor)
Habeck, Charles (Brookfield)
Hagstrom, Dale S (New York)
Haist, Tim A
Halvorson, Audrey L (Bloomfield)
Hankins, Susan E (San Francisco)
Harris, Ronald G (Radnor)
Harris, Timothy F (St Louis)
Hauboldt, Richard H (Brookfield)
Hauser, Peggy L (Brookfield)
Hawke, James S (Dallas)
Hayne, Roger M (Pasadena)
Helwig, Dawn E

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Milliman & Robertson Inc - continued
(Chicago)
Herrle, Gregory N
(Brookfield)
Herzfeld, John
(New York)
Hess, Mason E
Higgins, Jeffrey M
(Portland)
Hildenbrand, Stephen G
(Radnor)
Holden, Douglas C
(Portland)
Hu, David D
(Pasadena)
Hulet, Dennis J
Ingui, Silvio
(New York)
Isaacson, Fenton R
(Omaha)
Ito, Howard M
(San Francisco)
Jacobs, Gregory D
(Indianapolis)
Johnson, Mark O
(Portland)
Josephson, Gary R
(Brookfield)
Kalwarski, Eugene M
(Washington)
Kaufman, Allan M
(New York)
Keating, Jacqueline M
(New York)
Kendall, David P
(Brookfield)
Kipp, Richard
(Radnor)
Kline, Douglas F
(San Francisco)
Korper, Leslie E, II
(Bloomfield)
Krueger, David W
(Brookfield)
Kummer, Cheryl S
(Houston)
LaBombarde, A Richard
(Washington)
Lange, Dennis L
(Brookfield)
LaVigne, Joseph A
(New York)
Lavonas, Mary G
(Albany)
Lee, Timothy D
(Houston)
Lenser, John M
(New York)
Leong, Leonard P J
(San Francisco)
Lhamon, Frederic T
Liston, Fiona E
Litow, Mark E
(Brookfield)
MacBain, Kenneth D
(Radnor)
Madrecki, Karl
(Washington)
Mahoney, Michael J
(New York)
Marder, Allan A
(Pasadena)
Massingill, Gary W
Mattson, Brian J
(Minneapolis)
Maule, Robert G
(Phoenix)
Mayer, Jeffrey H
(New York)
McCarthy, Daniel J
(New York)
McGrath, Michael A
(Atlanta)
McMurray, Michael A
(Pasadena)
Menkes, Douglas
(New York)
Mikkalo, Steven J
(Indianapolis)
Miller, Deborah A
(New York)
Miller, Harry R
(Houston)
Miller, Lee O
(Denver)
Miller, Robert A, III
(Bloomfield)
Miller, Susan M
(Radnor)
Millwood, Timothy Simon
(Atlanta)
Modaff, James C
(Brookfield)
Moeller, Martha A
(Washington)
Mohoric, Edward P
(Radnor)
Molnar, John L
(St Louis)
Moore, Theresa L
Morin, Michael N
Murgatroyd, Byron D, Jr
Murphy, Michael J
Murphy, William F
(New York)
Murtaugh, James A
(Chicago)
Nelson, Thomas G
(Chicago)
O'Connor, James F
(Chicago)
Ogden, David F
(Brookfield)
Ogg, Bruce T
(Radnor)
Pacelli, Jane D
(Washington)
Patterson, Paul J
Pearson, Margaret E
(Portland)
Perrott, Godfrey
(Radnor)
Peterson, Kris E
(Omaha)
Pinczkowski, Raymond E, Jr
(Denver)
Pollock, William M
(Brookfield)
Prouty, William C
(Bloomfield)
Pruiksma, Glenn J
Pyenson, Bruce S
(New York)
Reed, James Lowell
Reimert, William A
(Radnor)
Rholl, Donald A
(Brookfield)
Richter, Gregg P
(Omaha)
Roberts, Stanley A
Robertson, Stuart A
Robinson, William K
(Phoenix)
Romano, Joseph Nicholas
(Radnor)
Rugland, Walter S
(Bloomfield)
Sander, Marcia S
(New York)
Sanders, Robert L
(Brookfield)
Scheil, Barbara V
(Atlanta)
Schlude, Raymond T, Jr
(Chicago)
Schreiber, Steven I
(New York)
Schreiner, John P
(Chicago)
Schwartz, Althea A
(Bloomfield)
Schwartz, Sharon
(New York)
Sellenriek, Jill Beggs
(St Louis)
Sherrets, Julianne How
(Omaha)
Shreve, Jonathan L
(Radnor)
Smith, Bradley M
(Dallas)
Smith, William David
(San Francisco)
Snyder, John B
(Brookfield)
Sommer, Steven D
Sorrentino, Steven G
(New York)
Stanley, Dennis L
Steffen, Karen
Stoltzfus, James G
(Radnor)
Straate, Lee H
(Brookfield)
Sturdivan, Peter R
(Portland)
Sullivan, Denis J
(Omaha)
Thoen, Franklin N
Trieb, Mark A
(Dallas)
Tulin, Stanley B
(Radnor)
Turner, Philip C
(San Francisco)
Unterreiner, Karen A
(Albany)
van der Burch, Dirk
Wagner, Nancy R
(Chicago)
Wang, Andrew B
(San Francisco)
Weatherford, Robert M
(Portland)
Wegner, Ronald R
(Brookfield)
Weldon, Thomas J
(Denver)
White, Richard E
(Houston)
Whitney, Earl L
(Radnor)
Wiant, Elaine M
(Dallas)
Wick, Peter Gerard
(Brookfield)
Wickland, Paula S
(Radnor)
Willman, Dean C
(Indianapolis)
Wilmes, Arthur L
(Indianapolis)
Winkenwerder, Richard A
Winterhof, Bruce
(Chicago)
Workman, Bruce L
(Omaha)
Wright, Richard A
(San Francisco)
Yard, Roger A
(Brookfield)
Zielinski, Richard P
Zlogar, Albert Joseph
(Radnor)
Zwiener, Michael J
(Dallas)

M & R Services Incorporated
530 Skinner Building
1326 Fifth Avenue
Seattle WA 98101
206/624-7970
Akers, Michael J
Peabody, J Lynn
Pollard, Frank H
Pryor, Robert A
Richter, Virginia W
Simester, T Thomas
Torrance, Ellen M

Millman, Russell L
16 Fallen Branch
Cincinnati OH 45241
513/793-8380
Millman, Russell L

Milwaukee Teleservice
1045 Clark Street
Suite 202
Stevens Point WI 54481
715/341-8780
Herder, John
Streff, James P

Mitchell & Hartmann Inc
13400 Riverside Drive
Sherman Oaks CA 91423
818/907-6800
Hartmann, Jeffrey F
Mitchell, Lawrence

MMC&P Inc
One Gateway Center
11th Floor
Pittsburgh PA 15222
412/261-4060
Ellmaker, Sandra R
(Philadelphia)
Loomis, G Herbert
Parks, John P

Modai, Jacques C
27 Union Square West
Suite 403
New York NY 10003
212/627-3233
Modai, Jacques C

Mohnblatt, Arnold S
1126 Stillman Avenue
Plainfield NJ 07060
Mohnblatt, Arnold S

MONETRICS
4519 Cascade Road SE
Grand Rapids MI 49506
616/942-0002
Buben, Paul

Monroe & Associates Inc
19454 James Couzens
Detroit MI 48235
313/864-3758
Monroe, Charles F

Moorhouse, John David
4119 Olympic Lane
Columbus GA 31907
404/561-9556
Moorhouse, John David

Moran, Edward G
4777 Jackson Road
Cincinnati OH 45245
513/752-9367
Moran, Edward G

The Morehead Group Inc
1321 East Morehead Street
Charlotte NC 28204
704/376-4420
Blount, William H

H D Morgan & Associates
635 Sapling Lane
Deerfield IL 60015
312/945-8489
Morgan, Harry D

Morrison, William T
P O Box 2092
Rolling Hills CA 90274
213/831-4356
Morrison, William T

The Morton Co Inc
23945 Calabasas Road
Suite 203
Calabasas CA 91302
818/992-4440
Hiatt, Charles E
Kagan, Arthur B
Woolley, E Richard

Moskal Jaras & Associates Inc
One Public Square
Suite 605
Cleveland OH 44113
216/771-4242
Persons, Steve J

The Mountain Actuary
PO Box 808
Greenville CA 95947
916/284-6580
Jackson, Willard L

Mouton & Company Inc
1230 S Myrtle Ave
Suite 401
Clearwater FL 34616
813/441-1526
Mouton, Glenn F

James J Moynihan & Associates
55 Linden Street
Worcester MA 01609
617/756-5108
Boulay, Edward F

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Moyse Consulting Services
125 Chenoweth Lane
Suite 102
Louisville KY 40207-2603
502/895-1077
Moyse, John S

R H Moysey & Company
180 N La Salle Street
Chicago IL 60601
Bartolain, Clifford P

John Myaard General Agency
248 Louis Campau Prom NW
Grand Rapids MI 49503
616/774-2031
Compere, James L

Myatt Actuarial Services Inc
2000 West First Street
Suite 708
Winston-Salem NC 27104
919/722-4396
Myatt, Robert W

Mystic Ins Intermediaries
RR 3
531 Big Spring Road
Califon NJ 07830
201/832-2120
Vila, Antonio D

Nadler, Herbert
49 East 86th Street
New York NY 10028
212/534-7986
Nadler, Herbert

Naff & Associates Inc
330 SW Washington Street
Suite 103
Peoria IL 61602
309/676-1000
Naff, William A

Naggs, Wilson W
1338 Highland Park Drive
Bettendorf IA 52722
319/355-7834
Naggs, Wilson W

National Actuarial Consultants Ltd
Tulip Tree Office Park
248 Geiger Road
Philadelphia PA 19115
215/671-8700
Patrylak, Stephen

National Actuarial Pension Services
10777 Westheimer
Suite 220
Houston TX 77042
713/266-7019
Cargill, Leonard R, Jr.
McLeod, Charles N

National Admin Services of Michigan Inc
30200 Telegraph Road
Suite 401
Birmingham MI 48010
313/645-6090
Eizen, Sheldon D

National Associates Inc
Pepperdine University Plaza
3415 Sepulveda, PO Box 34080
Los Angeles CA 90034
213/390-8801
Bernardo, Evelyn M (Mission Viejo)
Davidson, Jeffrey Alan
dela Cruz, J Lamberto (San Mateo)
Flynn, Edmond H
Kim, Choong J
Kobrine, David P
Kobrine, Ronald
Kovacs, Frank
Kuechle, Gerrit C (Cleveland)
Lee, Antony Y
McCaw, Robert I (Seattle)
Odefey, William A (Seattle)
Piper, Kurt Frederic
Rothschild, Kenneth A
Silverman, Martin (Cleveland)
Wiegert, Roy E (Seattle)
Yen, Frank T

National Retirement Programs Inc
200 Park Avenue
Suite 228E
New York NY 10017
212/697-4590
Tananbaum, David J

NEB & Associates
PO Box 1171
Barrington IL 60011
312/381-3360
Brown, Nancy E

Guy D Nell & Associates Inc
11510 Ella Lee Lane
Houston TX 77077
713/497-4965
Nell, Guy D

Nelson & Co
Fourth & Race Tower
105 West Fourth St, Ste 1120
Cincinnati OH 45202-2717
513/421-7644
Bowen, Frank L
Nelson, Mary D

Nelson, David M
312 East Alvarado Road
PO Box 34470
Phoenix AZ 85067
602/258-2422
Nelson, David M

Nelson, Homer
1101 Huntington Drive
Richardson TX 75080
Nelson, Homer

New Directions Consultants
PO Box 955
Novato CA 94948-0955
415/897-5615
Varney, Maurice E

New England Employer Plan Services
501 Boylston Street
Boston MA 02117
617/578-2000
McLaughlin, Stephen P (Atlanta)
Skoczen, John E (Cleveland)
Woodson, Freeman A, Jr. (Burlington)

Nightingale, William R
3328 165th Place SW
Lynnwood WA 98037
Nightingale, William R

Niles, Charles L, Jr.
21 High Gate Lane
Blue Bell PA 19422
215/646-5811
Niles, Charles L, Jr

Noback, Joseph C
2331 Kniep Road
PO Box 653
East Troy WI 53120
414/258-1573
Noback, Joseph C

Noble Lowndes
535 Madison Avenue
New York NY 10022
212/371-8282
Black, William Meriwether (Lincolnshire)
Dorsa, Lorraine (East Orange)
Emering, Edward J (Chicago)
Freifeld, Stanley (East Orange)
Holm, Michael J (Lincolnshire)
Jacobs, Myron (East Orange)
Kane, Howard L
Lome, Elinor (East Orange)
Mudd, Bonnie Owenette (Chicago)
Polchert, Paul F (Chicago)
Ponsonby, Robert M (Lincolnshire)
Roenisch, Davis H (Chicago)
Rubinstein, Seymour
Seto, Hor Fay
Simmons, Maurice O (San Francisco)

Northeast Administrators Inc
320 Park Avenue
PO Box 480
Scotch Plains NJ 07076
201/322-6680
Dolce, Stephen F
Hackman, Patricia W
Perrine, Daniel E
Scherb, Marvin A

Noyes Services
300 West State Street
Media PA 19063
215/891-1930
Spock, William T

The Nyhart Co Inc
3505 N Washington Blvd
PO Box 88187
Indianapolis IN 46208
317/923-2391
Dean, Daryl J
Garver, David N
Hanselmann, Jay B
Swaim, R Steven, Jr
Terry, Steven Lynn
Williams, Charles D, III

W H Odell & Associates
1400 Old Mill Circle
Winston-Salem NC 27113
919/768-8217
Hartman, Mark V
Odell, W H
Shugart, Edward R

Ogle & Waters Inc
Feather Sound Corp Center
One Corporate Drive, Ste 600
Clearwater FL 34622
813/577-2884
Lessl, John A
Waters, James J

Ohman, Carl R
716 St Philip Street
New Orleans LA 70116
504/523-3540
Ohman, Carl R

Olshen & Associates
760 Market Street
Suite 739
San Francisco CA 94102
415/982-3632
Olshen, A C

O'Neil Consulting Services Inc
PO Box 36
Lincroft NJ 07738
201/758-8455
O'Neil, Mary L

Frank J Onstine & Associates
3104 East Garvey Avenue
Suite K
West Covina CA 91791
818/967-0744
Onstine, Frank J

The Orly Cos Inc
PO Box 3457
Cherry Hill NJ 08034
609/779-2529
Haya, Avner

Scott C Otermat & Associates
1786 CR 128
Fremont OH 43420
419/332-0853
Otermat, Scott C

Overberg Associates
222 Wisconsin
Lake Forest IL 60045
312/295-2987
Overberg, Paul J

Owen, Edward H
PO Box 344
Bath ME 04530
207/443-9647
Owen, Edward H

Pacific Actuarial Consulting
10646 Zelzah Avenue
Suite 210
Granada Hills CA 91344
818/360-1250
Chaudhry, Mohammad I

Pacific Maritime Association
635 Sacramento Street
PO Box 7861
San Francisco CA 94111
415/576-3200
Kahn, Linda M

Pacific Retirement Plans Inc
216 North San Mateo Drive
San Mateo CA 94401
415/340-7170
Tapson, John F

Doug Paine & Co Inc
PO Box 7341
Richmond VA 23221
804/794-3635
Paine, Douglas

Paramus Pension Actuaries
463 Nevada Street
Paramus NJ 07652
201/265-7242
Kohlmann, Milton N

T Allen Park & Associates
PO Box 180176
Dallas TX 75218
214/690-0970
Park, T Allen

Donald W Parkyn Inc
3408 Barrington Road
Sacramento CA 95864-2711
916/486-3825
Parkyn, Donald W

Parsons McKee Sommers and Co
Gemini Tower I, Suite 350
1991 Crocker Road
Westlake OH 44145
216/871-8611
McKee, William W
Parsons, John R

T R Paul Inc
14 Commerce Road
Newtown CT 06470
203/426-8161
Kaplan, Barry

PCA Corporation
One Selleck Street
Norwalk CT 06855
203/852-7100
Vaught, John E

PCL Administrators Inc
9913 Georgetown Pike
Great Falls VA 22066
Bolcar, Joseph J

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Peachtree Consultants Ltd
2100 National Bank of Georgia Building
34 Peachtree Street
Atlanta GA 30303
404/521-1600
Levitt, Leonard R

John J Pearce & Co Inc
711 King Street
Wilmington DE 19801
302/656-1763
Pearce, Richard D

PearsonGordonJones Corp
1620 West Fountainhead Pkwy
Suite 300
Tempe AZ 85282
602/829-0333
Gordon, Maurice D

Pearson, John S, Jr.
Holualoa Hale Suite 100
76-6280 Alii Drive
Kailua-Kona HI 96740
Pearson, John S, Jr.

Peat Marwick Main & Co
345 Park Avenue
New York NY 10154
212/758-9700
Abegglen, Thomas E (St Louis)
Abelanet, Carolyn (Dallas)
Abzug, Robert G
Amoroso, Vincent (Washington)
Barnes, Bryce (Short Hills)
Berger, Arthur A (Boston)
Bianco, Caren Levitt
Biggs, James F A
Chittenden, Charles E (Cleveland)
Cloninger, Kriss, III (Atlanta)
Colburn, James T (Costa Mesa)
Cowen, James L (Chicago)
Cronquist, Neil R
Darnell, Robert W (Dallas)
Dover, Elaine (Atlanta)
Faber, James A
Flagg, David M
Forester, P William (Rochester)
Frankenstein, Daniel W (Costa Mesa)
Franklin, Cary D (Los Angeles)
Freitag, Richard (Short Hills)
Gaitan, Hector D (Short Hills)
Gammill, Glen M (Dallas)
Garner, David C (Dallas)
Goldberg, Steven Bernard
Gundlach, Andrew A (Short Hills)
Halpert, Aaron
Halpert, Harvey
Haws, Robert Samuel (Stamford)
Heidorn, Frederick N (Los Angeles)
Imperato, Richard A
Isenberg, Eric Michael (Los Angeles)
Jaffke, Richard James (Los Angeles)
Kelly, Juan N (Rochester)
Kolsrud, Douglas C (Chicago)
LaLonde, Robert J (Chicago)
Lamenzo, James R (Boston)
LaSorella, Kenneth A (Chicago)
Livorsi, Thomas J (Chicago)
Mahan, Steven H (Dallas)
Malkin, Debra K
McLaughlin, S Michael (Chicago)
McMahon, Robert T (Chicago)
Mebes, Jennifer Mary
Miller, Charles F (Dallas)
Mitchell, Dane C (Philadelphia)
Polisner, Dennis M (Chicago)
Ramsey, Clark A
Risch, Lawrence B (Cleveland)
Robbins, Edward L (Chicago)
Rosenthal, Aaron R (Costa Mesa)
Schott, Paul Kelvin (Philadelphia)
Sobel, Harvey
Timmons, Peter G (Boston)
Turner, George W, Jr. (Atlanta)
Umali, M Lina (Houston)
Wasserman, David L
Winkelstein, Jerome (Atlanta)
Wong, Everett D
Zellner, John T (Atlanta)

Pencomp Inc
393 Vintage Park Drive
Foster City CA 94404
415/574-8284
O'Connell, Ronald F

Pennisten, John W
135 Willow Street
Apt 711
Brooklyn NY 11201
718/237-1777Pennisten, John W

Pension Actuarial Associates Inc
263 Center Avenue
PO Box 649
Westwood NJ 07675
201/664-6400
Margolies, Stephen

Pension Actuarial Consultants
PO Drawer V
Fayetteville AR 72702
501/521-5248
Bennion, Patricia A

Pension Actuarial Services Inc
PO Box 288
Sonoma CA 95476
707/938-4572
Carnachan, Robert S

Pension Actuaries Inc
1375M Remington Road
Schaumburg IL 60173-4813
312/885-1145
Kranke, Eric L

Pension Actuaries Inc
One Byram Brook Place
Armonk NY 10504
914/273-6650
Guarnera, Robert E

Pension Administration Inc
6110 Executive Boulevard
Suite 202
Rockville MD 20852
301/984-1720
Weller, Mark J

Pension Administration Servs
2500 Office Center
Willow Grove PA 19090
215/657-2300
Freiberg, Albert M

Pension & Group Consultants
200 Central Trust Bldg
309 Vine Street
Cincinnati OH 45202
513/977-3400
Strenk, Richard E
Walsh, James P

Pension & Group Services Inc
The Haymarket - Suite 400
161 East Michigan Avenue
Kalamazoo MI 49007
616/382-0300
Farrell, Lawrence M

Pension & Profit-Sharing Consultants & Actuaries Inc
Consults & Actuaries Inc
13134 Memorial Drive
Houston TX 77079
713/932-8778
Gonzalez, Georgina S

Pension Associates Inc
3701 South Lindbergh Blvd
St Louis MO 63127
314/821-3957
Cummings, Richard T
Jenkins, Bruce W

Pension Associates Inc.
1243 Main Street
Springfield MA 01103
413/781-1261
Massidda, William R

Pension Benefit Designers Inc
616 Old Kent Bank Bldg
Battle Creek MI 49017
616/962-4994
Dugan, Paul B

Pension Concepts Inc
4499 Cascade Road SE
Grand Rapids MI
49506-3632
616/942-5050
Letourneau, H Louis

Pension Consultants
PO Box 32594
Oklahoma City OK 73123
405/728-7176
Norris, Robert M

Pension Consultants Inc
1260 New Britain Avenue
West Hartford CT 06110
203/521-3100
Langhans, John

Pension Consultants Inc
430 Marquette Avenue
Suite 407
Minneapolis MN 55401
612/339-1111
McBride, Karen Holmes
Smrekar, Jerry

Pension Corp of America
PO Box 411
Matawan NJ 07747
D'Alise, Domenic P

Pension Design Services Inc
200 Park Avenue
Suite 303E
New York NY 10166
212/986-2515
Alm, Steven I

Pension Development Co Inc
64 Salem Street
Medford MA 02155-3231
617/395-4774
Steeves, Spurgeon S

Pension Master of Florida Inc
1031 Ives Dairy Road
Suite 228
Miami FL 33179
305/652-8100
Dickerman, Owen L

Pension Parameters Inc
99 Madison Avenue
12th Floor
New York NY 10016
212/683-4747
Teiler, Art

The Pension People
701 B Street
Suite 460
San Diego CA 92101
Hawkins, Stephen Lloyd

Pension Plan Services Ltd
2 Penn Center
Suite 1909
Philadelphia PA 19102
215/564-1116
Grice, Marcella L

Pension Planning Co Inc
355 Lexington Avenue
New York NY 10977
212/867-4100
Hruska, Robert
Klein, Nancy W
Lockwood, Donald A
Robinson, Paul D
Warshavchik, Jack Y

Pension Plans Associates Inc
7870 Olentangy River Road
Suite 307
Worthington OH 43085
614/888-6008
De Young, James R

Pension/Profit Sharing Systems Inc
11 Golden Shore
Suite 310
Long Beach CA 90802
213/436-6253
Chaput, Robert Lee

Pension Review Services Inc
45 Executive Drive
Plainview NY 11803
516/349-0505
Einhorn, Martin A

The Pension Service Inc
PO Box 1915
New Haven CT 06509
203/787-7121
Brandt, Richard E

Pension Technology Inc
2599 Mississippi Street
New Brighton MN 55112
612/631-2062
Holm, Charles E

Pensions & Forecasting Inc
310 Madison Avenue
New York NY 10017
212/687-8177
Silberstein, Morris J

PENTABS
520 East Montecito Street
Santa Barbara CA 93103
805/963-8881
Bain, Michael Larry

The Pentad Corp
260 Bear Hill Road
Waltham MA 02154
617/890-1780
Blatchford, Lynd T
Burrows, Edward E
Chern, Paul L
Curtis, Paul
Miller, Gary

Perkins, Ann
3584 Northome Road
Deephaven MN 55391
612/473-3955
Perkins, Ann

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Perlstein, Philip M
11 Cunningham Drive
West Orange NJ 07052
201/736-9463
Perlstein, Philip M

Edward J Peters & Associates Inc
3550 Washington Boulevard
Indianapolis IN 46205
317/923-6336
Peters, Edward J

Petersen, Jerry T
20 East 35th Street
New York NY 10016
212/683-8638
Petersen, Jerry T

Pettersen, Herbert C
2202 East 52nd Place
Tulsa OK 74105
918/745-9789
Pettersen, Herbert C

Pfarrer, Louis W
2058 Kearney Street
Denver CO 80207
Pfarrer, Louis W

PFR Planning Inc
888 7th Avenue
New York NY 10019
212/541-8800
Fishman, Steven

Picard, Charles H, Jr.
1130 Tenth Street
Manhattan Beach CA 90266
213/376-7018
Picard, Charles H, Jr.

Pierce, John
1241 Tyrell
Park Ridge IL 60068
312/692-5284
Pierce, John

Pihl Gutierrez Garretson & Roberts Inc
170 State Street
Suite 260A
Los Altos CA 94022
415/941-4292
Garretson, Henry J
Gutierrez, Daniel C

Plan Advisors Inc
PO Box 302
Bala Cynwyd PA 19004
Leboffe, Cosmo A

John C Plisky & Associates
One Palmer Square
Princeton NJ 08542
609/924-0770
Plisky, John C

Plumley, Peter W
17 East Division Street
Chicago IL 60610
312/642-6361
Plumley, Peter W

Pollack, Robert
6 South Bryn Mawr Avenue
Bryn Mawr PA 19010
215/527-5187
Pollack, Robert

Pollard & Associates Inc
Timonium Corporate Ctr I
Timonium MD 21093
301/252-5200
Pollard, James H

Polycomp Administrative Services Inc
6400 Canoga Avenue
Suite 250
Woodland Hls CA 91367
213/716-0111
Harrison, R Scott

Pope, Roberto E
324 Second Avenue
New York NY 10003
212/673-1747
Pope, Roberto E

Popiel & Associates Inc
192 Third Avenue
Westwood NJ 07675
201/666-5156
Popiel, Robert P

Potts Davis & Co
PO Box 390
Salem OR 97308
503/585-7555
Davis, Edward E

Poulin Associates Inc
2550 'M' Street NW
Suite 405
Washington DC 20037
202/293-0630
Poulin, Claude

A V Powell & Assoc Inc
40 Marietta Street NW
Suite 1320
Atlanta GA 30303-2812
404/688-8385
Powell, Alwyn V

Powell, Jerome M
130 Winding River Road
Needham MA 02192
617/235-0711
Powell, Jerome M

Robert W Powell & Associates Inc
9219 Katy Freeway
Suite 183
Houston TX 77024
713/932-6664
Powell, Robert W

Powell, Thomas C
6755 Madrid Avenue
Jacksonville FL 32217
904/731-4276
Powell, Thomas C

Powers Carpenter & Hall Inc
231 South Bemiston Avenue
St Louis MO 63105
314/725-0114
Chen, Ning Y
Dearing, Ronald D
Greene, Lawrence R
Riegel, J Reuben
Robb, Stephen A
Schaub, Thomas W
Winer, Warren J

Precise Inc
511 South Kenmore Avenue
Suite 104
Los Angeles CA 90020
213/383-5701
Wong, Dennis

Presley & Associates Inc
J D Center
RFD 4
Hudson NH 03051
603/880-6501
Presley, Philip O

Prestige Planning Corp
127 John Street
New York NY 10038
212/344-6300
Kaplan, Arnold M

Preston, Robert
44 North Street
Danbury CT 06810
203/790-4556
Preston, Robert

Price McDermott & Associates Inc
211 West Wacker Drive
Chicago IL 60606
312/263-1466
Berry, Raymond D
Manning, Kathleen F
McDermott, Michael

Price Raffel & Assoc Inc
1925 Century Park East
4th Floor
Los Angeles CA 90067
213/551-3125
Polapink, Paul S

Price Waterhouse
One Financial Plaza
Hartford CT 06103
203/525-4600
Becker, Ronald J (Chicago)
Chan, David (Atlanta)
Cohen, Ira (Washington)
Gregory, R Scott (Washington)
Gutterman, Sam (Chicago)
Hoyer, Robert L
Ingco, Aguedo (Miami)
Lange, Clifford A
Manning, Clark P, Jr (Dallas)
Onufer, Layne M (Philadelphia)
Rogers, David Y (Atlanta)
Wright, Walter C, III

Prien Associates Inc
500 Newport Center Drive
Suite 450
Newport Beach CA 92660
714/759-1333
Prien, Barthus

Professional Actuarial Services
12 Bounty Road West
Fort Worth TX 76132
817/731-2351
Head, Thomas F

Professional Administrators
1141 Red Mile Road
Lexington KY 40504
606/231-8771
Frishe, Mark
Welsh, Charles A
Westcote, Walter M

Professional Administrators Ltd
Five East Market
Suite 1222
Indianapolis IN 46204
317/635-6614
Sipes, Chris Lee

Professional Compensation Planners Inc
360 Lexington Avenue
New York NY 10017
212/697-1355
Wagner, Duane

Professional Consultants International Inc
PO Box 1282
Des Moines IA 50305
515/255-4519
Peterson, Richard P

Professional Pension Planners
246 West 38th Street
10th Floor
New York NY 10018
212/382-3470
Sadoff, Mark N

Professional Pensions Inc
444 Foxon Road
East Haven CT 06513
Malkin, Moses M

Professional Retirement Planners
61 Crescent Avenue
PO Box 8
Waldwick NJ 07463
201/444-9799
Palmer, Gerard G

Profit Planners Inc
1920 North Lincoln Avenue
Chicago IL 60614
312/266-0076
Goldsmith, David L

Programs for Benefit Plans Inc
4101 Kelly Drive
Philadelphia PA 19129
215/849-9300
Paglione, Robert

Projector, Murray
776 Scripps Drive
Claremont CA 91711
714/624-1076
Projector, Murray

Providence Washington Ins Co
20 Washington Place
PO Box 518
Providence RI 02901-0518
Patterson, David M

PRP Investments
PO Box 564
McKinney TX 75069
214/548-9096
Portermain, Neill W

Pruslin, William G
202-20 36th Avenue
Bayside NY 11361
718/225-4646
Pruslin, William G

PSCC
772 East State Street
Westport CT 06880
203/226-4238
Silverman, Robert L

PSI Group
1475 Winton Road North
Suite 23
Rochester NY 14609
716/654-7150
Gallagher, Michael A

Pushkin & Pushkin Inc
30 East Padonia Road
Suite 406
Timonium MD 21093
301/561-1945
Pushkin, Marc Louis

Qualified Benefits Inc
21021 Ventura Blvd
Suite 200
Woodland Hills CA 91364
818/594-4900
Schwartzmann, Jeff Lon

Qualified Pension Consultants of Florida Inc
PO Box 9296
Daytona Beach FL 32020
904/255-0519
Moore, Charles P

Qualified Plan Consultants Inc
1380 Main Street
Pynchon Center
Springfield MA 01103
413/736-2066
Chapman, Donald D
Welch, Molly A

Qualified Plan Services Inc
6161 Blue Lagoon Drive
Miami FL 33126
305/262-2788
Rocker, William A

Quality Pension Service
519 Morris Avenue
Rockville Center NY 11570
516/766-2183
Krosky, Michael

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Quirk, William J
3 Hutton Centre Drive
Suite 860
Santa Ana CA 92707-5767
714/966-8333
Quirk, William J

Rachlin Pension Adm Inc
360 Lexington Avenue
New York NY 10017
212/983-2500
Rachlin, Robert

Rael & Letson
635 Mariners Island Blvd
Suite 203
San Mateo CA 94404
415/341-3311
Clark, Michael R
Lieberman, Sherman B
Smith, Larry R
Venuti, David W

Ramsey, Henry B, Jr.
808 South Fairway Road
Glenside PA 19038
215/886-3698
Ramsey, Henry B, Jr.

Gerald J Rankin & Associates
812 Crestview Drive
Springfield PA 19064
215/543-0958
Rankin, Gerald J

Raven, Salwa G
PO Box 436
Newtown Sq PA 19073
215/353-8341
Raven, Salwa G

Michael Reece & Associates Inc
9102 North Meridian St
Suite 200
Indianapolis IN 46260
317/573-2009
Reece, John Michael

Reed-Ramsey Inc
2021 Midwest Road
Suite 106
Oak Brook IL 60521
312/620-4585
Miller, Janet F
Shulman, Sharon Z

Reichlinger, David
4016 Aboite Lake Drive
Fort Wayne IN 46804
219/432-9431
Reichlinger, David

Renner, H John, Jr.
30 Crescent Road
Pine Brook NJ 07058
201/227-7683
Renner, H John, Jr.

Resource Deployment Inc
714 Main Street
Fort Worth TX 76102
817/390-8921
Cooper, Donald R
Dahlberg, Peter B

Retirement Data Services
9975 Valley View Road
Eden Prairie MN 55344
612/941-7101
Krahulec, Richard C

Retirement Designs Inc
25523 Hacienda Place
Carmel CA 93933
408/625-2835
DeSimone, Ralph

Retirement System for Savings Institutions
41 East 42nd Street
New York NY 10017
212/867-8950
Dannecker, William
Goldman, Ellen R

Retirement Systems Management Corp
356 East 900 South
Salt Lake Cty U T 84111
Schramm, Robert H

Richards, Alan
PO Box 2128
Rancho Santa Fe CA 92607
619/756-3647
Richards, Alan

Richards, Lorraine A
One Sailers Way
Rumson NJ 07760
Richards, Lorraine A

Leo J Riley & Assoc
Two Penn Center Plaza
Suite 1820
Philadelphia PA 19102
215/568-0535
Riley, Leo J, Jr.

Ripandelli, John S
PO Box 3552
Tallahassee FL 32315
904/385-4940
Ripandelli, John S

Risen Consulting Inc
RD1
PO Box 25D
Housatonic MA 01236
413/298-4260
Risen, Michael H

Risk Management Inc
11845 West Olympic Blvd
Fifth Floor
Los Angeles CA 90064
213/444-3344
Taylor, Craig P

RKS Consultants Inc
111 Tanglewood Drive
McMurray PA 15317
412/941-6259
Schwartz, Ronald K

Robinson, Leslie I
323 East William
Suite 15
Ann Arbor MI 48104
Robinson, Leslie I

Robotka, Robert G
Dos Cabezas Route
PO Box 3561
Willcox AZ 85643
602/824-3567
Robotka, Robert G

Rodway, Linda
37 Deepwood Road
Roslyn Heights NY 11577
516/484-0074
Rodway, Linda

Roe & Company
7212 Medallion Drive
Lansing MI 48917
517/323-9099
Roe, Armin S

Ropes & Gray
225 Franklin Street
Boston MA 02110
617/423-6100
Barlas, Mitchell L

Stephen H Rosen & Associates
76 Euclid Avenue
3rd Floor
Haddonfield NJ
08033-2330
609/795-6834
Rosen, Stephen H

Dreighton H Rosier & Assoc Inc
236 Woods Edge Court
Marietta GA 30068
404/971-7831
Rosier, Dreighton H

Roth & Roth Inc
Ottsville PA 18942
215/847-2886
Roth, Ronald G

John Rowell & Associates
443 Jackson Avenue
Glencoe IL 60022
312/835-3854
Rowell, John H

Roy & Associates Inc
740 East 3900 South
Salt Lake City UT 84107
801/266-7117
Roy, Ronald N

Rudd & Wisdom Inc Consulting Actuaries
7718 Wood Hollow Drive
Suite 200
Austin TX 78731
512/346-1590
Dial, Philip S
Faerber, Charles V
Fenlaw, Mark R
France, Mark S
Gibson, Stephen Scott
Huff, David
May, Robert M
McCaul, J Christopher
Mitchell, Clifton M
Muth, Michael Joseph
Tobleman, Ronald W
Wisdom, Eugene
Wise, George M, III

Ruehr, Scott E
2434 Mansfield Avenue
Drexel Hill PA 19026
215/622-5122
Ruehr, Scott E

Russ, Steven B
307 North Michigan Avenue
Suite 412
Chicago IL 60601
312/332-0496
Russ, Steven B

S & E Pension Ltd
1615 Northern Boulevard
Manhasset NY 11030
516/365-7144
Kahn, David J
Zucker, Marjorie

S & W Agency Inc
130 William Street
New York NY 10038
212/227-4532
Brennan, Jeremiah T
Richards, Daniel F

SAI Group Inc
SAI Building
900 Dudley Avenue
Cherry Hill NJ 08002
609/665-8833
Martineau, Donald J

The Saks Co
3757 Macbeth Drive
San Jose CA 95127
408/258-7125
Saksena, Gajraj B

San Diego Actuarial Consultants Inc
1202 Morena Boulevard
Suite 300
San Diego CA 92110
619/299-5206
Chadwick, George R, Jr.

Sandia Management Group
32 Cedar Hill Place
Albuquerque NM 87122
505/292-3968
Norton, David E

A J Savasta Inc
35 Pinelawn Road
Melville NY 11747
516/694-1330
Savasta, Anthony J
Thompson, Lynn S

Savasta & Co Inc
10 East 40th Street
New York NY 10016
212/685-7520
Savasta, Neil J

Savont Corp
28 Madison Drive
Plainsboro NJ 08536
609/275-1725
Gee, Kin K

Sayre & Sayre Assoc Inc
511 Pettigru Street
Greenville SC 29601
803/235-3745
Games, C Dale
(Richmond)
Sayre, Kristie K
Sayre, Ralph J

Victor O Schinnerer & Co Inc
303 East Wacker Drive
Suite 1324
Chicago IL 60601
312/565-2424
Leiner, William W, Jr.
Olsen, Dennis W
Tucker, Thomas F

Eugene Schloss & Co Inc
2631 Merrick Road
Bellmore NY 11710
516/781-4455
Buckheit, William E
Dorfman, David R
Schloss, Eugene

John Schmidt & Associates
3450 Camino de la Cumbre
Sherman Oaks CA 91423
818/789-6835
Schmidt, John J

Schneider & Brown Co
8220 North Creek Drive
Suite 330
Cincinnati OH 45236
513/984-6100
Nemann, Robert
Schneider, Charles W

Schwartz, Richard T
41 Clark Road
Hershey PA 17033
717/533-5543
Schwartz, Richard T

Schwarz Shera & Associates Inc
PO Box 1896
Tacoma WA 98401
206/572-6010
Foley, John E

Scott Tellier & Co Inc
3302 East Indian School Rd
Phoenix AZ 85018
602/954-8933
Campbell, Charles E
(Denver)
Tellier, Robert N, Jr.

Seal & Lohse Inc
1001 Franklin Avenue
Garden City NY 11530
516/741-5560
Bould, John J
Cleary, William T, Jr.
Gunn, Veronica H
Hugues, John H
Lohse, Rudolph M
Manousoff, James
Marra, Mario J
Sussman, Alexander

Jerome F Seaman and Associates Inc
540 Frontage Road
Northfield IL 60093-1201
312/446-8084
Seaman, Jerome F

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Security Administrators Inc
PO Box 1625
Binghamton NY 13902
607/723-3551
Baldwin, David B
Bennett, Frank W
Lynch, James M
Mellema, James S
Michael, John C
Porter, William A

Martin E Segal Co
730 Fifth Avenue
New York NY 10019
212/586-5600
Arthur, Mary Jo (Chicago)
Bachan, Lall (Chicago)
Bates, Marel K (Los Angeles)
Baum, Richard L
Black, Lori A (Atlanta)
Brownstein, Henry
Cappers, Linda F (Boston)
Ceesay, Thelma Paulette (Washington)
Clark, Debra Ann
Colletti, June R
Colman, Robert Arthur (Chicago)
Fluhr, Howard
Ginsberg, Stephen R
Gleave, Diane M
Grant, Dale B
Greenblum, Eli (Washington)
Harris, Timothy J (Los Angeles)
Joyner, Leon F, Jr. (Atlanta)
Kaplan, Michael H
Karlin, Michael J
Krinsky, Robert D
Laccetti, Nicholas J
Lawrence, Stewart D
Laws, James (Boston)
Lee, Jason M (Los Angeles)
Lee, Susan E
Levenson, Martin
Levy, Thomas D (Washington)
Meskin, Stephen A (Washington)
Padro, Miguel A (San Francisco)
Palmer, Glenn W (Chicago)
Potapenko, Irene
Riley, Kathleen A (Boston)
Romello, Phillip A (Washington)
Rotkowitz, Irving P
Rumley, Sammy H
Sheehy, Virginia M
Shively, Theodore J (San Francisco)
Small, Howard J
Tredway, Thomas S (Atlanta)
Wilson, Hugh
Wingert, Sheryl R (Atlanta)

Selwood, Alex E
2355 S Arlington Hts Road
Suite 300
Arlington Heights IL 60005
312/437-1021
Selwood, Alex E

V J Shah & Co Inc
50 Congress Street
Boston MA 02109
617/723-3350
Leckenby, Jean R

Carl Shalit & Associates
630 Park Street
Stoughton MA 02072
617/344-4188
Nesselle, David R
Shalit, Carl

Shall & Associates Inc
700 East Main Street
Suite 1008
Richmond VA 23219
804/788-4992
Shall, Carol C
Shall, Mark L

The Shapiro Network Inc
312 East Wisconsin Avenue
Suite 700
Milwaukee WI 53202
414/347-0666
Shapiro, Robert D

Sharp, Anthony C
PO Box 117
Thompson PA 18465
215/688-1885
Sharp, Anthony C

Shaw, James L
1000 Ponce de Leon Blvd
Coral Gables FL 33134
305/444-0328
Shaw, James L

Shaw, Samuel E, II
131 Sewall Avenue
Brookline MA 02146
617/277-8729
Shaw, Samuel E, II

Shearer, James L
210-1/2 W Maumee Street
Angola IN 46703
219/665-7673
Shearer, James L

William J Sheffler
130 B Avenue
Coronado CA 92118-1511
619/435-2593
Sheffler, William J

Shelby, Thomas H, III
1930 Old Orchard Drive
Dallas TX 75208
214/437-0905
Shelby, Thomas H, III

Sherrill & Associates
PO Box 294
Tucker GA 30085
404/939-3264
Sherrill, Thomas C

Sherritt, George M
2260 Baseline Road
Suite 101
Boulder CO 80302
303/449-9382
Sherritt, George M

Shostak, Nancy C
2319 Warner Range Avenue
Menlo Park CA 94025
415/854-7160
Shostak, Nancy C

Shotwell, Stuart M
110 Maple Street
Sherborn MA 01770
617/653-7766
Shotwell, Stuart M

Shumrak & Company
721 Ponce De Leon Blvd
Belleair FL 34616
813/584-6589
Shumrak, H Michael

Sibigtroth & Consultants
90 South Road
Port Washington NY 11050
516/883-4360
Sibigtroth, Alan W
Sibigtroth, Joseph C (Delray Beach)

Sieben & Associates Inc
500 Davis Center
Suite 600
Evanston IL 60201
312/869-4637
Sieben, Richard B

Conrad M Siegel Inc
500 Nationwide Drive
Suite 100
Harrisburg PA 17110
717/652-5633
Dolan, Robert J
Gingrich, Clyde E
Killick, David H
Leister, Harry M, Jr
Mrazik, Robert J
Mummert, Earl L
Myers, Jeffrey S
Sann, Brian S
Siegel, Conrad M
Stirling, David F
Zimmerman, Thomas L

Sigma Sciences Inc
1745 Old Spring House Ln
Suite 405-445
Dunwoody GA 30338
404/399-5775
Street, John L

Sikic, Ante B
2346 North Bend Road
Cincinnati OH 45239
513/542-0487
Sikic, Ante B

The Simms & Moore Co
932 Statler Office Tower
Cleveland OH 44115
216/861-4600
Moore, John B
Simms, Clifford R

Simon & Weisberg Pension Service Co
5855 De Soto Avenue
Woodland Hls CA 91367
818/883-5588
Melnick, Michael

Skalinder Wilkinson & Associates Inc
Twenty North Wacker Drive
Chicago IL 60606
312/368-7010
Feinstein, David C
Skalinder, Gregg L

Slate, Marvin L, Jr.
855 Westover Avenue
Winston-Salem NC 27104
919/723-8982
Slate, Marvin L, Jr

Small Parker Ackerman Blossom
4200 North Knoxville
Peoria IL 61614
309/682-4200
Sears, Carol Ruth

Smick & Co Inc
65 Cortlandt Avenue
New Rochelle NY 10801
212/490-3137
Smick, Robert L

Smith Batchelder & Rugg
Etna Road, HC61
Box 1BB
Lebanon NH 03766-7501
603/643-3413
Musser, Karl R

Smith Kazazian Inc
427 West Colorado Street
Suite 105
Glendale CA 91204
818/409-0821
Smith, Vine H

Smith, Courtland C
61 Dunn Court
Stamford CT 06905
203/322-6216
Smith, Courtland C

Smith, Talbot T
PO Box 2437
Fullerton CA 92633
714/525-1606
Smith, Talbot T

Marvin Snyder & Associates Ltd
PO Box 189
Merion Sta PA 19066
215/667-2955
Snyder, Marvin

Snyder, Mary Beth
9304 Forest Lane
North Building - Ste 154
Dallas TX 75243
214/349-7448
Snyder, Mary Beth

Southeastern Pension Services
PO Box 5070
Jacksonville FL 32207
904/399-3650
Frew, Ruth
Rosenberg, Martin

Southland Pension Services
3000 Ocean Park Boulevard
Suite 3050
Santa Monica CA 90405
213/452-2850
Van Mieghem, Daniel J

Spare, William A
210 Hillendale Drive
Doylestown PA 18901
215/348-4059
Spare, William A

Spaulding Associates Inc
384 Acushnet Avenue
New Bedford MA 02740
617/996-3378
O'Connor, Jeremiah

Spear Actuarial Services Inc
2368 Shallowford Terrace
Chamblee GA 30341-3706
404/457-4111
Spear, Roy W

Spedden & Associates Inc
1440 W Mockingbird Lane
Suite 205
Dallas TX 75247
214/631-7504
Spedden, W Calvin

Spencer Organization Inc
366 Kinderkamack Road
Westwood NJ 07675
201/666-6011
Liu, Jing Cheng
Spencer, William C

Peter C Spoolstra & Associates Inc
1829 N Meridian Street
Indianapolis IN 46202
317/925-9001
Spoolstra, Peter C

SS&G Administrators Inc
PO Box 2698
Wichita KS 67201
316/263-3785
Goeller, Robert J

Staats, Dean R
234 Hansell Road
Newtown Square PA 19073
Staats, Dean R

Harlow B Staley & Associates
1716 Longvalley Drive
Northbrook IL 60062
312/564-0411
Staley, Harlow B

W E Stanley & Co Inc
PO Box 5363
Greensboro NC 27403
919/273-9492
Fleming, Barton G

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

W E Stanley & Co Inc - continued
Loken, Alan V
Olchak, Richard J
Stancik, Edwin E

Steeples, Larry A
West 315
South 7605 Lakecrest Dr
Mukwonago WI 53149
414/363-4507
Steeples, Larry A

Steffen, Walter W
406 Bent Tree Lane
Indianapolis IN 46260
317/251-2406
Steffen, Walter W

Steimla & Associates Inc
One Energy Center, Ste 101
300 East Shuman Blvd
Naperville IL 60540
312/717-1640
Steimla, Joseph H

E J Steinberg Associates
4601 Ponce De Leon Blvd
Coral Gables FL 33146
305/661-1016
Steinberg, Edwin J

Steinhorn & Associates
PO Box 31448
Oakland CA 94604
415/444-7444
Steinhorn, Robert David

A Cole Stephens & Associates Inc
4809 Cole Avenue
Suite 325
Dallas TX 75205
214/528-7900
Pennell, Truman K, Jr.

E James Stergiou Risk Consultants Inc
410 Hackensack Street
Carlstadt NJ 07072
201/935-3434
Gruber, Charles
Stergiou, E James

Stern, Howard D
12925 SW 108th Avenue
Miami FL 33176
305/251-3018
Stern, Howard D

Philipp K Stern
Nine Dunbar Road
Newark DE 19711
302/368-2460
Stern, Philipp K

John Stevens Associates Inc
668 Joseph Drive
Wayne PA 19087
215/265-2530
Stevens, John J

Stevens Martin & Dowd Inc
629 Lakeland East Drive
Jackson MS 39208
601/939-2902
Stevens, W Tris

Stevenson International Corp
13 Stonegate Drive West
Prospect Hts IL 60070
312/520-1604
Stevenson, Raymond H

Frank Stokes Inc
7013 Crail Drive
Bethesda MD 20817
301/229-6121
Stokes, Frank

Stonewall Pension Service Inc
2 Lincoln Center, Suite 301
10220 SW Greenburg Road
Portland OR 97228
503/245-9199
Engstrom, Paul L
Stonewall, Alan J

Strategic Consulting Inc
2941 West 123rd Terrace
Leawood KS 66209
913/345-8212
Fickes, Jerry W

H Raymond Strong & Co
5650 Brookstown Drive
Dallas TX 75230
214/239-1295
Strong, H Raymond

Structured Benefit Consultants
5251 SE 42nd St Terrace
Tecumseh KS 66542
913/379-9560
Cooper, Steven L

Sulek, Paul J
157 Edge Lane
Willingboro NJ 08046
609/871-3899
Sulek, Paul J

Suncoast Pension & Benefits Group Inc
13308 Winding Oaks Court
PO Box 82040
Tampa FL 33682
813/932-1211
Feutz, James R
Thompson, Lloyd W

Sutcliffe & Associates
3435 Wilshire Boulevard
Suite 2101
Los Angeles CA 90010
213/386-9334
Sutcliffe, Jon D

Swerdlin & Co
6205 Barfield Road
Suite 280
Atlanta GA 30328
404/255-2859
Swerdlin, Dorn H

Swiss Am Financial Consultants
403 Pavilions Greentree
Marlton NJ 08053
609/596-8477
Desai, Kiran

Sy, Leona U
732 Davit Lane
Redwood City CA 94065
415/591-3332
Sy, Leona U

TAB Actuarial Services Inc
2475 Canal Street
Suite 110
New Orleans LA 70119
504/822-1449
Breithaupt, Truman A

Paul A Tanker & Associates
1521 Locust Street
Philadelphia PA 19102
215/735-1202
Ketzner, Jon S

Tax Sheltered Plan Services Inc
PO Box 535
Crystal Lake IL 60014
815/385-4412
Crowe, Larry R

Taylor Ballard & Co
200 Fifth Avenue SE
PO Box 1385
Cedar Rapids IA 52406
319/398-1880
Ballard, John D
Bergman, Bradley C
Doze, Larry J
Griffith, Steven L
Taylor, Robert H

Alan M Thaler & Associates
7520 East Second Street
Suite Six
Scottsdale AZ 85251
602/941-0491
Thaler, Alan M

Thesco Consultants Inc
221 West 57th Street
New York NY 10019
212/399-0740
Zomberg, David E

Gary G Thimm & Associates
539 Dorothy Lane
West Chester PA 19380
215/696-7867
Thimm, Gary G

Thompson, Allen B
9 Highwood Way
Larchmont NY 10538
Thompson, Allen B

Malcolm Thompson & Associates Inc
14505 Torrey Chase Blvd
Suite 107
Houston TX 77014
713/537-8304
Thompson, E Malcolm

Thornthwaite & Co
109 Westpark Drive
Suite 200
Brentwood TN 37027
615/377-1973
Pinder, William C, Jr.
Thornthwaite, Wilfred L

Tierney & Peters
209 West Central Street
Natick MA 01760
617/651-0111
Peters, Franklin E
Tierney, Thomas P

Tiller Consulting Group Inc
2833 North Geyer Road
St Louis MO 63131-3320
314/567-7480
Tiller, Margaret Wilkinson

Tillinghast/Towers Perrin
One Atlanta Plaza
950 East Paces Ferry Road
Atlanta GA 30326-1119
404/261-5420
Almagro, Manuel, Jr. (Simsbury)
Anderson, James C H
Anderson, Neil M
Bassman, Bruce C (Philadelphia)
Batte, Michael C (Dallas)
Beal, Robert W (Hartford)
Beer, Albert J (New York)
Beeson, Michael Ladd
Belden, Stephen (Simsbury)
Bethel, Neil A (Los Angeles)
Beuerlein, Robert M (Dallas)
Bieluch, Philip J (Hartford)
Blignaut, Leslie (Hartford)
Boekhoff, Jay (Minneapolis)
Bowles, Thomas P, Jr.
Brandes, Mark (New York)
Britton, William R, Jr. (Hartford)
Brown, Mary Ann (New York)
Brumbach, John W
Buchanan, John W (Phildelphia)
Buff, Joseph J (New York)
Burke, Anne D
Burrows, Richard P (New York)
Carr, Dennis L (Jacksonville)
Carter, Edward J, Jr. (Dallas)
Chanzit, Lisa Gattel (Simsbury)
Clark, David G
Collins, Douglas J (Simsbury)
Collins, Sue Ann (New York)
Conger, Robert F
Conway, Albert, III (St Louis)
Conway, Ann M (Newton)
Corbett, Gary
Covington, David B
Cox, David B (Dallas)
Cross, Susan L (Vienna)
Crowder, A Norman, III (New York)
Davidson, Waid J (Dallas)
Davis, Darlene H (Irvine)
Davis, Mark A (Skokie)
Dembiec, Linda A (St Louis)
DeWeese, Charles C (Hartford)
Dobson, Robert H (Jacksonville)
Doll, Douglas C (Jacksonville)
Eckley, Douglas A (St Louis)
Engelhardt, John L (Overland Park)
Fenton, John Michael (New York)
Ferguson, William A
Fickes, Steven W (Washington)
Fleischacker, Paul R (Minneapolis)
Forde, Claudia S (Vienna)
French, Douglas A (Jacksonville)
Fritz, John F (Irvine)
Fueston, Loyd L, Jr.
Gallagher, Cecily A (Dallas)
Gallagher, Thomas L (Jacksonville)
Gero, Deborah A (Irvine)
Ghezzi, Thomas L (Newton)
Gibson, Martin F (Irvine)
Gootzeit, Abraham S (St Louis)
Gorvett, Richard W (Skokie)
Gubbay, Keith (New York)
Gumn, Patricia L (New York)
Haner, Walter J (New York)
Harper, Jeffrey C (Jacksonville)
Harrington, John Michael (Overland Park)
Heath, Roger R (Dallas)
Heersink, Agnes H (Dallas)
Herbers, Joseph A (Skokie)
Hermes, Thomas M (Simsbury)
Hoch, Standley H (Hartford)
Hofmann, Richard A (St Louis)
Hohmann, James E (Skokie)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Tillinghast/Towers Perrin - continued
Holdredge, Wayne D (St Louis)
Houghton, Anthony J (St Louis)
Hurley, James D
Ingraham, Harold G, Jr. (Hartford)
Jordan, Michael L
Knowlton, Henry K
Krause, Gustave A
Kunesh, Daniel J (Skokie)
Lassow, Richard B (Hartford)
Lattanzio, Francis J (Skokie)
Levine, George M (Simsbury)
Lewis, Martin A (Denver)
Lowe, Stephen P (Simsbury)
Lyle, Ted A (Minneapolis)
MacGinnitie, W James
Mandat, Roland A (Denver)
Marcus, John J (New York)
Martin, Floyd R (St Louis)
McConnell, Charles W, II (Vienna)
McDonald, Woodrow H (Overland Park)
McKernan, Edward F (Irvine)
Mendelssohn, Gail A (Philadelphia)
Merdian, Craig A
Merwald, James M, Jr. (Overland Park)
Miccolis, Jerry A (St Louis)
Miccolis, Robert S (Philadelphia)
Miller, Jeffrey D (Overland Park)
Miller, Michael J (Carlock)
Miller, Richard S (Dallas)
Mire, Randall (New York)
Mitchell, Ben H
Mohrman, David F (Simsbury)
Montgomery, Warren D (Dallas)
Mulder, Evelyn Toni (Vienna)
Nelson, Nancy F (Minneapolis)
Nicholson, Bruce J (Minneapolis)
Nigh, John O
O'Sullivan, Jan P (Hartford)
Peavy, Mark D (Jacksonville)
Pfeifer, Timothy C (Skokie)
Pharr, Joe B
Philbrick, Stephen W (Simsbury)
Phillips, W David (Overland Park)
Polkinghorn, Philip K (Jacksonville)
Powell, David S (Dallas)
Rathjen, Ralph L (St Louis)
Reese, Thomas W (Irvine)
Reichle, Kurt A
Rowland, Vincent, Jr. (Simsbury)
Rudduck, George A (Denver)
Schilling, Timothy L (Dallas)
Schisler, Donald D, Jr. (St Louis)
Schofield, David A
Scully, Mark (Simsbury)
Sherman, Ollie L, Jr (Vienna)
Shutley, Ronal
Smith, Michael Bayard (Jacksonville)
Snyder, Barbara L (Dallas)
Stenson, John M (Minneapolis)
Sturgis, Robert W (Simsbury)
Swift, Richard A (Minneapolis)
Tierney, John P (Newton)
Tilford, Jeffrey K (St Louis)
Tiller, John E, Jr (Irvine)
Toothman, Michael L (St Louis)
Trygstad, Lynette L (Minneapolis)
Tucker, Matt (Jacksonville)
Tullis, Mark A
Tuohy, Michael R (New York)
Tverberg, Gail E
Vieren, John C (Jacksonville)
Vogel, Julius (New York)
Walters, Michael A (New York)
Ward, Michael C (Dallas)
Warnock, R Larry
Weber, Robert A
Webster, David A (Los Angeles)
Whittemore, David G (Dallas)
Williams, Lawrence (Los Angeles)
Wilson, Ronald L (New York)
Wolf, Ronald M (St Louis)
Wood, James O
Yonkunas, John P (Simsbury)
Young, Bryan G
Young, Melville J (Darien)
Zohar, Akiva (Darien)

Tomlinson, John W
226 East 27th Street
New York NY 10016
212/686-6796
Tomlinson, John W

Robert Tookey Assoc Inc
PO Box 646
La Canada CA 91011
818/952-7990
Tookey, Robert C

Touche Ross & Co
1633 Broadway
New York NY 10019
212/489-1600
Achenbach, Susan H (Chicago)
Ayala, Amar Dalton
Barks, Bradley E (Minneapolis)
Bengtson, Bruce D (Minneapolis)
Cameron, Brian M (Los Angeles)
Davenport, Richard L (Dallas)
Doepke, Mark A (Minneapolis)
Dresner, David E
Feshbach, Andrea (Minneapolis)
Freier, Daniel E (Minneapolis)
Glick, James C (Boston)
Herman, Randall Paul F (Minneapolis)
Herrington, J Alan
Ingram, Robert J (Minneapolis)
Kioski, Gregory (Minneapolis)
Koch, Judy A (Minneapolis)
Lamps, Dale (Grand Rapids)
Lingo, F Jay (Minneapolis)
Lommele, Jan Alan (Hartford)
Magalska, James (St Paul)
Mislavsky, Hector H
Morfe, Michael E
Nelson, Bruce Norton (Chicago)
Paull, Marvin J (Los Angeles)
Reische, Terrence D (Minneapolis)
Riddle, Jeremiah R
Schneider, Gregg (Minneapolis)
Smith, W Leon (Dallas)
Sobel, Mark J (Hartford)
Stockfleth, Ronald D (Minneapolis)
Swisher, John W, Jr. (Detroit)
Szkoda, Susan T (Hartford)
Upson, Timothy James (Minneapolis)
Verlautz, James F (Minneapolis)
Young, Michael L (St Paul)
Zieminski, Robert M (Los Angeles)

Towers Perrin Forster & Crosby
245 Park Avenue
New York NY 10167
212/309-3400
Ackerman, David B (Overland Park)
Adams, David G (Minneapolis)
Allan, Harry E
Allen, Dale
Allen, William E (Detroit)
Anderson, Dean R (San Francisco)
Ayache, Robert E (Cos Cob)
Badertscher, Carol L (Cleveland)
Baird, Stephen E (Detroit)
Beers, Clyde D (Philadelphia)
Bleyler, Peter A (Washington)
Block, Candace M (Boston)
Block, Robin S
Borkhuis, Elizabeth M (Atlanta)
Boughton, Joan (Chicago)
Bramnick, Judy S (Dallas)
Brannock, Ronald D (Atlanta)
Brantz, Gary Scott (Detroit)
Broverman, Brian (Tampa)
Bruner, Jack E (Pittsburgh)
Brutzman, F Bard (Charlotte)
Bryant, Edwin T (Atlanta)
Burns, John M (San Francisco)
Bursley, Kevin H (Philadelphia)
Bush, William D (San Francisco)
Campbell, Charles E, Jr. (San Antonio)
Campbell, Louie G (Atlanta)
Cascio, Paul J (Houston)
Cerneka, Thomas P (St Louis)
Chambers, Michael W (Clayton)
Chao, Myrna
Clifton, Frances M (Atlanta)
Cole, Catherine L (Denver)
Conder, David A (Chicago)
Cooper, Harold S (Pittsburgh)
Cooper, Keith H (Atlanta)
Cuddihy, Gerald E (Overland Park)
Davi, Joseph N (Stamford)
Davis, Rowland (Chicago)
Deutsch, Anthony C (Philadelphia)
Dick, A Keith (Chicago)
Dick, Alan J (Seattle)
Donofrio, James J (Atlanta)
Downard, Douglas F
Dubois, Deborah (San Francisco)
Durfee, James G
Dush, Marcia A (Chicago)
Erbe, Elsbeth T (Boston)
Fagerberg, Denise E (Irvine)
Falk, William J (Chicago)
Feuer, Philip J
Fife, Gene Bryant (Los Angeles)
Fleischer, Donald R (Philadelphia)
Fornia, W B (Seattle)
Foster, Wayne R (Boston)
Frank, Martin J (Los Angeles)
Frelich, Stanley R (Philadelphia)
Friedman, Bernard H (Cleveland)
Gamble, Steven R (Seattle)
Gathers, Jeffrey L (Cleveland)
Gewirtz, Paul A (Cleveland)
Giesinger, Ronald P (Cleveland)
Goldman, Theodore A (Washington)
Gould, Gordon L (Los Angeles)
Gould, Stephen J (Newton)
Grant, C David (Atlanta)
Grant, Peter G (Chicago)
Greene, Marvin H (Milwaukee)
Greenstein, Michael R (Saddle Brook)
Greenwood, Brent Lee (Minneapolis)
Grieve, Alexander T (San Francisco)
Grosheider, James W (Pittsburgh)
Gross, Gary L (Austin)
Groves, Jeffrey A (Atlanta)
Gulliver, William B (Stamford)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Towers Perrin Forster & Crosby - continued
Gunter, Allen C (Houston)
Haas, V Benjamin (Boston)
Haber, Sherry Raiman (Los Angeles)
Hallenbeck, Gary T
Hansen, Gregory D (Chicago)
Harrold, Steven A (Atlanta)
Haver, Robert W (Philadelphia)
Hazlett, Glen A (Boston)
Healy, David H
Helmke, Larry Lee (St Louis)
Hennessy, Mary E Rowland (Philadelphia)
Hiles, Andrew H (Washington)
Ho, Mimi S (Philadelphia)
Hoffman, Jeffrey S (Cleveland)
Hoffman, Nancy C (Washington)
Holloway, Robin G
Iverson, Ronald J (Dallas)
Jagmin, Ronald A (Newton)
Janssen, Joanne F (Detroit)
Jolls, Thomas H, Jr. (Los Angeles)
Kager, Timothy C (Atlanta)
Keith, Allan B (Newton)
Kelley, Randy D (Atlanta)
Kenney, Leslie P (San Antonio)
Kenny, Kevin (Cleveland)
Keys, Larry D (Atlanta)
Kivi, Michael R (Washington)
Klubock, Steven H (Boston)
Kosloff, Herbert I
Kryvicky, Robert C (Cincinnati)
Kudera, Andrew E (Los Angeles)
Kuendig, William N, II (Boston)
Kuhlman, Thomas J (Minneapolis)
Kung, Minnie Cmenn (San Francisco)
Laline, Daniel G, Jr. (Stamford)
Lane, Edward C
Lang, Andrew C (Philadelphia)
Lawrey, Richard A C (Newton)
Lehman, Stephen H
Leighty, William G (Chicago)
Leonard, Gregory E (Simsbury)
LeSueur, David C (Los Angeles)
Levit, Alan D (Los Angeles)
Lohmann, Leslie John (Houston)
Lynch, John T
Lynn, Randall K (St Louis)
Mactas, Edward Scott
Mactas, Mark V (San Francisco)
MacVeigh, Patrick J (Cincinnati)
Margel, Lawrence N (Philadelphia)
Marks, James J (Philadelphia)
Marnell, Timothy J (Los Angeles)
Maroni, Edward W (Atlanta)
Marshall, John D (Cleveland)
Masecar, Rolph W (Atlanta)
Mast, Robert P (Detroit)
McConnell, Paul J (Tampa)
McKeown, Barry J (Philadelphia)
McKinnie, W David, III (Los Angeles)
McMorris, Jewell E
Meck, Todd B (Stamford)
Miles, Duke (Atlanta)
Mills, Alan L
Mingione, Gerard C (Philadelphia)
Model, George D (Newton)
Moerke, Lawrence John (Pittsburgh)
Morris, Pamela Saunders (Newport Beach)
Morrison, Rex A (Atlanta)
Napoli, William, Jr (Cleveland)
Noonan, Arthur L (Pittsburgh)
Nordberg, Peter D (Charlotte)
Nordstrom, William G (Minneapolis)
Olson, Virginia M (Pittsburgh)
Ostuw, Richard (Cleveland)
Ott, Dennis Mark (Milwaukee)
Pao, Alice C (Los Angeles)
Parker, J Ronald (St Louis)
Patrick, Gale D (Minneapolis)
Pawelko, Robert L (Dallas)
Peard, James Gordon (Chicago)
Pearson, Richard D (Milwaukee)
Perkins, Jon Ward (Los Angeles)
Pessin, Katherine Gergely (Boston)
Peterson, Ann M (Cincinnati)
Piacenti, Ronald C (Dallas)
Pieper, Wesley Alan (San Antonio)
Pines, Gary A (Chicago)
Pitzer, Kenneth L (Stamford)
Poulos, Bryan K (Houston)
Ratigan, Maureen B (Newton)
Reid, Donald H (San Antonio)
Revier, John Michael (Minneapolis)
Reynolds, William J (Pittsburgh)
Robertson, Christopher G (Cleveland)
Rochman, Andrew B (St Louis)
Rone, Patricia L (Atlanta)
Rosalie, Joseph A (Saddle Brook)
Rosenbaum, Jean R (Cleveland)
Rosso, David H (Philadelphia)
Rush, Richard G (Denver)
Russell, Robert E (Dallas)
Russo, Josephine A (Cincinnati)
Ryan, Michael E (Boston)
Ryan, Robert W (Dallas)
Samet, Michael J
Scattergood, Elizabeth J (Atlanta)
Schilmeister, Barry M
Schleifer, Scott Paul (Jacksonville)
Schlussel, Michael C (Philadelphia)
Schmidt, Geoffrey J (Chicago)
Schmitt, Richard M (San Francisco)
Schneider, Chester R
Shatoff, Larry D (Philadelphia)
Shih, Kathleen C (Washington)
Sicking, Matthew C (Dallas)
Slaff, Nathan H (Atlanta)
Smallsreed, Patricia D (Cincinnati)
Smith, Kenneth R (Detroit)
Smith, Susan M (Detroit)
Smith, Thomas Brooks (Atlanta)
Southworth, J Russell (Newton)
Spence, Calvin C (Overland Park)
Spencer, James C (Newton)
Spigal, Jerauld G
Spitzer, Robert F (Seattle)
Stahl, Joseph J, II (Chicago)
Stavsky, Louis E
Stinchcomb, James A (Cincinnati)
Stone, Linda K (Philadelphia)
Struble, Danny L (Dallas)
Sutton, Harry L, Jr. (Minneapolis)
Swotinsky, Mark S (Saddle Brook)
Terry, Thomas S (Chicago)
Thompson, Robert D (Atlanta)
Thurau, Russell W (San Antonio)
Thurston, Cynthia L (Los Angeles)
Tierney, Michael J (Jacksonville)
Tillis, Jean S (Atlanta)
Tinney, Douglas H
Upchurch, Kathleen Orr (Atlanta)
Vieira, John (Los Angeles)
Vogl, Joseph M (St Louis)
Warthen, Thomas V (Philadelphia)
Watson, Richard C (Stamford)
Webb, Robert W (Cleveland)
Weinstein, Donna L (Washington)
Wendt, Richard Q (Philadelphia)
White, Dempsey D (Atlanta)
Whitney, John C (Chicago)
Wilborn, Marc A (Overland Park)
Williamson, William J (Philadelphia)
Wilson, Keith M (Charlotte)
Winterhof, Lily N (Chicago)
Wood, Christopher R (Boston)
Yamamoto, Dale H (Seattle)
Zajicek, James E (Chicago)
Zigler, Martin J (St Louis)

Towne & Associates
164 Main Street
Yarmouth ME 04096
207/846-4204
Towne, Robert J

Transcontinental Corp
PO Box 3044
Frankfort KY 40603
502/695-4250
Sloan, W Keith

Tri-Ad
411 South Ivy Street
PO Box 2059
Escondido CA 92025
619/743-7555
Hamilton, Curtis D

Trillium Resources Corp
2626 Orchard Hill Place
Lake Oswego OR 97035
503/245-4070
Christians, Albert K

Triple Check Income Tax Service
11754 Victory Boulevard
N Hollywood CA 91606
213/877-6100
Weisbrod, Marvin L

Triplett, George H
PO Box 792
Brenham TX 77833
Triplett, George H

Trust Consultants Inc
155 Bovet Road
Suite 201
San Mateo CA 94403-6760
415/574-8272
Gilsdorf, Lawrence J

John A Tulloch FSA PA
PO Box 196
East Sebago ME 04029-0196
207/787-3000
Tulloch, John A

Turbulence Management Associates
PO Box 35
Wayne PA 19087
215/687-3498
Nacin, Raymond J, Jr

Turpin & Associates
6400 Indian School Rd NE
Suite 202
Albuquerque NM 87110
505/888-7000
Turpin, James E

Underwriters & Management Services Inc
3600 Woodview Trace
Indianapolis IN 46268
317/872-4442
Pfanstiel, Ronald E

United Actuarial Services Inc
3901 North Meridian Street
Suite 500
Indianapolis IN 46208
317/924-5310
Kraabel, Stephen E
Milton, Thomas F

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

United Services Advisors Inc
11935 Cedar Grey Drive
San Antonio TX 78249
512/696-1234
Upchurch, Garland R

Urbach Kahn & Werlin PC
400 Financial Plaza
Burlington VT 05401
802/864-6833
Voldman, Annie Brown

Neil A Useden Assoc Inc
PO Box 142027
Coral Gables FL 33114
305/856-3900
Useden, Neil A

Value Planning Inc
PO Box 287
Zionsville IN 46077
317/875-0881
Harding, Carol S
Harding, George W

Van Buren & Kohlhepp Ltd
140 Terry Drive
Suite 102
Newtown PA 18940
215/860-9999
Kohlhepp, Edward John

Vance, Jerome H
1126 St Andrews Circle
Dunwoody GA 30338
404/255-7282
Vance, Jerome H

Vanderscoff Management Services
PO Box 7098
Bismarck ND 58502
701/255-6417
Vanderscoff, David P

Vaughan & Stephens
PO Box 17946
Greenville SC 29606
803/271-1298
Stephens, John R D
Vaughan, Richard Carl

Vorkapich, Michael L
47 Quail Court
Suite 202
Walnut Creek CA
94596-5574
415/945-0171
Vorkapich, Michael L

W B Actuarial Services
1700 Sunset Blvd
Suite 5
West Columbia SC 29169
803/796-8514
Bailey, William E

Wagner & Associates
24 Millie Road
Grand Rapids MN 55744
218/326-1715
Wagner, Edward W

Wakely & Associates Inc
1820 S Highland Avenue
Clearwater FL 34616
813/584-8128
Anthony, John J
Biscoglia, Raymond J
Biscoglia, Terry J
(Stone Mtn)
Huddle, Carolyn M
MacBain, John A
Sullivan, Carl H
Travnicek, Gary E
Tucker, Michael
Wakely, David N

Waldorf Plan Services Inc
17304 Preston Road
Suite 945
Dallas TX 75252
214/380-8901
Waldorf, James R

Walker Actuaries Inc
Four Forest Park Drive
Farmington CT 06032
203/677-5300
Walker, Paul S

Walker and Associates
2100 Beneficial Tower
Salt Lake City UT 84111
801/562-5748
Walker, M La Mar

Wallace, M G Roy
220 South Avenue
Weston MA 02193
617/899-0385
Wallace, M G Roy

Frank J Walters Assoc Inc
509 Madison Avenue
New York NY 10022
212/688-1496
Sanborn, Anna L

L T Watkins & Assoc Inc
1666 Statler Towers
Buffalo NY 14202
716/847-2110
Watkins, Le Roy T
Wood, John W

Watkins Ross & Company
505 Waters Building
Grand Rapids MI 49503
616/456-9696
Cerling, Eric R
Visscher, Alan Roy

Watt, Patricia P
1044 Belvedere Lane
San Jose CA 95129
408/996-2145
Watt, Patricia P

Wayne Actuarial & Computer Services
25 Opatut Court
Marlboro NJ 07751
201/536-5831
Reinstein, Kenneth
Wayne

Webster, Lindsay M
1105 Morgan Avenue
Drexel Hill PA 19026
215/789-5342
Webster, Lindsay M

Stephen B Wechsler & Associates
220 East 42nd Street
Suite 400
New York NY 10017
212/692-5101
Crosson, William H, III

Weichert, Paul L
38 I Elm Street
Summit NJ 07901
201/273-1711
Weichert, Paul L

Max Weil Associates
1790 Broadway
16th Floor
New York NY 10019
212/265-3230
Weil, Max
Weinstock, David B

Weinberg, Abraham A
6301 North Sheridan Road
Chicago IL 60660
312/262-1919
Weinberg, Abraham A

Weiner & Zeid
2100 'M' Street NW
Suite 605
Washington DC 20037
202/785-1252
Weiner, Alan Y
Zeid, Alex
(Chicago)

Weinstein, Max S
25 Highland Drive
Albany NY 12203
518/456-0558
Weinstein, Max S

The Weiss Organization Inc
1480 Renaissance Drive
Suite 215
Park Ridge IL 60068
312/296-1900
Weiss, Kenneth H

Weissman, Martin J
PO Box 484
Queens NY 11365
718/539-4235
Weissman, Martin J

Werner, Thea I
1876 Vianne
Rochester Hls MI 48309
313/652-6531
Werner, Thea I

Werntz & Associates Inc
PO Box 5606
Shreveport LA 71135-5606
318/797-2554
Gibson, John D

Western Actuarial Services Inc
4250 South Olympic Way
Salt Lake Cty UT 84124
801/272-4609
Morgan, Scott C

Western Benefit Plan Consultants Inc
785 Market Street
Suite 1050
San Francisco CA 94103
415/495-5151
Abrams, Sidney L
Brannon, Steven A
Chapman, Linda J
Furlong, Patricia A
Lehman, Walter
Moehle, Michael

Western Plan Administration Co Inc
1330 Broadway
Suite 500
Oakland CA 94612
415/834-1337
Chan, David H
Sutherland, Donald R

Whelchel, Susan Parry
9775 Whitewood Road
Brecksville OH 44141
216/526-9193
Whelchel, Susan Parry

White, Aubrey
16 Gunning Lane
Downingtown PA 19335
215/269-7060
White, Aubrey

White, William F, Jr.
710 Buffalo
Suite 709
Corpus Christi TX 78401
512/883-4703
White, William F, Jr.

Wiebke, Harold G
PO Box 5411
New York NY 10185
Wiebke, Harold G

Wilcox & Company Inc
57 West South Temple
Suite 500
Salt Lake City UT 84101
801/532-2390
Harbertson, Dan A
Ogden, Joan P
Wilcox, Robert E

Frank Williams & Associates
PO Box 76228
Birmingham AL 35253
Williams, Frank W

Williams Thacher & Rand Inc
708 Third Avenue
New York NY 10017
212/949-1344
Baldei, Ruth P
(Baltimore)
Kissel, Jeffrey Allen
Kramer, Charles M
(Bethesda)
Levy, Jeffrey A
Sanford, Robert G, Jr
(Richmond)
Thacher, Charles

James C Wilson FCAS Casualty Actuary Ltd
1385 Westgate Center Drive
Suite 0-1
Winston-Salem NC 27103
919/722-1766
Wilson, James C

Wilson, Oliver T
4484 Wilshire Boulevard
Los Angeles CA 90010
213/937-0205
Wilson, Oliver T

Winklevoss Consultants Inc
67 Holly Hill Lane
Greenwich CT 06830
203/661-0275
Winklevoss, Howard E

Winters, Herbert A
3202 Weslayan
Room 224
Houston TX 77027
713/621-6691
Winters, Herbert A

Wirth & Associates
206 Seneca Road
Richmond VA 23226
804/282-7726
Wirth, William C

Wolfman & Moscovitch Inc
200 North La Salle Street
Suite 2050
Chicago IL 60601
312/977-1240
Bergan, Thomas D
DuBroff, Barbara Lee
Kohn, Peter
Moscovitch, Nathan A
Radek, John D
Wesley, William David
Wolf, Herbert S

Milton H Wollman & Associates Inc
1419 Spruce Street
Philadelphia PA 19102
215/546-5060
Wollman, Milton H

Wolper Ross & Company Ltd
4770 Biscayne Boulevard
Miami FL 33137
305/576-9210
Eastwood, Robert B, Jr.
Foster, Solveig A
(New York)
Kraysler, Stephen F
Schadel, William A
(New York)
Schwager, Lawrence D
Segal, Donald J
(New York)
Sloan, Thomas D
(New York)
Smith, Frederic J
Steinberg, Howard L
Steinhauser, John
(New York)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Wolper Ross Ingham & Co
1570 Madruga Avenue
Fourth Floor
Coral Gables FL 33146
305/662-5557
Downey, William R (Ft Lauderdale)
Harris, David L, Jr
Ingham, Kenneth G
Schlageter, Frank W (Boca Raton)

Wooddy, John C
PO Box 307
Scarborough NY 10510
914/941-4102
Wooddy, John C

Woodward & Slater Inc
225 Lorraine Avenue
Spring Lake NJ 07762
201/514-1999
Slater, Philip D

The Wyatt Company
1991 'K' Street NW
Washington DC 20006
202/857-9200
Adams, Timothy J (Portland)
Alam, Asghar E (Wellesley Hls)
Alps, Robert A (Chicago)
Anderson, Judy Feldman (Chicago)
Anglin, Elizabeth H
Atkins, F Roger
Atkinson, Howard, Jr.
Austin, Charles R (Wellesley Hls)
Bails, Mark D (Denver)
Baldwin, Cynthia E (Chicago)
Baratka, John H (Chicago)
Barnes, Robert L (Chicago)
Bayer, Clarence E (Dallas)
Beaird, B Lynn (Stafford)
Beaird, V Clark (Dallas)
Bell, David G (Cleveland)
Bera-Morris, Marsha M
Berendt, George J (Cleveland)
Beres, Joseph (Chicago)
Berni, Betty (Honolulu)
Bertelsen, Gary Hubert (Stafford)
Bilisoly, Richard (Chicago)
Blake, William H, Jr.
Boero, Louis E
Borden, Nathan B
Bou, Jorge V (Miami)
Boynton, Edwin F
Bradshaw, Gary L
Bright, Henry (New York)
Brockett, Jerry L (Dallas)
Bruechert, Robert W P (Philadelphia)
Buckley, Brian K (Wellesley Hls)
Bulette, Wayne (San Francisco)
Burke, William P (Stafford)
Bush, Karol (San Francisco)
Caldwell, Robert K (Dallas)
Cameron, Logan C (Dallas)
Carter, W Michael (Dallas)
Carusi, Leonard G (Stamford)
Cavaliere, Robert S
Celler, Richard C (Upr Montclair)
Ceppos, Gary Howard (New York)
Ches, Thomas F (Detroit)
Chislett, Richard J
Ciezadlo, Gregory J (San Francisco)
Clemens, Dennis D (Grand Rapids)
Cohen, Howard S (Chicago)
Commander, Charles L (Wellesley Hls)
Conradi, J Christian (Dallas)
Cooper, G Ashley (New York)
Copeland, J David (Dallas)
Courage, William H (Dallas)
Coutts, Alan H (New York)
Cprek, Clay R (Detroit)
Creveling, Bradford A (Portland)
Curran, Virginia (New York)
Daoust, Paul R (Wellesley Hls)
Daoust, Raymond E (Phoenix)
Dash, Stanley A, Jr. (New York)
Davis, Robert (New York)
Dean, Joseph E
Deckinger, Matthew G (New York)
DeRubeis, Carmine Peter (New York)
DeRyder, David R (Upr Montclair)
Desmond, Gerald P (San Francisco)
Dickstein, Morton M (New York)
DiFiore, Lawrence B (Irvine)
Don, Harry A (Cleveland)
Dulaney, Donald A, Jr. (Miami)
Dwyer, Michael Harry (Detroit)
Earle, William C, Jr (Philadelphia)
Early, Steven A (Cleveland)
Ehrhardt, Allen A (Chicago)
Ehrhardt, Wanda O (Chicago)
Elder, Kathleen S
Ellis, Richard O (Memphis)
Fallon, Michael (Wellesley Hls)
Fatouros, Nicholas P (Chicago)
Fecke, Ralph M (Phoenix)
Ferstenfeld, Larry H (Detroit)
Finley, John M (Cleveland)
FitzPatrick, Kathleen A (Chicago)
Fitzpatrick, Robert F (Wellesley Hls)
Flatt, Savage R (Miami)
Fleischer, Edward N (Wellesley Hls)
Forrest, Robert L (Wellesley Hls)
Forte, Edward T (San Francisco)
Fortin, John D (Dallas)
Fosler, Howard (Cleveland)
Franceschine, Nick (San Francisco)
Fulljames, Richard C (Stamford)
Garland, Barbara S (Detroit)
Gavigan, Owen J (Columbus)
Gee, William A (Detroit)
George, Christopher (San Francisco)
Godfrey, Charles E (Detroit)
Goldfarb, Stanley Ira
Goodell, David A (Phoenix)
Gordon, James H (Phoenix)
Green, Frederick M (Detroit)
Grosh, Allan J (Minneapolis)
Grossman, Eric S (San Diego)
Grunthal, Peter F (New York)
Habliston, Charles C, IV
Haley, John J
Hall, E Kent (Dallas)
Hanhan, Mary Beth (Stafford)
Hansen, Charles J (Cleveland)
Harthorn, Don L (Detroit)
Hartman, Willard A (Chicago)
Hawn, Jerry M (Cleveland)
Heezen, Donald C (Memphis)
Heintzberger, Edward H (Portland)
Hodovick, Joseph (Detroit)
Howe, Kent P (Minneapolis)
Huffman, Joseph H (Dallas)
Iammarino, Joseph (Cleveland)
Inglis, R Evan (Seattle)
Isbell, James L R (Seattle)
Jamison, Kenneth David (Denver)
Jatkowski, Edwin P (Detroit)
Johnson, Christopher B (Wellesley Hls)
Johnson, Rodger (Cleveland)
Johnson, Wendy Anne (San Francisco)
Joss, Richard (Seattle)
Katzan, Philip (Cleveland)
Klaassen, Eldon J (Chicago)
Klingler, Kenneth D (Phoenix)
Kreidler, James S
Kuipers, Philip (Portland)
Labute, Ronald (Detroit)
Lake, Gary D
Lang, Larry (Dallas)
Larson, Eric P (Denver)
Laughlin, Robert L (Dallas)
Linn, Eldon R
Locey, James M
Losk, Norman S (Chicago)
Lukis, Edward R (Detroit)
Lunbeck, Robert A (Philadelphia)
MacDonald, Andrew M (Hato Rey)
MacDonald, David D (Grand Rapids)
Malasky, Arnold M (Stamford)
Mallett, Richard B (Dallas)
Mallin, Mitchell (Detroit)
Mandel, Harry W (Honolulu)
Marquiss, Henry E, III
Marshall, W Lysle (New York)
Marut, Andrew J (Wellesley Hls)
Matthews, Thomas Dean (San Francisco)
Mayo, Rick G (San Diego)
McBrierty, Harry J, Jr. (Dallas)
McCaffrey, Owen P (Chicago)
McConnell, David B (Sherman Oaks)
McCracken, Lester R
McHugh, Robert C (Detroit)
McKeogh, James J (Philadelphia)
McKoskey, Jerome J (Minneapolis)
McLellan, Louis D (Phoenix)
Methven, R James (Altamonte Spg)
Miller, Dennis J (Upr Montclair)
Miner, William J (Chicago)
Miniello, John N (Cleveland)
Mishler, Robert L (Stamford)
Molof, Robert W (New York)
Monaghan, Sean T (Detroit)
Morgan, Lee W (San Diego)
Morris, Dennis M (Sherman Oaks)
Murdock, Richard G (Stamford)
Netherton, Helen M (Miami)
Niccum, John A (Chicago)
Nicholl, Kim M (Chicago)
Nightengale, Charles E (San Francisco)
Nordstrom, Lloyd L (Chicago)
Obernesser, James F (Wellesley Hls)
Olisfeldt, Ronald A (Memphis)
Osterweil, Bruce P (San Francisco)
Oswald, Keith X (Detroit)
Parks, Leroy B, Jr. (Cleveland)
Partridge, William D (Chicago)
Patterson, Denise I (Chicago)
Peake, Sharon A (Sherman Oaks)
Perkins, Robert E (Minneapolis)
Petersen, Gary L (Phoenix)
Petroff, Pamela M (San Francisco)
Petroff, Paul S (San Francisco)
Plank, Diane K (San Francisco)
Prokopow, Michael J (Chicago)
Raney, Susan G (Seattle)
Raskin, Richard S

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

The Wyatt Company - continued
(New York)
Ray, Roger F
(Dallas)
Reed, Alan L, Jr
(Upr Montclair)
Reynolds, John A
(Cleveland)
Riddell, David W
(Chicago)
Rietz, Robert J
(Detroit)
Rippel, George C
(Stafford)
Robbins, Samuel
(Hato Rey)
Roenigk, Robert G
(Stafford)
Rosati, Robert A
(Stamford)
Rose, Beverly S
(Stafford)
Rusin, Paul Joseph
(Chicago)
Ryder, Robert W
(Upr Montclair)
Sartorius, Robert J
(Upr Montclair)
Scarbrough, Alton L
(Atlanta)
Schauer, Francis M, Jr.
Schlaug, Owen C
(Chicago)
Schnitzer, Robert J
(Sherman Oaks)
Schoenly, Stuart
(Wellesley Hls)
Schutz, Alan J
(Detroit)
Seals, Bonnell B
(Atlanta)
Shannon, Guy
Shapiro, Ray
(Detroit)
Siegel, Walter W
(Stamford)
Simmonds, Albert C, III
Slomiany, Victoria A
(Minneapolis)
Smith, Richard F
(San Francisco)
Snead, Patrick K
(Wellesley Hls)
Spade, Kent A
(Philadelphia)
Stanley, Samuel S
(Detroit)
Starr, Susan H
(Cleveland)
Steinbrunner, John A
(Cleveland)
Steiner, Kenneth A
(Wellesley Hls)
Steiner, William K
(San Francisco)
Stevenson, Jeffrey W
(Chicago)
Stockmeyer, Nancy J
(Chicago)
Suggs, Warren P
(New York)
Sullivan, Eugene J, Jr.
(Philadelphia)
Sullivan, Rebecca L
(Stamford)
Swiatkowski, Martin J
(Cleveland)
Taylor, Douglas G
(Seattle)
Terry, James B
(Wellesley Hls)
Thompson, John B
(Columbus)
Thrower, Charles H
(Upr Montclair)
Tokerud, Douglas R
(San Francisco)
Tornay, George F, Jr
(New York)
Trautmann, Rolf
(Seattle)
Troncoso, Fernando J
Tuma, Jerry A
(Dallas)
Van Ark, William R
(Detroit)
Vandercook, Lynn B, Jr.
Vaughn, David A
(Chicago)
Vernon, Steven G
(Sherman Oaks)
Vojtik, Peter C
(Chicago)
Vonesh, James F
Walbridge, James F
(Stamford)
Walker, Darrel E
(Minneapolis)
Wanner, Charles A
(Phoenix)
Watson, Charles Barry H
Webb, Robert J
(Dallas)
Weitzner, Larry H
(Atlanta)
Weller, Harlan M
(San Francisco)
White, John G, Jr.
(Cleveland)
White, Mark R
Wiese, Theodore O, Jr
(Cleveland)
Wilder, A Stewart
Williams, Jack C
(Cleveland)
Williams, Keith S
(Stamford)
Williams, William A, Jr.
(Detroit)
Willman, Scott S
(Minneapolis)
Wilson, Lawrence F
(Miami)
Wilson, Ross J
(Upr Montclair)
Wilson, Wallace W
(Miami)
Wolfe, Jay A
(Miami)
Wood, Charles P, Jr
(Rcho Santa Fe)
Yoon, Youngjoo
(Dallas)
Young, Thomas M
(Upr Montclair)
Zeiser, Robert J
(Stamford)

Richard Wyse & Assoc Inc
21243 Ventura Boulevard
Suite 241
Woodland Hls CA 91364
818/712-9941
Wyse, Richard

Yaffe & Co Inc
800 North Charles Street
Baltimore MD 21201
301/332-1166
Nelson, Stephen J
Yaffe, Rian M

Robert S Yoder P S C
627 Starks Building
Louisville KY 40202
502/589-3033
Yoder, Robert S

Arthur Young
277 Park Avenue
New York NY 10172
212/407-1500
Godbold, Mary Jo E
(Louisville)
Godbold, N Terry
(Louisville)
Murphy, William M
Storozum, Mark L

Howard Young, Consultant
16269 Southhampton Court
Livonia MI 48154
313/425-1842
Young, Howard

Zeller Weiss & Kahn
673 Morris Avenue
Springfield NJ 07081
201/379-9292
Zeller, Lawrence Jay

IV. CONSULTING ACTUARIES AND INSURANCE BROKERS OTHER COUNTRIES

Abbott Associates
PO Box HM2122
Hamilton 5 Bermuda HMJX
809/295-8352
Rayner, John W

Actrex Partners Ltd
One Yonge Street
Suite 1001
Toronto ON Canada M5E 1E5
416/365-7004
Patel, Navin J
Winokur, Paul

Akhtar & Hasan (Pvt) Ltd
State Life Building #1
Chundrigar Road
Karachi Pakistan 2
022-7810
Akhtar, Saiyid S

The Alexander Consulting Group Ltd
Reed Stenhouse Tower
20 Bay Street, Ste 2400
Toronto ON Canada M5J 2N9
416/868-5700
Baxter, Brian A (Glasgow)
Hillhouse, James
McFarlane, A David (Calgary)

Bacon & Woodrow
Empire House
St Martin's-le-Grand
London England EC1A 4ED
01/600-2747
Merriman, Patricia E

Blondeau & Compagnie
425 de Maisonneuve Blvd W
Suite 1600
Montreal PQ Canada H3A 3G5
514/288-1600
Blondeau, Gilles

Buck Consultants Inc
Avenue du Gui 159
1180 Brussels Belgium
02/375-6351
Leblond, Richard M

Clay & Partners
61 Brook Street
London England W1Y 2HN
01/408-1600
Fishman, Alan S

Concordia Wharf Ltd
34 New Concordia Wharf
Mill Street
London England SE1 2BA
01/232-2341
Hall, Robert Edward

Coopers & Lybrand
PO Box HM 1171
Hamilton 5 Bermuda HM EX
809/295-2000
Narvell, John C

Coopers & Lybrand
145 King Street West
Toronto ON Canada M5H 1V8
416/869-1130
Clare, James L

Dinney, George R
7 Vardon Place
Winnipeg MB Canada R3X 1X2
204/888-2221
Dinney, George R

Eckersley, Derek
64 Roosevelt
Waterloo ON Canada N2L 2N4
Eckersley, Derek

Eckler Partners Ltd
789 Don Mills Road
Don Mills ON Canada M3C 1T8
416/429-3330
Bauer, Nicholas (Montreal)
Brereton, Alan R
Clark, Kenneth T
Collis-Bird, Jeremy J (Vancouver)
Eckler, Samuel
Weddell, Thomas A (Vancouver)

Essert Fraser
1216 Yonge Street
Suite 204
Toronto ON Canada M4T 1W1
416/964-3707
Essert, Henry

GBB Associates Ltd
95 Wellington Street West
PO Box 15, Suite 1500
Toronto ON Canada M5J 2N7
416/865-0060
Davies, Ronald S
Sutton, Barry S

Hay Management Consultants
Standard Life Centre
121 King St West, Suite 700
Toronto ON Canada M5H 3X7
416/868-1371
Goldthorpe, R A

Hewitt Associates
160 Bloor Street East
Toronto ON Canada M4W 1B9
416/961-5090
Livsey, Frank
McKay, Robert J

E T Hill Consultant
54 Baby Point Road
Toronto ON Canada M6S 2G3
Hill, Edward T

Insurance Risk & Design Consulting Co Ltd
3050 Yonge Street
Suite 209
Toronto ON Canada M4N 2K4
416/481-0725
Vernier, Marc G

J&HWF Inc
Box 191 Tour de la Bourse
Place Victoria Suite 2300
Montreal PQ Canada H4Z 1E2
514/878-1780
Duhaime, Roger G

Kuhn & Seal
Ch Des Boutettes 51
Lutry Switzerland 1095
02/139-5588
Seal, Myrna L

Martineau Provencher & Associates
65 Queen Street West
Suite 1220
Toronto ON Canada M5H 2M5
416/865-0660
Grace, Dave J

Maynard, John C
115 Glenayr Road
Toronto ON Canada M5P 3C1
416/489-4502
Maynard, John C

William M Mercer Inc
1211 Ave of the Americas
New York NY 10036
212/997-7171
Boden, Donald E (London)
Dixon, D Bruce (Auckland)
Sanders, David E (London)

William M Mercer Ltd
One First Canadian Place
PO Box 59
Toronto ON Canada M5X 1G3
416/868-2000
Bailin, Ailey (Winnipeg)
Conrad, Paul G (Halifax)
Coward, Laurence E
Dancy, Thomas H
Dowsett, Robert C
Grindley, Robert W (Calgary)
Hall, Gordon M
Landry, Patrick
Lemieux, Richard G (Montreal)
MacDonald, J Bruce (Halifax)
McCaw, Daniel L
Miller, Lawrence D (Saskatoon)
Nudelman, Harold M
Tettmar, Don (Calgary)
Weinerman, E Robert

Feliciano F Miravite Inc
MCPO Box 656
Makati Metro Manila
Philippines
817-1990
Miravite, Feliciano F

MLH + A Inc
1140 Boul de Maisonneuve West
Bureau 1401
Montreal PQ Canada H3A 1M8
514/845-6231
Bisson, Richard
Drolet, Michel (Ste-Foy)
Woods, H Wayne (Ottawa)

Morazain, Pierre
2150 Route De St-Jeannet
Vence France 06140
09/324-0096
Morazain, Pierre

MW - de Montigny Woerner Ltda
Av Paulista 949 - 5 andar
Sao Paulo Brazil 01311
011/284-5600
de Montigny, Andre E
Woerner, Lawrence W

Parlin, Robert W
Felsenaustr 13
Ch-8704
Herrliberg Switzerland
Parlin, Robert W

Peat Marwick Main & Co
PO Box HM897
Hamilton Bermuda HMDX
809/295-4800
Cascio, Michael J

Rollerson, Lloyd G
One Concorde Place
Suite 2107
Don Mills ON Canada M3C 3K6
416/449-3178
Rollerson, Lloyd G

Robert H Schaffer & Associates
80 Front Street East
Suite 501
Toronto ON Canada M5E 1T4
416/864-9488
Mandrish, Elaine

Sedgwick Tomenson Associates
Toronto Dominion Centre
PO Box 439
Toronto ON Canada M5K 1M3
416/361-6800
Joshi, Atul V
Mayo, George F M
Soronow, Frederick T (Vancouver)

Shepp & Associates Ltd
950 Scotia Place
10060 Jasper Avenue
Edmonton AB Canada T5J 3R8
403/423-4720
Shepp, Bruce N

Thompson Garner Actuarial Services
34 King Street East
Suite 502
Toronto ON Canada M5C 1E5
416/364-9480
Thompson, Frederick J

Tillinghast/Towers Perrin
77-91 New Oxford Street
London England WC1A 1PX
01/379-4000
Bouska, Amy S (Hamilton)
Burville, John C
Einck, Nancy R
Goford, Jeremy
McLeod, Charles C (Toronto)
Orros, George C
Ryan, John P
Smart, Ian C
Whitehead, Guy H (Hamilton)

Towers Perrin Forster & Crosby
250 Bloor Street East
Suite 1100
Toronto ON Canada M4W 3N3
416/960-2700
Buchanan, J Douglas (Rio de Janeiro)
Dillman, James W (Frankfurt)
FitzGerald, Brian A P
Graham, John (Sydney)
Lee, H Douglas
Lin, Che (Hong Kong)
McLean, Alastair G (London)
Morse, Peter F (Vancouver)
Woolsey, E John

D A Townley & Assoc Ltd
1774 West Broadway
Vancouver BC Canada V6J 4T7
604/736-6641
Walsh, Alan D

B J Vincent Co Ltd
820 Mount Pleasant Road
Toronto ON Canada M4P 2L2
416/481-5681
Cosburn, W Dale
Vincent, B J

IV. CONSULTING ACTUARIES & INSURANCE BROKERS OTHER COUNTRIES

G N Watson Ltd
Two Dunbloor Road
Suite 211
Etobicoke ON Canada M9A 2E4
416/232-2260
Watson, George N

The Wyatt Company
#700-401 West Georgia St
Vancouver BC Canada V6B 5A1
604/688-6211
Kidd, Thomas D
Moore, William T
(Calgary)

The Wyatt Co (Phils) Inc
9th Fl King's Court Bldg
2129 Pasong Tamo Street
Makati MM Philippines
815-1375
Gaitan, Wilfredo J

V. INSURANCE DEPARTMENTS U.S.

California Dept of Ins
600 S Commonwealth Avenue
Los Angeles CA 90005
213/736-2572
Bean, Richard W
Gilchrist, John T
Hallstrom, Robert C (San Francisco)
Jacks, Eugene E
Montgomery, John O
Summers, Sheldon D
Weller, Walter Wesley (Sacramento)

State of Colorado Division of Ins
303 West Colfax #500
Denver CO 80204
303/866-3489
Dino, Frank P

Connecticut Ins Dept
165 Capitol Avenue
Hartford CT 06106
203/566-5275
Linden, John R

Delaware Ins Department
841 Silver Lake Boulevard
Dover DE 19901
302/736-4251
Grace, Gregory

District of Columbia Ins Department
Fire & Casualty Division
614 H Street NW Room 516
Washington DC 20001
202/727-1273
Montgomery, James R, III

Florida Ins Department
Larson Building
Tallahassee FL 32301
904/488-4439
Battaglia, Bernard H
Koppikar, Dinkar B
Staub, E Brian
Vogel, Jerome F
Watford, James D

Georgia Ins Department
West Tower 7th Floor
Two Martin Luther King Jr
Atlanta GA 30334
404/656-2056
Flickner, Edward A, Jr.

Idaho Department of Ins
700 West State Street
Boise ID 83720
208/334-2250
Fagiano, Anthony J

Illinois Department of Ins
320 West Washington
4th Floor
Springfield IL 62767
217/785-5043
Gorski, Larry M
Gossrow, Robert W (Chicago)
Jones, James D

Indiana Department of Ins
311 West Washington St
Suite 300
Indianapolis IN 46204-2787
317/232-2385
Evans, Don J

Iowa Ins Division
Lucas State Office Bldg
Des Moines IA 50319
515/281-5705
Heck, Kenneth M

Maine Bureau of Ins
State House Station 34
Augusta ME 04333
207/289-3101
Diamond, Richard H

Maryland State Dept of Ins
501 St Paul Place
Baltimore MD 21202
800/492-6116
Green, Sidney A
Smith, J Brookes, Jr.

Massachusetts Division of Ins
100 Cambridge Street
Boston MA 02202
617/727-3633
Bashline, Donald T
Lonsdale, Frederick

Minnesota Dept of Ins
Metro Square Building
St Paul MN 55101
612/296-2488
Saarloos, George L

Nebraska Dept of Ins
Terminal Bldg Ste 300-400
941 'O' Street
Lincoln NE 68508
402/471-2201
Elmshauser, Ronald D

New Hampshire Ins Dept
149 Mountain Road
Rural Route 11
Concord NH 03301
603/271-2261
Copestakes, Arthur D

New Jersey Dept of Ins
201 East State Street
PO Box CN325
Trenton NJ 08625
609/292-5360
Cardinal, Clayton A
Chakrabarti, Asutosh
Gould, Donald E
Royer, Alan F

New York State Ins Dept
Empire State Plaza
Agency Building One
Albany NY 12257
518/474-4550
Burns, William R
Callahan, Robert J
Chou, Philip S (New York)
Devine, James L
Dorf, Stanley A (New York)
Fagan, Vincent F, Jr (New York)
Gardner, James B (New York)
Jones, Nathan F (New York)
Kelly, Anne (New York)
Kreuter, Peter S (New York)
Kwan, Chac B (New York)
Lomicky, Robert A (New York)
McVity, Leonard H (New York)
Mikhail, Raouf G
Nuding, Robert C
Packer, Bernard (New York)
Scher, Edward (New York)
Silverman, Janet K (New York)
Smith, Peter L, Jr.
Thompson, John S, Jr. (New York)
Vandervelde, Johan G
Von Seggern, William J (New York)

North Carolina Dept of Ins
430 North Salisbury St
Raleigh NC 27611
919/733-3284
James, Walter L
Schwartz, Allan I
Woolery, James G

Oregon State Ins Division
Dept of Commerce
Salem OR 97310
503/378-4271
Lamb, R Michael
Swenson, James R

Pennsylvania Ins Dept
1311 Strawberry Square
Harrisburg PA 17120
717/787-4192
Donahey, James R

South Carolina Dept of Ins
1612 Marion Street
Columbia SC 29201
803/737-6160
Jordan, C Michael
Simons, Martin M

Texas State Board of Ins
1110 San Jacinto
Austin TX 78786
512/463-6169
Becker, Ted
Burke, Frank F (Dallas)
Long, Robert A
West, Charles S (Dallas)

Washington Insurance Commissioner's Office
PO Box 7296
Olympia WA 98507
206/753-7300
Barclay, D Lee
Johnsen, Storm
Starovasnik, Donald M

Office of the Commissioner of Ins State of Washington
PO Box 7873
Madison WI 53707
608/266-3585
Van Cleave, Marvin E

VI. OTHER GOVERNMENTAL EMPLOYMENT U.S.

California Dept of Health Services
714 'P' Street
Room 1545
Sacramento CA 95814
916/323-5403
Ruderman, Robert

California Public Employees' Retirement System
400 'P' Street
PO Box 942715
Sacramento CA 94229-2715
916/326-3000
Aguinaldo, Leonardo C
DuBois, David H
Hwang, Kung-Pei
Swiecicki, Michael E
Young, Stephen P

Connecticut Commission on Hospitals & Health Care
1049 Asylum Avenue
Hartford CT 06105-2431
203/566-3880
Wright, Gardner E, Jr.

Department of Defense
1600 Wilson Boulevard
Arlingotn VA 22209
202/696-5869
Hearn, Vincent W (New York)
Hustead, Toni S
McKay, Mary S

Dept of Housing & Urban Development
451 Seventh Street SW
Room 9138
Washington DC 20024
202/655-4000
Herzog, Thomas N

Electric Power Board of Chattanooga
537 Cherry Street
Chattanooga TN 37402
615/756-2706
Earl, Ronald D

Federal Ins Administration
US Government Federal Emergency Management Agency
Washington DC 20472
202/646-2783
Reilly, Francis V

Florida Local Retirement System
Cedars Executive Center
2639 N Monroe Bldg C
Tallahassee FL 32303
904/488-2784
Slavin, Charles

Florida Retirement System
Division of Retirement
530 Carlton Building
Tallahassee FL 32304
904/488-2879
Gibney, Lawrence J

Food and Drug Administration
Div of Biometrics #18B-45
5600 Fishers Lane
Rockville MD 20857
Marticello, Daniel N

Health Care Financing Administration
Office of the Actuary
1705 Whitehead Road
Baltimore MD 21207
301/597-3000
King, Roland E
Klemm, John D
Leong, Kenneth K
Savord, Gregory J
Solomon, Ronald L
Strauss, Isidor R

Internal Revenue Service
1111 Constitution Ave NW
Washington DC 20224
202/566-5000
Black, Kenneth
Cross, Rowland E
Maidanick, Charles (Chicago)
Marticello, Kathryn G
Marwitz, Werner
Moody, William E
Porter, Lee B
Tino, Paulette

International Monetary Fund
700 19th Street NW
Room 6-320
Washington DC 20431
202/623-7000
Hogan, Francis X

Legislative Auditor's Office State of Louisiana
PO Box 94397
Baton Rouge LA 70804
504/342-7069
Seeling, Ronald L

Massachusetts Public Employee Retirement Administration
One Ashburton Place
Boston MA 02108
617/727-9380
Ware, Barbara J

Montgomery County Government
Finance Department, 15th Floor
101 Monroe Street
Rockville MD 20850
301/251-2042
Dver, Herbert L

New York City Retirement Systems
220 Church Street
New York NY 10013
212/566-7677
Berne, James A
Kheel, Brian S

New York State Dept of Civil Service
State Campus Bldg 1
#116
Albany NY 12239
518/457-3223
Candelario, Peter C
Hess, Morton B

New York State Employees Retirement System
A E Smith Building
Albany NY 12244
518/474-4537
Cook, Gerald R

Office of the State Actuary - Washington
919 Lakeridge Way SW
Suite C
Olympia WA 98504-0722
206/753-9144
Bland, Steven

Pension Benefit Guaranty Corp
2020 'K' Street NW
Washington DC 20006-1806
202/778-8800
Beard, Allen
Ceccarelli, Jane M
Gebhardtsbauer, Ronald
Gustafson, C David

Small Business Administration
1441 'L' Street NW
Room 406
Washington DC 20416
202/653-6560
Estefania, J R

Social Security Administration
6401 Security Boulevard
Baltimore MD 21235
301/965-3001
Ballantyne, Harry C
Bayo, Francisco
Schobel, Bruce D
Schreitmueller, Richard G

City of St Paul, Risk & Employee Benefit Management
900 Commerce Bldg
8 East Fourth
St Paul MN 55101
612/292-6235
Haltiner, Terry M

The State Ins Fund
199 Church Street
New York NY 10007
212/962-8900
Schulman, Justin

State of Washington Dept of Labor & Industry
Actuary Workers Compensation
Olympia WA 98504
206/753-0779
Amlie, William P

U S Department of Labor
200 Constitution Ave NW
Washington DC 20210
202/523-6666
Manning, James H
Scott, Ellis

U S General Accounting Office
441 'G' Street NW
Washington DC 20548
202/275-3584
Gottlieb, Benjamin I

United States Government
4405 Hope Street
Ventura CA 93003
805/989-8741
Thorne, Joseph O

U S House of Representatives
112 Cannon House Office Building
Washington DC 20515
202/225-5494
Mueller, Russell J

U S Railroad Retirement Board
844 North Rush Street
Chicago IL 60611
312/751-4500
Kagen, Maynard I
Solomon, Norman

U S Treasury Department
1500 Pennsylvania Ave
Room 2045
Washington DC 20220
202/566-5894
Van Valkenburgh, Regina

Veterans Administration
PO Box 8079
Philadelphia PA 19101
215/951-5313
Berman, Melvyn E
Tarzian, Michael J

World Bank
1818 H Street NW
Washington DC 20433
202/477-1234
Hamamo, Roshdi A

VII. GOVERNMENTAL EMPLOYMENT OTHER COUNTRIES

Ofc of the Superintendent
of Financial Institutions
Canada
Jackson Building
122 Bank Street
Ottawa ON Canada K1A
0H2
613/990-2118
Cushing, Arthur M
Wong, Henry Y P
(Toronto)

VIII. ORGANIZATIONS SERVING INSURANCE BUSINESS

Actuarial Search
16609 Vicarage Court
Dallas TX 75248
214/931-7468
Colver, Charles F

Alternative Care Technologies
1833 Magnavox Way
Fort Wayne IN 46804
219/427-4016
Troutman, Mark Richard
Williams, Robert J

American Council of Life Ins
1001 Pennsylvania Ave NW
Washington DC 20004-2599
202/624-2000
Booth, John K
Carroll, William
Case, Daniel F
Chiappetta, Robert N
Dillingham, Grace V
Donnelly, Vincent W
Minck, Richard V
Schreiner, William J
Spano, Anthony T
Wagner, Virgil D

Benetech Corp
7419 South Depew Street
Littleton CO 80123
303/979-6237
Keffer, William W

CAPSCO Software Inc
100 West 22nd Street
Lombard IL 60148
312/495-8720
Stone, Ronald J

Computone Systems Inc
5555 Oakbrook Pkwy
Suite 280
Norcross GA 30093
404/242-9143
Brown, Charles E, Jr.

The Continuum Co Inc
9500 Arboretum Boulevard
Austin TX 78759-9983
512/345-5700
Coffman, Kenneth L
Dahl, Hans H
Hasselmeier, A G
Herbert, Robert F, Jr.
Hu, Kaiyuan
Nielsen, Linda D
Onstott, Margaret R

Cybertek Computer Products
19 Halls Road, Suite 235
PO Box 394
Old Lyme CT 06371
203/434-9408
Pratt, William S, II

Equifax Inc
PO Box 4081
Atlanta GA 30302
404/885-8000
Carr, Juhan S, Jr.

Florida Employers Insurance Service Corp
1751 Mound Street
Sarasota FL 33577
813/955-2811
Neff, Raymond M

Hawley Actuarial Software
13 Council Crest Drive
Corte Madera CA 94925
415/924-4645
Hawley, Douglas N

Health Ins Assn of America
1025 Connecticut Ave NW
Washington DC 20036-3998
202/223-7780
Llewellyn, David
Thexton, Peter M

Incepts Inc
12801 North Central Expy
Suite 700
Dallas TX 75243
214/385-6497
Kirkpatrick, David K
Martin, Robert C

Ins Services Office
160 Water Street
New York NY 10038
212/487-5000
Balling, Glenn R
Banfield, Carole J
Boison, LeRoy A, Jr.
Burger, George
Cadorine, Arthur R
Cathcart, Sanders B
Crifo, Daniel A
Galiley, Bernard J
Kneuer, Paul J
Kollar, John J
Lino, Richard
McDaniel, Gail Polly
McNamara, Daniel J
Miller, Philip D
Orlowicz, Charles Paul
Prevosto, Virginia R
Riff, Mayer
Stein, Joan Berkman
Thompson, Kevin B
Walters, Mavis A (Washington)
White, Jonathan
Whitman, Mark
Woods, Patrick B

Insurers' Advisory of Canada
180 Dundas Street West
Toronto ON Canada M5G 1Z9
416/597-1200
Phillips, Herbert J

Raymond Karsan & Assoc
259 Radnor Chester Road
Suite 160
Radnor PA 19087
215/971-9171
Karsan, Nooruddin S

Richard Leahy Inc
8630 Fenton Street
Silver Spring MD 20910
301/495-0099
Johnson, Royal A

Management Applied Programing
6420 Wilshire Boulevard
Los Angeles CA 90048
213/658-7220
Dastur, Furrokh N

Massachusetts Rating Bureaus
40 Broad Street
Boston MA 02109
617/542-5080
Mahler, Howard C
Morison, George D

Micro Life Systems Inc
13910 Champion Forest Dr
Suite 205
Houston TX 77069
713/580-3041
Shelor, Morgan L

Monarch Resources Inc
780 Third Avenue
20th Floor
New York NY 10017
212/753-4460
Golden, Jerome
Katcher, Mitchell R
Kipnis, Roni S
Marash, Randy J
Olsen, Natalie A
Strauss, Neil T

National Council on Compensation Ins
One Penn Plaza
250 West 74th Street
New York NY 10119
212/560-1000
Dolan, Michael C (Boca Raton)
Fein, Richard I
Grippa, Anthony J
Mulvaney, Mark W (Denver)
Ryan, Kevin M
Spidell, Bruce R (Boca Raton)
Stein-Windwehr, Debra R
Venter, Gary G
White, Frank T (Boca Raton)

New England Micro Systems
One Linden Place
Hartford CT 06106
203/249-0499
Hunting, Thomas M

Old Republic General Services Inc
307 North Michigan Avenue
Chicago IL 60601
312/346-8100
Mitchell, William H

PALLM Inc
2601 Fortune Circle East Drive
Indianapolis IN 46241
317/241-2510
Blackwell, Alan P

Pennsylvania Compensation
Rating Bureau
1339 Chestnut Street
Philadelphia PA 19107
215/568-2371
Makgill, Stephen S

PolySystems Inc
55 East Jackson Boulevard
Suite 400
Chicago IL 60604
312/663-5670
Herget, R Thomas
Parker, Rembert N
Shomaker, William J
Smith, Roger W
Stanton, Gary A

Pauline Reimer
193-65 Salerno Avenue
Hollliswood NY 11423
718/217-6217
Reimer, Pauline

Shand Morahan & Co Inc
Shand Morahan Plaza
Evanston IL 60201
312/866-2800
Potter, John A

Syntelligence
1000 Hamlin Court
Sunnyvale CA 94089
408/745-6666
Piazza, Richard N

UL-TRA Systems Inc
12022 Sugar Springs
Houston TX 77077
713/556-6227
Stephan, Ruth W

Washington Square Capital Inc
512 Nicollet Mall
PO Box 9402
Minneapolis MN 55440
612/342-3736
Bruns, Sandra Lee
Hepokoski, Peter
Shepherd, W Blaine

Workers Compensation Ins Rate
One Market Place
Spear Street Tower, Suite 500
San Francisco CA 94105
Meyer, Robert E

IX. UNIVERSITIES & COLLEGES

Ball State University
Mathematics Dept
Muncie IN 47306
317/285-8640
Beekman, John A
Driskell, Richard G

Centre College
Alumni House
Danville KY 40422
606/236-0980
Breeze, William H

City College of New York
138 Street & Convent Ave
New York NY 10031
212/690-5346
Kamnetzky, Dr. Lee

College of Insurance
One Insurance Plaza
101 Murray Street
New York NY 10007
212/962-4111
Ramanujam, Srinivasa

Drake University
College of Business Admin
25th and University
Des Moines IA 50311
515/271-2011
Bowers, Newton L, Jr.

Georgia State University
University Plaza
Atlanta GA 30303
404/658-2000
Webb, Bernard L

Harvard University
677 Huntington Avenue
Boston MA 02115
617/732-1063
Hsiao, William C

Marion College
4201 S Washington Street
Marion IN 46953
317/674-6901
Glick, Donald L

N C A & T State University
School of Business & Economics
Greensboro NC 27411
Bagwell, Will R

New Jersey Institute of Technology
Mathematics Department
Newark NJ 07102
Garfield, Ralph

New York University
Grad Sch of Business Adm
100 Trinity Place
New York NY 10006
212/285-6000
Tenenbein, Aaron

Ohio State University
231 West 18th Avenue
Columbus OH 43210
614/422-4975
Brown, Robert B

Pennsylvania State University
409 F Business Admin Building
University Pk PA 16802
814/865-4172
Shapiro, Arnold F

San Jose State University
Dept of Mathematics
San Jose CA 95192
408/924-5138
Ng, Ho Kuen

Temple University
School of Business
Philadelphia PA 19122
215/787-8456
Hartman, Gerald R
Myers, Robert J
(Silver Spring)

Trinity College
Hartford CT 06106
203/527-3151
Butcher, Marjorie V

University of Connecticut
Department of Mathematics
Storrs CT 06268
Lowrie, Walter B

University of Florida
University Station
PO Box 14471
Gainesville FL 32604
904/392-0153
Howard, William M

University of Hartford
Barney School of Business
200 Bloomfield Avenue
West Hartford CT 06117
203/243-4313
Crofts, Geoffrey

University of Illinois
328J David Kinley Hall
1407 West Gregory
Urbana IL 61801
217/333-2110
D'Arcy, Stephen P

University of Iowa
Dept of Statistics & Actuarial Sciences
Iowa City IA 52242
319/335-0694
Knowler, Dr Lloyd A
Meyers, Glenn

University of Michigan
Graduate School of Business Administration
Ann Arbor MI 48109
313/764-1817
Fischer, Carl H
Nesbitt, Cecil J

University of Minnesota
School of Management
Minneapolis MN 55455
612/624-2888
Williams, C Arthur

University of Nebraska-Lincoln
Actuarial Science Program
Room 312 Burnett Hall
Lincoln NE 68588-0307
402/472-2698
Cox, Samuel H, Jr

University of Puerto Rico
PO Box 22872
San Juan PR 00931
809/761-5479
Vazquez-Cruz, Ruperto

University of South Florida
13907 Middle Park Drive
Tampa FL 33624
813/974-2001
Cohen, Murray E

University of Toronto
Department of Statistics
Toronto ON Canada M5S 1A1
416/978-3452
Chan, Beda

University of Waterloo
Statistics Department
Waterloo ON Canada N2L 3G1
519/885-1211 Ex 3550
Bennett, Michael A
Reynolds, Frank G

University of Wisconsin
School of Business
1155 Observatory Drive
Madison WI 53706
608/262-1555
Hickman, James C
Robinson, James M

X. MISCELLANEOUS EMPLOYMENT

ACTI
6410 Rockledge Drive
Suite 200
Bethesda MD 20817
301/530-4400
Anzalone, George D
Marietti, Roger N
(Dallas)

Aeroquip Corporation
300 South East Avenue
Jackson MI 49203
517/787-8121
Lannen, James R

Air Line Pilots Association International
535 Herndon Parkway
PO Box 1169
Herndon VA 22070-1169
803/689-2270
Bems, Vitold A

Alcan Trading (Bermuda) Ltd
PO Box HM 1386
Hamilton Bermuda HMFX
809/295-3550
Schaller-Kelly, C V

Aluminum Company of America
1501 Alcoa Building
Pittsburgh PA 15219
412/553-4545
Harper, Goldwyn
Bertrand

American Academy of Actuaries
1720 'I' Street NW
7th Floor
Washington DC 20006
202/223-8196
Kellison, Stephen G

American Exchange Bank
151 North Fourth
Elmwood NE 68349
402/994-2175
Clements, Robert K

American Express Travel Related Services Co Inc
PO Box 9152
Glendale CA 91206
818/542-1534
Chao, Kenneth

American Home Products Corp
685 Third Avenue
New York NY 10017
212/878-5000
Bergman, Barney
Gottstein, Adolph John
Lanskey, Stanley M

American Motors Corp
27777 Franklin Road
Southfield MI 48034
313/827-1000
Brown, Richard F

American Telephone & Telegraph Corporate Headquarters
100 Southgate Parkway
PO Box 1955
Morristown NJ 07960
201/898-8000
Harrington, Donald P
Pilewicz, Paula M

Amfac Inc
44 Montgomery Street
Box 7813
San Francisco CA 94120
415/772-3300
Schultz, Alan O

Andersen & Walsh Inc
PO Box 124
West Kingston RI 02892
401/783-7684
Ross, James B

Associated Madison Cos
200 Park Avenue
Suite 3100
New York NY 10166
212/351-2600
Carey, James J
Finkel, Paul A
Hill, Norman E

Atlantic Richfield Co
555 S Flower Street
BOA-3207
Los Angeles CA 90001
213/486-3511
Liu, Liangan

Avco Financial Services Inc
3349 Michelson Drive
Irvine CA 92715-1606
714/553-1200
Rinehart, Charles R

Badgley & Phelps Inc
3206 Rainier Bank Tower
Seattle WA 98101
206/623-6172
Young, Robert V

Bank of New England
28 State Street
37th Floor
Boston MA 02109
617/742-4000
Sumner, Gail L

Bankers United Trust Co
One Oak Park, Suite 400
1020 NE Loop 410
San Antonio TX
78209-1218
512/829-5100
Magaro, William D
Rice, Thomas Naffe

Bata Limited
59 Wynford Drive
Toronto ON Canada M3C
1K3
416/446-2011
Cooke, Alan

Benjamin-Beattie Ltd
1000 Lake Shore Drive
Chicago IL 60611
312/234-3400
Beattie, Orville C

Berkeley Enterprises Inc
815 Washington Street
Newtonville MA 02160
617/332-5453
Berkeley, Edmund C

Bethlehem Steel Corp
159 E SGO
Bethlehem PA 18016
215/694-7900
Morgan, Madison C

The BFN Corp
505 South Lenola Road
Moorestown NJ 08057
609/234-9595
Bruchansky, Sherman A

The Boeing Company
Mail Stop 13-60
PO Box 3707
Seattle WA 98124
206/655-2121
Curtis, Julie Ann
Komaroff, C David

Boise Cascade Corp
One Jefferson Square
Boise ID 83728
208/384-6475
Larimore, Stuart B

Champion International Corp
One Champion Plaza
Stamford CT 06921
203/358-7000
Carey, Gene Debbie Long

Cleveland Clinic Foundation
9500 Euclid Avenue
Cleveland OH 44106
216/444-2200
Crow, Walter C

Collen & Gamel Inc
2308 Perimeter Park
Suite #200
Atlanta GA 30341
404/452-0559
Collen, John W
Olson, Steven D

Consolidated Edison Co
Four Irving Place
Room 947-S
New York NY 10003
212/460-4600
Terhune, Harry, Jr.

Creative Financial Services
5211 Mahoning Avenue
Suite 230
Youngstown OH 44515
216/793-4457
Burger, Martin A

Creditor Resources
1100 Johnson Ferry Road
Atlanta GA 30342
Squier, Craig A

Curtis Mallet-Prevost Colt & Mosle
101 Park Avenue
New York NY 10178-0061
212/696-6000
McGarrity, Edward C

Dean Witter Reynolds Inc
City Place
32nd Floor
Hartford CT 06103
203/275-6312
Moore, James E

Decision Processes International
63 Hill Street
Morristown NJ 07960
201/267-0504
Huse, Sylvester J

Dental Network of America
Two TransAm Plaza Dr
4th Floor
Oakbrook Ter IL 60181
312/691-1133
Webb, James O

Donegal Corp
PO Box 801248
Dallas TX 75380
214/644-3860
Thompson, Stuart M

E I du Pont de Nemours & Co
Finance Department
1007 Market Street
Wilmington DE 19898
302/774-1000
Bardsley, Leonard J
Porter, Kenneth W

A G Edwards & Sons Inc
1880 Tice Valley Blvd
Walnut Creek CA 94595
415/935-0911
Fredricks, Lawrence M

Elliott & Page Ltd
120 Adelaide Street West
Toronto ON Canada M5H
1V1
416/365-8310
Moore, Brian L

Ethyl Corp
330 Fourth Street
Richmond VA 23219
804/788-5000
Carey, Wayne M
Rees, John A, Jr.

FDP Corp
2140 South Dixie Highway
Miami FL 33133
305/858-8200
Eggleston, Joseph B

Fidelity Management & Research
82 Devonshire Street
Boston MA 02109
617/570-7000
Nemerever, William L

Financial Institutions Retirement Fund
Five Corporate Park Drive
White Plains NY 10604
914/694-1300
Schaffer, Barry H
Weinstein, Martin A

First Boston Corp
Park Avenue Plaza
New York NY 10055
212/909-2000
Clancy, Robert P
Corkran, Jo Ann
(Boston)

First Investors Consolidated Corp
120 Wall Street
New York NY 10005
212/208-6000
Head, Glenn O

First Stochastics Inc
1900 Market Street
Philadelphia PA 19103
215/964-8299
Johnson, Roger C

Ford Motor Co
The American Road, Rm
845
PO Box 1899
Dearborn MI 48121
313/322-3000
Twinney, Marc M

Fried Frank Harris Shriver and Jacobsen
One New York Plaza
New York NY 10004
212/820-8000
Murphy, Karen A

Fringefacts Inc
799 Broadway
New York NY 10003
212/777-5554
Fishman, Ira F

General Board of Pensions
United Methodist Church
1200 Davis Street
Evanston IL 60201
312/869-4550
Markel, Frank L

General Electric Co
Fairfield CT 06431
203/373-2211
Spigal, Judith D

General Foods Corp
250 North Street
White Plains NY 10625
914/335-2500
Dwyer, Robert E

Georgia-Pacific Corp
133 Peachtree Street NE
PO Box 105605
Atlanta GA 30348-5605
404/521-5847
Spitznass, Richard B

Glickman Financial Group
5030 Orrville Avenue
Woodland Hls CA 91367
818/348-3555
Glickman, James M

Goldman Sachs & Co
85 Broad Street
New York NY 10004
212/902-1000
Melnikoff, Meyer

X. MISCELLANEOUS EMPLOYMENT

Halvorson Research Associates
2900 14th Street North
Naples FL 33940
813/261-4110
Halvorson, William A

Hartmarx Corp
101 North Wacker Drive
Chicago IL 60606
312/372-6300
Pikelny, Michael

The Henley Group Inc
11255 N Torrey Pines Road
La Jolla CA 92037
619/455-9494
Coffey, William E

Hershey Foods Corp
14 East Chocolate Avenue
Hershey PA 17033
717/534-7500
Dreyfuss, Richard C

Highlighted Data Inc
6628 Midhill Place
Falls Church VA 22043
703/241-1180
Drake, David C

Insurance Capital Corp
14 Wilton Road
Westport CT 06880
203/226-8193
Dowling, Joseph H

Insurance Marketing Corp
65 Valley Stream Parkway
Malvern PA 19355
215/640-0200
Beck, Kenneth M
Morris, John W
Raws, Alfred, III
Zurawel, Paul H

International Marine Casualty Services
PO Box 4400
Houston TX 77210-4400
713/226-6118
Jones, Del R

Investment Research Institute
Tri-View Offices
Suite 365, 110 Boggs Lane
Cincinnati OH 45246
513/772-2552
Bergen, Robert D
Schaeffer, Bernard G

ISI Systems Inc
Oakpark VII
Middlesex Turnpike
Bedford MA 01730
617/275-5900
Squires, Sanford R

ITT Corp
320 Park Avenue
New York NY 10022
212/940-2742
Celfo, Anne

Jacor Communications Inc
602 Main Street
Suite 601
Cincinnati OH 45202
513/579-8240
Jacobs, Terry S

Wilfred A Kraegel
405 East MacArthur Road
Milwaukee WI 53217
414/352-6508
Kraegel, Wilfred A

Levi Strauss & Co
Levi's Plaza Box 7215
1155 Battery Street
San Francisco CA 94120
415/544-6000
Seelinger, Philip B

Lynchval Systems Inc
6842 Elm Street
PO Box 957
McLean VA 22101
703/893-3170
Lynch, Josiah
Santos, Elizabeth J

Martin/Bastian
1128 Harmon Place
Minneapolis MN 55403
612/375-0055
Martin, Kristine Marie

Media Central Inc
Osborne Office Center
Suite 620
Chattanooga TN 37411
615/894-4980
Kent, Morton J

Mellon Bank N A
OM 1940
One Mellon Bank Center
Pittsburgh PA 15258
412/234-4100
Jeeves, Douglas A

Metropolitan Federal Savings & Loan
Metropolitan Park Bldg
1100 Olive Way
Seattle WA 98101
206/625-1818
Howe, Jay N

Mobil Oil Corp
150 East 42nd Street
New York NY 10017
212/883-4242
Gross, Jules
Mooney, Joanne Percoco
Sunila, Thomas D

J P Morgan Investment Management Inc
444 South Flower Street
Los Angeles CA 90017
213/489-9321
Bullock, Venita L

Morgan Stanley & Co
1251 Ave of the Americas
New York NY 10020
212/703-4000
Epstein, Sheldon
Gold, Jeremy
Griffin, Mark William
Mount, Melinda J
Tilley, James A

MSU System Services Inc
PO Box 61000
New Orleans LA 70161
504/569-4000
Nader, John G

National Bank of Commerce
PO Box 10686
Birmingham AL 35202
205/583-3600
Bloodworth, Lucian F

National Hospital & Health Care Services Inc
2350 East Devon
Suite 312
Des Plaines IL 60018
312/298-2122
Gladych, Raymond A

National Ins Consumer Organization
121 North Payne Street
Alexandria VA 22314
703/549-8050
Hunter, J Robert

NRECA
1800 Massachusetts Avenue
Washington DC 20036
202/857-9500
Berger, Alan S

Pacific Telesis
Pacific Telesis Center
130 Kearny St, Ste 3570
San Francisco CA 94108
415/394-3492
Oliver, Marilyn Miller
Thierman, Ronnie Susan
Tom, Judy L P

PaineWebber
1285 Ave of the Americas
New York NY 10019
212/713-6171
Harris, David M

PenTec Inc
PO Box 934
Southington CT 06489
203/621-8985
Callahan, Michael E

People's Bank
899 Main Street
Bridgeport CT 06602
203/579-7309
Carson, David E A

Plan Design Consultants Inc
1400 Fashion Island Blvd
San Mateo CA 94404-1584
415/341-3322
Lewin, Janet L

Preferred Plan Administrators Inc
9111 Cross Park Drive
Building B, Suite 200
Knoxville TN 37923
615/693-4834
Tillotson, James L

Project Assistance Corp
6205 Sharon Woods Blvd
PO Box 29545
Columbus OH 43229
614/890-4697
Kanney, James R

Prudential-Bache
One Seaport Plaza
New York NY 10292
212/214-1000
Hogue, Robert D
Shante, Dr. V Michael

Prudential-Bache Securities Canada Ltd
Corporate Finance
33 Yonge Street, Ste 400
Toronto ON Canada M5E 1V7
416/860-3074
Dalrymple, J Ian

Qualified Pension Services Inc
225 Friend Street
Suite 604
Boston MA 02114
617/523-7335
Richmond, Stanley M

Rohm & Haas
Independence Mall West
Philadelphia PA 19105
215/592-2395
Rising, Donald G

L F Rothschild
55 Water Street
New York NY 10041
212/412-1470
Arvanitis, Robert

Salomon Brothers Inc
One New York Plaza
New York NY 10004
212/747-7000
Bader, Lawrence N

M D Sass Investors Services
475 Park Avenue South
19th Floor
New York NY 10016
212/532-6010
Feingold, Joel S

Craig Selig
PO Box 11725
Fort Wayne IN 46860
219/493-6857
Selig, Craig S

Senior Health Management Corp
100 Smith Ranch Road
Suite 107
San Rafael CA 94903
415/492-2200
Markusfeld, Hersh

Serendip
PO Box 1024
Cooper Station
New York NY 10276
212/254-6360
Franklin, Annemarie

Society of Actuaries
500 Park Boulevard
Suite 440
Itasca IL 60143
312/773-3010
Cole, Linden N
Luckner, Warren R

Solana Capital Management Inc
1244 Via Mil Cumbres
Solana Beach CA 92075
619/481-0620
Olsen, Ralph G, II

Spring Arbor Distributors
10885 Textile Road
Belleville MI 48111
313/481-0900
Murphy, Thomas B

Stats Inc
6543 North Tahoma
Chicago IL 60646
312/792-0761
Dewan, John A

Sunwest Financial Services Inc
PO Box 25500
Albuquerque NM
87125-5500
505/765-2403
Sterchi, Robert P

System Automation Corp
8555 16th Street
Silver Spring MD 20910
301/565-9400
Rubin, Ethel C

Teledyne Inc
1901 Avenue of the Stars
Los Angeles CA 90067
213/277-3311
Esten, Bradford D

Textron
40 Westminster Street
Providence RI 02903
401/421-2800
Wang, I-Chieh E

UFT Welfare Fund
260 Park Avenue South
New York NY 10010
Hoffman, Richard H

United Auto Workers Union
Social Security Dept
8000 East Jefferson Ave
Detroit MI 48214
313/926-5000
Haas, Steven J

United Technologies Corp
UTC Building
Hartford CT 06101
203/728-7000
Goodell, Keith J

US Sprint Communications Co
9300 Metcalf
Overland Park KS 66212
913/676-3000
Stobie, David W

X. MISCELLANEOUS EMPLOYMENT

Westinghouse Electric Corp
Westinghouse Building
Gateway Center
Pittsburgh PA 15222
412/642-3800
Weaver, Leonard

Weyerhaeuser Company
Tacoma WA 98477
206/924-2345
Lyons, Samuel J, Jr

XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Abbott, Varnum J, Jr.
Adams, J Ross
Adams, Samuel P
Ain, Samuel N
Alexander, George
Allan, William
Allard, Maynard W
Allen, Edward S
Allen, Harold G
Allen, Ruth E
Allstrom, H Willard
Alpern, Lawrence
Alvord, Morgan H
Anderson, Arnold H
Anderson, Homer G
Anderson, Lloyd G
Anderson, Philip D
Anderson, Roy R
Anderson, T Loyal
Archer, Allan K
Archibald, A Edward
Arlinghaus, Clemens G
Arnold, E Allen
Arvanitis, Ernest A
Baeckstrom, Marianne
Bailey, Paul M
Bailey, Sidney M T
Balcarek, Rafal J
Ball, Frank M
Barber, William L
Barber, William P, Jr.
Barker, Loring M
Barlow, Lucinda B
Barnaby, Charles H
Barnhart, Lyle H
Bart, Robert D
Bartimer, Herman
Bash, Floyd A
Bateman, D H Samuel
Bates, James M
Batho, Elgin R
Beach, Morrison H
Beasley, Floyd T
Beattie, Nora M
Beatty, Chester D
Becker, R Jay
Beckert, Thomas A
Beers, Josephine W
Benbrook, Paul
Benedict, Elmer R
Bennett, Melvin D
Benson, Lawrence E
Berg, William D
Bergstresser, R L
Berne, David H
Bertram, John C
Bevan, John A
Bevan, John R
Biddleman, Albert F
Billman, Elmer
Bishop, William D
Bittel, W Harold
Blagden, Henry E
Blair, B Franklin
Blankley, Donovan T
Bloom, Roberta F
Blumenfeld, M Eugene
Bodtker, Michael B
Boermeester, John M
Bogosian, Carol A
Bonnard, Fernand
Bonnel, Ralph O
Booher, J Earnest
Boothroyd, H J
Borton, Douglas C
Bothmann, Horst P
Botkin, Leroy V
Bowman, Glenn L
Boyajian, John H
Boyer, John F
Braden, Lucian J
Brakey, Lucinda P
Brathwaite, Malcolm E
Brewster, John E
Briegel, Dorothy B
Brooks, Frank A, Jr.
Broome, Douglas A
Brown, Maurice S
Brown, William C
Bruce, James G
Bryant, Allison P
Buckman, Alfred L
Bucknell, Earl F
Buckwalter, Ellen L
Budinger, Joseph A
Bunyan, Alden T
Burger, Willard N
Burgin, David
Burian, Otto J
Burley, Winfield C
Burrall, Charles L, Jr.
Bush, Frank J
Butcher, Robert W
Cahill, James M
Calvert, Geoffrey N
Cameron, John L
Camp, Jeanne H
Campbell, George C
Campbell, Kenneth R
Cannon, Garnett E
Carroll, Wm Joseph
Carson, Evelyn G
Challenger, James O
Chamberlain, Carol
Champe, John E
Chapin, Edward L
Cheetham, McClain
Chester, George D
Christman, Joseph A
Christmas, William R
Clark, Frederick W
Clark, Ray A
Clarke, John W
Cleaver, William J
Coates, Barrett N, Jr
Coates, Clarence S
Coble, Roger W
Cocheu, Lincoln C
Coleman, James F
Colgren, Karl D
Compton, Richard K
Conklin, Harvey H
Conley, William
Conrad, Florence
Conrod, Stuart F
Cook, John H
Cook, W Gilbert
Corcoran, Regina
Crimmins, Joseph B
Crowley, James H
Cubello, Frank D
Curry, Harold E
Daley, Gina C
Dana, Franklin B
Daniels, John P
Danzinger, Leo J
Daoust, Joseph H
David, Frank H
Davis, J Kenneth
Dean, Kathleen S
DeBartolo, Fred
Delaney, Andrew
Desai, Krishna B
Deutsch, Lawrence
Dezube, Mitchell
Dice, William F
Dickerman, Robert W
Diemer, Richard L
Disch, Aloysius J
Dodd, Thomas Kilburn
Dodge, Frank F
Dodson, M R
Donovan, Maurice V
Dorfman, Eugene F
Dorn, Lowell M
Dow, Harold E
Doyle, Martina E
Drake, Richard H
Drobisch, Miles R
Drobnyk, Wendel J
Duncan, Robert M
Dunlap, James A, Jr.
Dunn, R Lewis
Eastlack, Allen C
Eckhart, Kenneth V
Eckman, Charles T
Eddy, C Manton
Ede, Cecil F
Edwards, Norma L
Eide, K Arne
Eisner, Morris
Eisner, Stanley L
Ellenby, Milton Q
Elliott, George B
Ely, Ray M
Emery, E Ward
Escott, Francis H
Espie, Robert G
Evans, John J
Eyre, Harry C
Fairbanks, Alfred V
Faith, Edward L
Fan, Tuan
Farrant, Maurice H
Fauser, Louis
Feay, Dallas H
Feay, Maurice F
Feeney, William A
Feldmann, Kenneth F
Fellers, William W
Fenichel, Seymore A
Fenker, Richard M
Fernandez, William N
Finelli, John J
Fischer, Niels H
Fisher, Hillary J
Fitzhugh, Gilbert W
Forsythe, Albert H, Jr.
Fortuin, Henry J L
Fox, Kingsley G
Franz, Lorraine M
Frey, Gerold W
Friedman, Jacob
Fries, Edward S
Fritch, Herbert A
Fry, Carolyn A
Fuhlrodt, Norman T
Gall, John
Gallagher, Robert R
Galloway, Charles T P
Gannon, Donald F
Gannon, Joseph T
Gardner, Herbert S
Garnett, Wayne W
Gelles, Manuel
Gerrity, Joseph F
Getman, Richard A
Gilbert, Daton
Gill, James F
Gillespie, Hugh
Gilligan, James T
Ginsburgh, Harold J
Glyn, Rachel Eve
Goddard, Russell P
Goebel, Ralph H
Goldberg, David
Goodrich, Clarence R
Goral, Edgar J
Gould, John C
Gould, William
Graham, Gary G
Graham, Martha B
Graham, Thomas W
Grambor, Henry S
Graves, Clyde H
Gregory, C William
Gresham, Bryan B
Greville, Thomas N E
Griffin, Frank L
Griffith, Robert W
Groenendijk, Alida J
Groeschell, Charles G
Grossman, Eli A
Grover, Myles L
Gruson, A Allan
Gurche, Carolyn Carter
Gustafson, Dale R
Gysbers, Elsie L
Halverson, Florinda M
Hand, Gerald C
Hand, Katharine M
Hansen, Reuben G
Harding, Keith J
Harkness, Paul T, Jr.
Harrigan, Harold F
Harris, Bertha L
Harris, Seymour H
Hart, W Van Buren, Jr.
Hartwell, Ward J
Harvey, Robert
Haugh, Charles J
Hauke, William V
Hayataka, Hiro
Hayden, Virgil O
Hayes, Rea B
Hazam, William J
Hazlett, Richard F S
Hedin, Elmer R
Heintzberger, Henry J
Helphand, Ben J
Heltman, Robert C
Henne, Richard E
Henningsen, Victor E
Hennington, Howard H
Herman, F Lee
Hettger, Henry J
Hevert, William T
Hewitt, Charles C, Jr.
Hill, Edwin E
Hill, George L
Hill, J Stanley
Hill, Mark W
Hill, Walter C
Hoffart, John L
Hogeman, George L
Holmes, Al F, Jr
Holsten, Fred H
Hook, John F
Hope, Francis J
Hoskins, Robert H
Houseman, Raymond F
Howatt, F Frank
Huddleston, Dorothy M
Huffman, Sam Houston
Hughey, M Stanley
Hummel, Thomas J
Humphrey, Patrick L
Huntington, Henry S, III
Huntley, Newton E
Hurlbut, David G
Hurley, Robert L
Huston, F Edward
Hutcheson, John D
Hutchinson, Gerald E
Hutchison, Michael B
Immerwahr, George E
Ingersoll, W Harrison
Jackson, Clayton L
Jacobson, Reuben I
Jacoby, Charles W
Jacoby, Robert E
Jamieson, J Rae
Jekel, Oscar H
Jenkins, Albion U, Jr.
Jensen, Russell R
Jex, Robert L
Johnson, Lloyd H
Johnson, Rheuben C
Johnstone, Robert M, Jr.
Jones, Charles H
Jones, Harold M
Jones, Hodge L
Jones, Richard J
Jordan, C Wallace
Kacmarynski, Joseph P
Kallop, Roy H
Kalmbach, Leland J
Kanitkar, Yeshwant G
Kavanagh, Brian
Kaysen, Kenneth E
Keene, Charles R
Keetch, G Y
Kersey, Charles E
Kessel, Hugh G
Kidd, Robert M
Kidwell, W Duane
Kientz, Dorothy I
Killion, Raymond F
Kimball, Herbert W
Kinsey, Paul F
Kirkpatrick, Thomas H
Kittredge, John K
Klaasse, Frank L
Klem, Walter
Knies, Paul H
Koch, Robert B
Kok, Willem
Kole, Morris B
Kolodny, George
Kornhauser, Marvin L
Krauss, Russell H
Kretschmer, Albert H, Jr.
Kripke, Albert E
Krisher, William K
Krogh, Elden C
Kroll, Cedric W
Kwasha, H Charles
Kyle, George B
Lake, Meno T
Langhans, Meier F
Larson, Charles M
Larson, Robert E
Lawson, Harold R
Lebens, Joseph R
Leggett, Richard A
Lehmann, Earl R
Leight, Grace
Leshe, William, Jr.
Letson, Edward W
Letwin, Fred G
Levinson, Louis
Levitsky, Charles A
Lewis, William H
Lewis, Winthrop T
Liebers, Elise C

XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Lincoln, Charles G
Link, Robert F
Linquanti, August J
Livingston, James A, Jr
Loadman, Arthur E
Loftis, John M
Logan, Loren G
Long, Leon L
Longley-Cook, Laurence H
Lublin, Leon
Lukens, Jaywood
Lynas, Robert H
Lynde, Harold W
Lyon, Dorothy M
Lyons, Frank J
Lyons, Harold V
Macarchuk, John
MacDonald, A Ross
MacLean, George A
Macias, Leonard
Maglathlin, Ralph H
Maguire, Ralph D
Maine, James S
Malament, Daniel
Mandeville, Grace A
Mangan, Annette Z
Martin, Henry J
Martin, Leslie R, Jr.
Martin, Paul E
Martin, Ronald J
Mast, Boyd
Mathis, Thomas A
McAulay, Archibald H
McCarter, William C
McClintock, Henry L
McCollum, Harold
McCombs, Allan B
McCord, David R
McCorkle, Robert A
McCoy, John S
McIntosh, Kenneth L
McIntyre, James C
McKee, Donald R
McLean, George E
McLeod, Hugh
McMahon, Charles W
McMillen, Robert H
McNamara, George F
McQueen, Robert C
McReynolds, D Karl
Mellman, Richard J
Menge, Walter O
Merdian, Elizabeth H
Merritt, Robert
Meyerson, Hyman
Mikula, Sharon B
Miles, David H
Miller, E Sherry
Miller, Julian M
Miller, Morton D
Miller, Richard L
Mills, Richard J
Millyard, David M
Min, Joanne J
Mischke, Gerald Arden
Mitchem, Kenneth D
Moilien, Tilmar A
Mokros, Bertram F
Monsky, Morris
Montague, Theodore L, III
Moore, Gene C
Moore, James W
Moore, Paul C
Moorhead, Ernest J
Morgan, Jack L
Morris, Doris N
Morrison, Henry P
Morrison, Thomas B
Morrissey, Marlies S
Morse, Richard H
Mortensen, James M
Mosesson, Zehman I
Moss, Robert G
Muir, Joseph M
Mullens, Will R
Munro, Gordon J
Munterich, George C
Murdock, Bennet B
Murray, J B M
Murray, Lucille
Nazarian, Gregory H
Neebe, Henry G
Neill, Stephen K
Nelsen, Alvin B
Nelson, Allen G
Nelson, John S
Nichols, Charles A, III
Nicholson, Earl H
Nicoletti, Anthony J
Nienhuis, Marianne C
Nogarede, Dezere H
Nolte, Renee A
Norman, La Lander S
O'Connor, William L
O'Donnell, Edward F
Oien, Robert G
O'Keefe, E Jay
O'Keefe, Richard E
Oldenkamp, Julia
Olsen, James
Olson, Ralph E
O'Neill, Kenneth W
Orloff, Conrad A
Ormsby, Charles A
Osterman, Herbert W
Otteson, Paul M
Otto, Diane L
Paff, Harold G
Page, Charles H
Pailler, Arline
Painter, Cornelia B
Patterson, W Donald
Pauley, Barton S
Pauley, Stephen R
Peacor, C Norman
Pearson, Raymond G
Peck, Jonathan K
Peel, Jerald P
Perkins, Alfred W
Perry, Robert C
Pestal, Charles F
Petersen, Loren V
Pettengill, Daniel W
Pfefferle, Frederick P
Phelps, John
Philbrick, Harold F
Phillippi, William R
Phillips, John H
Phillips, Robert C
Pickering, Joseph R
Pierce, Robert D
Pike, Morris
Pirotte, Deborah A
Plimpton, Henry A
Poissant, William A
Poucher, Ralph I
Poulsom, William K
Powell, John H
Preble, W James
Price, Archibald M
Price, Edith E
Probst, Charles E
Pulley, Richard W
Quinby, Harry E
Rabenau, Philip A
Radin, Harry C
Randall, Robert J, Sr.
Rathbone, Nathanael
Rathgeber, Fredrick E
Rea, Everett A
Reade, David M
Reeder, Marie H
Reeder, W Rodman
Reilly, A Wendell
Reilly, G Emerson
Reynolds, George A
Reynolds, Walter L
Richardson, Charles F B
Richardson, Walker S
Richmond, Owen D
Richter, Candace F
Rickards, Charles E
Rink, Richard G
Ritter, Joseph G
Robbins, Lillian
Roberts, Maurice B
Robertson, Alexander C M
Robertson, Frank J
Robinson, Robert P
Rode, Erwin A
Rodermund, Matthew
Rohling, Fred H
Romeo, Joseph T
Roscoe, William W
Rose, Georgette G
Rosenberg, Isaac
Rosenberg, Norman
Rosenbloom, Samuel
Rosenthal, Irving
Rosenthal, Saul
Rosholt, Lehman M
Rosmi, Harold L
Ross, Kenneth H
Roth, Irving G
Rotter, Paul T
Rouffa, Robert S
Rowland, Jack L
Ruchlis, Elsie
Ruddock, John Y
Rugger, Gerald K
Rugland, Walter L
Rupert, Walter J
Ryan, John F
Saccullo, Carole E
Salzmann, Ruth E
Sartain, James H
Saulon, Joseph F
Scammon, Lawrence W
Schallack, Ronald J
Scheig, Henry F
Schenkel, James M
Schermann, Harris
Schimpff, Milton C
Schlachter, Gertrude A
Schmidt, William H
Schneider, F Russell
Schneider, William G
Schneiker, Henry C
Schnelle, Charles S
Schonenberg, John J, Jr.
Schwartz, Jane Bradley
Schwartz, Max J
Schwarz, Joseph A
Scott, H Randolph
Seligman, Edward J
Sellers, Richard M
Separk, Wharton G Jr.
Shane, Alan
Shek, Sandra C
Shewan, Andrew F
Shockley, Marcom H
Siegfried, Charles A
Sillesky, J Darrison
Silletto, C David
Simon, LeRoy J
Simoneau, Paul W
Simpson, William
Singer, Carl J
Singer, Jack A
Singer, Paul E
Skelding, Albert Z
Skevington, John A
Skinner, Fred E
Slater, Robert E
Sloan, John L
Sloat, Frederick P
Smith, F Eugene
Smith, Harold W
Smith, Henry W
Smith, J Henry
Smith, James P
Smith, John E
Smith, Laurence K
Smith, Raymond L
Smith, Robert H
Smith, Russell H, Jr.
Snell, William M
Solenberger, Carl W
Spaulding, Asa T
Spellman, James W
Spoelstra, Herbert B
Stabert, Bernhardt K
Stagg, Ronald G
Stanley, J Perham
Statius, Anastase E
Stearns, Bernice E
Stearns, John B
Stearns, John L
Stemmermann, Theodore A
Stennes, George V
Stephenson, J Herman
Stephenson, John W
Stewart, Gathings
Stewart, O Conrad
Stieren, Valeska U
Stover, J Karl
Straate, Christine A M
Streatfeild, G Philip
Street, Christopher C
Strickert, Roland R
Strock, Ellsworth E
Strom, Christian L
Struble, William I
Sturtevant, Hubert B
Sullivan, William J
Sumner, Dale R
Swanson, F Gilbert
Swanson, Robert H
Sweeney, Theodore A
Sweeny, Andrea Mooney
Sweetser, Edward H
Swick, George B
Tallman, Richard H
Tatum, Samuel C
Taylor, J Eugene
Thiessen, Henry B
Thomas, B Russell
Thomas, Charles
Thomas, Dean A
Thomas, James W
Thomas, William S
Thompson, Graham C
Thompson, John H
Thompson, Philip R
Thompson, Susan R
Thomson, Paul
Tiffany, Carl A
Tilley, Carole M
Tillotson, Don C
Toren, Chester J
Tosch, Charles E
Toussaint, Robert C
Toy, Gerald G
Tressel, Harry K
Trevarthen, Margaret A
Trowbridge, Charles L
Tucker, Lyman R
Tucker, Samuel
Turnquist, Jack M
Turoff, John H
Twomey, Leonard N
Uhthoff, Dunbar R
Unruh, H C
Van Fleet, George
Van House, Charles L
Varcoe, F Turner
Varga, George J
Venetakis, Basil
Vicino, Gerard A
Vincent, Lewis A
Vogt, Andrew
Waaser, George T
Wagner, Ehrhardt H
Wagner, Russell L
Walker, Charles N
Walker, Harry
Walker, Margaret
Wallace, George E
Walmsley, Howard C
Walsh, Albert J
Ward, Robert G
Ward, William F
Ward-Smith, Kenneth
Wassell, Edmund J
Watson, Joseph L
Waugh, W B
Weaver, Arthur G
Webster, Lawrence B
Weck, Frank A
Weill, Dorance B
Weitzenkamp, Dianne
Wells, Edward H
Welshons, Janet Lee
White, Geoffrey B
White, William A
Whiting, Douglas B
Wicks, George C
Wieder, John W, Jr.
Willemin, Richard J
Williams, Harry V
Williams, John H
Williams, John R
Williamson, William R, Jr.
Wilson, Charles E
Wilson, Mary Cusic
Wilson, Wilmer W
Windecker, Arthur A
Winter, Bert A
Wishart, Robert A
Wood, Jack E
Wood, Milton J
Wood, R Norman
Woodworth, James H
Woolery, James M
Wright, Byron
Wright, Roy R
Wyckoff, John F
Yates, J Arnold
Yenner, Ralph D
York, William S
Young, Elizabeth R
Young, George W
Young, Ralph E
Young, Robert G
Yount, Hubert W
Zapisek, Diane Adelizzi

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ALABAMA

BIRMINGHAM

Allen, Linda S
Bailey, J Russell, Jr.
Bingham, Alfred A, Jr
Bloodworth, Lucian F
Burell, Rebecca Grier
Campbell, Daniel A
Chou, Hung-Cheng
Cook, David Nolin
Cormack, Charles L
Dean, William R
Farmer, Neal A
Fiddler, Tom L
Fritz, Brent
Graves, William T
Harris, Carl M
Heim, Len
Jones, Frank C
Kell, Robert E
Kelley, Jack A
Kellogg, Terry D
Livingston, James A, Jr.
McWhorter, Anthony L
Myers, Valeria S
Paisley, Robert M
Phillips, Jimmy E
Presley, T Michael
Rutledge, Paul E, III
Smith, James B, Jr
Stiles, Hubert M
Stuenkel, Wayne E
Tenenbaum, Philip M
Thomason, David Reed
Wessinger, Harry Wayne
Williams, Frank W
Woodall, Stanley Nelson
Yates, Donald G

CAMDEN

Phillippi, William R

DECATUR

Olson, Ralph E

MOBILE

Pennington, Thomas K, Sr.
Shaw, Mark E

MONTGOMERY

Crosby, George C
Lambert, Bill G
Nelson, Kenneth Leonard

TUSCALOOSA

Windham, W Rodney

ALASKA

ANCHORAGE

Mayer, Duane L

ARIZONA

CAREFREE

Curry, Harold E

GREEN VALLEY

DeBartolo, Fred

MESA

Forbes, E Dean

PHOENIX

Addink, Donald L
Bentzin, Charles G
Birkey, Calvin R
Brace, Gary L
Budinger, Joseph A
Christman, Joseph A
Daoust, Raymond E
Davis, Christopher H
Drown, Gary K
Ericson, Arthur W
Fagg, Gary
Fecke, Ralph M
Gardner, Bruce
Goodell, David A
Gordon, James H
Hancock, Edward B
Hartnedy, John A
Hoyt, Mark S
Klingler, Kenneth D
Koger, Gerald T
Lawrence, John W, Jr
Malkind, Lance
Matthews, Steven R
Maule, Robert G
McLellan, Louis D
Nelson, David M
O'Connor, Margaret C
Petersen, Gary L
Robinson, William K
Tellier, Robert N, Jr
Walker, Ralph P
Wanner, Charles A
Witt, Ronald E

PRESCOTT

Taylor, J Eugene

SCOTTSDALE

Rech, James Edward
Thaler, Alan M

SUN CITY

Grambor, Henry S
Jacobson, Reuben I

SUN CITY WEST

Harris, Seymour H
Keene, Charles R
Kirkpatrick, Thomas H

TEMPE

Gordon, Maurice D

TUCSON

Bruce, James G
Dodson, M R
Hopper, Loyd
Moss, Robert G
Perry, Robert C
Pickering, Joseph R
Strock, Ellsworth E

WILLCOX

Robotka, Robert G

ARKANSAS

FAYETTEVILLE

Bennion, Patricia A

HOT SPRINGS

Wright, Roy R

LITTLE ROCK

Baker, Trudy J
Enoch, Jerry F
Gordon, Frank N
King, Russell L
Krenz, Joseph A
Martin, Daniel, Jr.
Myers, John W
Osborn, Paul S
Skelton, Don R
Walker, Frank Edward

CALIFORNIA

ALAMEDA

Flynn, Joseph T

ALPINE

Blumenfeld, M Eugene

ANAHEIM

Snow, Susan L

BERKELEY

Coates, Barrett N, Jr.
Coates, John K
Gavazzi, Anita J
Kenney, James A
Radin, Harry C

BEVERLY HILLS

Lie, Geoffrey Yuenfei
Rosenberg, Norman

BURBANK

Cimini, Edward D, Jr.

CALABASAS

Hiatt, Charles E
Kagan, Arthur B
Woolley, E Richard

CARMEL

DeSimone, Ralph

CHATSWORTH

Duncan, Robert M, Jr.
Huffman, Sam H, Jr
Thomas, Charles

CLAREMONT

Projector, Murray

CONCORD

Dunn, Edward J

CORONA DEL MAR

Helphand, Ben J

CORONADO

Longley-Cook, Laurence H
Sheffler, William J

CORTE MADERA

Hawley, Douglas N
Revis, Johan

COSTA MESA

Colburn, James T
Frankenstein, Daniel W
Rosenthal, Aaron R

DAVIS

Gysbers, Elsie L
McCollum, Gary J
Taylor, John W H
Teig, Gerald C

DOWNEY

Davlin, Michael F
Mitchell, Robert R

EL TORO

Gowdy, Robert C

ENCINO

Broutt, Karen A
Deutscher, Harold J
Feichtinger, James N
Games, George
Hogue, J Richard
Horning, John W
Kong, Loong
Kravitz, Louis
Miller, Barry E
Orloff, Warren D
Paul, Margery F
Presberg, Robert N
Scott, Lawrence G
Shapiro, Patricia L
Wain, Christopher H

ESCONDIDO

Hamilton, Curtis D
Phelps, John

EUREKA

Kern, Richard D

FOSTER CITY

O'Connell, Ronald F

FOUNTAIN VALLEY

Barnes, Dennis A
Burch, David Lee
Ferris, William L
Goebel, Brian F
Griswold, Gerald W
Lehman, W Douglas
Millerd, John N

FRESNO

Benedict, Robert C
Kent, Louis A

FULLERTON

Smith, Talbot T

GLEN ELLEN

Letson, Edward W

GLENDALE

Chao, Kenneth
Smith, Vine H

GRANADA HILLS

Chaudhry, Mohammad I

GREENVILLE

Jackson, Willard L

HERMOSA BEACH

Beers, Josephine W

HIDDEN HILLS

Lake, Meno T

IRVINE

Beckman, Woody
Bernabe, Osmundo A
Blattenberg, Robert C
Cattolica, James F
Chin, William P
Colgren, Karl D
Davis, Darlene H
Demsey, Brian R
DiFiore, Lawrence B
Dorris, J Paul
Fagerberg, Denise E
Finger, Robert J
Fritz, John F
Gero, Deborah A
Gibson, Martin F
Hammons, David J
Honebein, Carlton W
Jarrett, Edward C
Kilbourne, Frederick W
Maine, Leslie D
McKernan, Edward F
Osei, Kwasi
Reese, Thomas W
Rinehart, Charles R
Suchoff, Stuart B

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

IRVINE - continued
Tai, Dylan C
Tiller, John E, Jr.
Urschel, Frederick A

LA CANADA

Coble, Roger W
Tookey, Robert C

LA JOLLA

Abbott, John W
Buck, Fred A
Coffey, William E
Greer, Richard R
Johnson, Kent R
Jolley, Jeff A
Silva, Anne L
Stontz, Carolyn J
Way, Dean M

LA MESA

Paff, Harold G

LAGUNA BEACH

Garfin, Louis

LAGUNA HILLS

Buckman, Alfred L
Ginsburgh, Harold J
Morrison, Henry P
Otte, Edward J

LAGUNA NIGUEL

Axelrod, Jerrald

LITTLE RIVER

York, William S

LONG BEACH

Chaput, Robert Lee
McDonald, Harry G

LOS ALTOS

Garretson, Henry J
Gutierrez, Daniel C

LOS ANGELES

Ahuja, Sushil K
Alexander, Robert A, Jr.
Arnaud, Verdun J
Bair, Nicki
Baitler, Simon C
Barad, Edward L
Bartel, John E
Bassignana, Daniel F
Bassin, Robert
Bates, Marel K
Bean, Richard W
Bell, Linda L
Bellusci, David M
Bethel, Neil A
Bierschbach, Raymond A
Black, Douglas E
Bolen, John T
Bolton, Wilbur M
Bourdeau, Paul T
Bullock, Venita L
Cameron, Brian M
Camferdam, Steven R
Canfield, Roberta L
Carpenter, David R
Chan, Chong P
Chapman, Allan L
Chase, David A
Chernoff, Victor B
Clark, R Bruce
Clark, Thomas
Cohen, Laurence D
Cole, Stanton L
Colton, Edward H
Crandall, Harold E
Dastur, Furrokh N
Davidson, Jeffrey Alan
Dobo, John Randolph
D'Onofrio, Joseph R
Esten, Bradford D
Fife, Gene Bryant
Fisher, Hillary J
Flier, Alvin
Flynn, Edmond H
Fougner, Alan H
Frank, Martin J
Franklin, Cary D
Fuerst, Donald E
Gilchrist, John T
Gooding, David E
Gould, Gordon L
Grainger, Steven R
Haber, Sherry Raiman
Harris, Timothy J
Hatch, Gerald A
Heidorn, Frederick N
Henkes, Joseph P
Hippen, David J
Hoak, William D
Hoeffner, Stephen J, Jr.
Holoff, Richard L
Houston, Ivan J
Hsu, Chiukao
Hug, Mark Anthony
Isenberg, Eric Michael
Jacks, Eugene E
Jaffke, Richard James
Johnson, Allan Hale
Johnson, Roger D
Jolls, Thomas H, Jr.
Kan, Philip Tai-Ping
Kayton, Howard H
Kehela, Edmund F
Kim, Choong J
King, Jon L
King, Kerry K
Kischuk, Geoffrey L
Kobrine, David P
Kobrine, Ronald
Kovacs, Frank
Krantz, Kerry A
Kudera, Andrew E
Lachter, Jack
Lamb, James D
Lee, Antony Y
Lee, Jason M
Lerner, Gary G
LeSueur, David C
Letts, G Rodney J
Levit, Alan D
Liggett, John M
Little, D Alan
Liu, Liangan
Livingston, Arlene E
Loeb, Harold A
Lonergan, Clyde G
MacDonald, Karen Olsen
Marler, Carol A
Marnell, Timothy J
McCarty, Robert W
McConney, Gerald E
McGinn, Daniel F
McKinnie, W David, III
Modugno, Victor
Montgomery, John O
Morrow, Fred C
Mortensen, James Michael
Moynier, Tom D
Myers, Edward L
Nash, Russell K
Newquist, David W
Ohanian, Stephen
Oleska, Michael P
Paige, John W
Palace, Michael
Pao, Alice C
Paull, Marvin J
Perkins, Jon Ward
Phillips, Wm Harold
Piper, Kurt Frederic
Polapink, Paul S
Pratt, Joseph J
Reynolds, J Dale
Robertson, Francis E, Jr.
Rogers, Daniel J
Rothschild, Kenneth A
Salzillo, Joseph A
Schneider, Harold N
Scholl, David C
Singh, Harold D
Solomon, Richard H
Stahly, Larry D
Stempel, Martin
Su, Alice W
Summers, Sheldon D
Sutcliffe, Jon D
Taylor, Craig P
Teasley, Larkin
Thau, Claude
Thomas, John B
Thurston, Cynthia L
Tu, Hai Tan
Tucker, Warren B
Van Slyke, Oakley E
Vieira, John
Vigen, Greger J
Walker, David G
Webster, David A
Weinstein, Richard L
Weisleder, Stanley
Welch, Thomas H
Williams, Lawrence
Wilson, Oliver T
Wolfenden, James D
Wong, Dennis
Xanthos, William
Xavier, Basil A
Yen, Frank T
Zieminski, Robert M

MANHATTAN BEACH

Ancona, Philip F
Block, Helen G
Block, Richard A
Picard, Charles H, Jr.

MENLO PARK

Pauley, Barton S
Shostak, Nancy C
Woll, Richard G
Zicarelli, John David

MILL VALLEY

McCarthy, Denis J

MISSION VIEJO

Bernardo, Evelyn M
Streatfeild, G Philip

NAPA

Munro, Gordon J

NEWPORT BEACH

Allen, Donna Deborah
Ash, Richard D
Corbett, Dennis M
Corbett, Kathleen M
Cunningham, William
Dobrofsky, David B
Falde, Gary
Gosstyla, Ted
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Lapointe, Jacques
Longyear, George Y
Marois, Marc
Milberg, John E
Miller, Lynn C
Modeer, John C
Morris, James
Morris, Pamela Saunders
Murray, John D
Panighetti, Arthur V
Penrose, Clement B
Prien, Barthus
Rice, James R
Stontz, Michael A
Sutton, Thomas C
Vinson, William K
Wallach, Andrew B
Wallach, Catherine
Yen, Chung-Ye

NORTH HOLLYWOOD

Weisbrod, Marvin L

NOVATO

Barrette, Raymond
Brown, Joseph W, Jr
Butsic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Heyman, David R
Hough, Paul E
Lerwick, Stuart N
Lipton, Barry C
Pflum, Roberta J
Shoop, Edward Carl
Steer, Grant David
Tom, Darlene Paula
Varney, Maurice E
Wacker, Gregory M
White, William D

OAKLAND

Anderegg, David S
Bain, Peter C
Chan, David H
Moore, James W
Shih, Jin-Dih
Steinhorn, Robert David
Sutherland, Donald R

OCEANSIDE

Eckman, Charles T

OJAI

Thompson, John H

ORANGE

Maloney, William F
Theobald, Joy Anne
Young, Harry S

ORANGEVALE

Ying, Y C

PALO ALTO

Saccullo, Carole E

PALOS VERDES

Brannigan, James F

PASADENA

Absey, Donald M
Berquist, James R
Bickerstaff, David R
Bishop, William D
Chapin, Edward L
Crawshaw, Mark
Edwards, John S
Eklof, Cary B
Hayne, Roger M
Hotvet, James L
Hu, David D
Marder, Allan A
McMurray, Michael A
Preston, Michael Blair
Sintov, Joseph D
Struble, William I
Walsh, Albert J

PAUMA VALLEY

Fitzhugh, Gilbert W

PESCADERO

Crawford, Angus L

PIEDMONT

Barker, Loring M

RANCHO BERNARDO

Atwood, Clarence R
Leslie, William, Jr.

RANCHO MIRAGE

Neal, Howard F

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

RANCHO SANTA FE

Richards, Alan
Wood, Charles P, Jr.

REDDING

Martin, Ronald J

REDLANDS

Fritch, Herbert A

REDWOOD CITY

Sy, Leona U

ROLLING HILLS

Morrison, William T

ROWLAND HEIGHTS

Michail, Angelica B

SACRAMENTO

Aguinaldo, Leonardo C
Ball, Frank M
Bruckman, Paul S
DuBois, David H
Gray, Myles M
Hall, Allen A
Hwang, Kung-Pei
Jones, Weston R
MacDonald, Colin D
McHolland, Gary F
Miyao, Stanley K
Parkyn, Donald W
Ruderman, Robert
Smith, Clyde, Jr.
Swiecicki, Michael E
Weller, Walter Wesley
Yang, Kisuk
Young, Stephen P

SAN DIEGO

Barrett, William A
Chadwick, George R, Jr
Ciaraffo, Thomas
Fuhlrodt, Norman T
Gelles, Manuel
Grossman, Eric S
Hawkins, Stephen Lloyd
Huston, F Edward
Kripke, Albert E
Mayo, Rick G
Morgan, Lee W
Powell, John H
Reynolds, Walter L
Roeder, Rick A
Rosholt, Lehman M
Rossman, Stanley B
Rotter, Paul T

SAN FRANCISCO

Abrams, Sidney L
Altman, Ian H
Anderson, Dean R
Angelo, Paul E
Arata, David A
Arnold, E Allen
Atteridg, John Wolcott
Beiles, Roger
Bertko, John M
Bertoldo, Roy J
Bogosian, Carol A
Bond, Duane A
Brannon, Steven A
Brannon, Wei-Lih L
Bulette, Wayne
Burns, John M
Bush, Karol
Bush, William D
Carberry, John P
Chan, Walter
Chapman, Linda J
Ciezadlo, Gregory J
Coate, Larry D
Cohen, Stephen Emmet
Cole, Raymond E
Croy, Philip E
Dahlquist, Ronald A
Desmond, Gerald P
Dotterer, Vicki A
Drisko, Robert D
Drobisch, Miles R
Dropkin, Lester B
Dubois, Deborah
England, Arthur W, Jr
Ethington, Dale F
Evans, Glenn A
Forte, Edward T
Foster, Allan
Franceschine, Nick
Furlong, Patricia A
Gallardo, Samuel M
Gebhard, James J
George, Christopher
Geraghty, Maurice A
Goddard, Daniel C
Gordon, Ross C
Grassel, Keith A
Green, Jay W
Grieve, Alexander T
Hallstrom, Robert C
Hankins, Susan E
Hausmann, James C
Hawley, Sharon S
Heindel, Stephen
Ito, Howard M
James, Drew Anthony
Johnson, Eric J
Johnson, Wendy Anne
Kadoyama, Mitsuru
Kahn, Linda M
Kahn, Paul M
Kline, Douglas F
Kramer, Michael L
Kung, Minnie Cmenn
Lane, Raymond D
Lehman, Walter
Leong, Leonard P J
Mactas, Mark V
Malizia, Anthony M
Matthews, Thomas Dean
McCauslan, George W
McJohn, James F
Meyer, Robert E
Miller, John Hamilton
Miller, Martin A
Moehle, Michael
Murrin, Thomas E
Nightengale, Charles E
Oliver, Marilyn Miller
Olshen, A C
Osterweil, Bruce P
Padro, Miguel A
Petroff, Pamela M
Petroff, Paul S
Phillips, John B
Plank, Diane K
Reade, Jeffrey L
Richardson, Harlan W
Roberts, Erin A
Robertson, John P
Ruliffson, Eric C
Saari, John
Sahi, Satbir S
Schlenz, John W
Schmitt, Richard M
Schultz, Alan O
Seelinger, Philip B
Sherman, Richard E
Shively, Theodore J
Simmons, Maurice O
Smith, Richard F
Smith, William David
Steiner, William K
Thierman, Ronnie Susan
Tokerud, Douglas R
Tom, Judy L P
Turner, Philip C
Upstill, Krystyna H
Wade, John E
Wang, Andrew B
Ware, John K
Weiss, Donald
Weller, Harlan M
White, Daniel C
Wright, Richard A
Yee, William

SAN JOSE

Ng, Ho Kuen
Saksena, Gajraj B
Watt, Patricia P

SAN MARINO

Brown, Milton L

SAN MATEO

Clark, Michael R
dela Cruz, J Lamberto
Gilsdorf, Lawrence J
Heintzberger, Henry J
Lewin, Janet L
Lieberman, Sherman B
Muza, James J
Schultz, John J, III
Smith, Larry R
Tapson, John F
Venuti, David W
Volponi, Joseph L

SAN PABLO

Jacobson, Sanford M

SAN RAFAEL

Charles, Catherine A
DuPourque, Etienne
Hale, Timothy Edwin
Keh, Hsien-Ming K
Keller, Thomas
Kreps, Rodney E
Markusfeld, Hersh
Mathiesen, Robert J, Jr
Nelson, Robert A
Reilly, A Wendell
Skiff, Thomas A
Tash, Richard C
Yee, Robert
Ying, Willie Y
Zonca, Stephen A

SANTA ANA

Allen, Daniel J
Bauerlein, John Weightman
Longiotti, Charles Alan
Nelson, John S
Neuwirth, Peter J
Ozark, James G
Quirk, William J
Shei, Fred
Yarmchuk, Robert W
Zahrndt, Ruth E

SANTA BARBARA

Bain, Michael Larry
Macken, Daniel D
Schneider, Steven C
Van Buskirk, Charles A

SANTA MONICA

Busby, Robert W
Carter, James E
Cumming, John B
Dohi, Lynne E
Fox, Martin S
Gallagher, Vincent P
Olson, Roy C
Schnaer, William J
Scott, James E, Jr.
Selser, Donald R
Tung, Philip J
Van Mieghem, Daniel J
Wang, Richard T
Wilp, Timothy M

SANTA ROSA

Allen, Harold G
Jordan, James L

SHERMAN OAKS

Gutter, Miriam
Hartmann, Jeffrey F
Hendrickson, Joel C
Kitchen, Duane
McConnell, David B
Mitchell, Lawrence
Morris, Dennis M
Peake, Sharon A
Schmidt, John J
Schnitzer, Robert J
Vernon, Steven G
Yamano, Harry

SIERRA MADRE

Hill, Edwin E

SAN JUAN CAPISTRANO

Ede, Cecil F
Hoffart, John L

SOLANA BEACH

Olsen, Ralph G, II

SONOMA

Carnachan, Robert S

STUDIO CITY

Austin, Peter D
Levitsky, Charles A

SUNNYVALE

Piazza, Richard N

TARZANA

Downing, Ronald E
Phillips, Robert C

TEMECULA

Baily, Phillips B

THOUSAND OAKS

Eiler, Burness R
Horn, Peggy F
Pelant, James C

TORRANCE

Byrnes, G Patrick

UPLAND

Lee, Robert H

VALLEJO

Witt, R Daniel

VENTURA

Thorne, Joseph O

VISTA

Anderson, Lloyd G
Walker, Margaret

WALNUT CREEK

Cymerys, Edward C
Duncan, Robert M
Eastlack, Allen C
Fredricks, Lawrence M
Selles, Robert H
Vorkapich, Michael L

WEST COVINA

Onstine, Frank J

WHITTIER

Larson, Charles M

WOODLAND HILLS

Bonanno, Joseph R
Choi, April S
Curley, James O
Deutsch, Lawrence
Glickman, James M
Harrison, R Scott
Melnick, Michael
Miller, Phyllis R

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

WOODLAND HILLS - continued
Rosenblatt, Alice
Schwartzmann, Jeff Lon
Sirkin, Michael B
Weimer, William F
Wyse, Richard

YORBA LINDA

Clay, Charles H

COLORADO

BOULDER

Sherritt, George M

BROOMFIELD

Buell, Charles H

COLORADO SPRINGS

Bonnel, Ralph O
Kinsky, Stephen C

DENVER

Ablin, Marlene J
Bails, Mark D
Barker, Paul W
Batchelder, William H
Betz, Ronald G
Bidelman, Wayne D
Boldt, Thomas R
Bryant, David C
Campbell, Charles E
Cole, Catherine L
Compton, Richard K
Dickinson, John Benjamin
Dino, Frank P
Distler, Deborah K
Durland, Leslie L
Endres, Stephen H
Esker, Debra L
Fritz, Daniel H
Frohne, James A
Gardner, Mary M
Garvey, Ernest Lyle
Ham, Ronald
Hansen, Donald A
Hartwell, Kenneth W
Hekman, Paul A
Holmes, Tony E
Horn, Richard G
Jamison, Kenneth David
Jenkins, Robert W
Johnson, Robert B
Kiefer, James C
Knarr, Shirley A
Laning, Kurt J
Largent, Steve M
Larson, Eric P
Lewis, Martin A
Long, V Kay
Mandat, Roland A
Mazanec, Donald R
McQuillian, Susan J
Miller, Lee O
Mudge, William S
Mulvaney, Mark W
Peterson, Ronald K
Pfarrer, Louis W
Pinczkowski, Raymond E, Jr
Rudduck, George A
Rush, Richard G
Schrader, R Paul
Scott, Gordon L
Sell, Susan J
Shishinsky, David H
Stark, Glen Edward
Tilley, Peter D
Weldon, Thomas J
Weston, Gary W
Whitnah, Daniel R
Wilson, Wilmer W

ENGLEWOOD

Albracht, Fred J
Baker, Edward H
Berends, Jeffrey J
Bulthaup, Robert M
Burger, Thomas L
Carmody, Paul
Dackow, Orest T
Daugherty, Dennis Eugene
Dobis, Frank J
Erickson, Paul Douglas
Fink, Paul William
Hughes, James H
Jones, Donald K
Lau, Brian R
MacLennan, Alan D
McCallen, J L
McCallum, William I
McDonald, Graham R
Motz, James D
Rosenbaum, Martin
Shantz, David H
Shaw, Robert K
Shek, Sandra C
Stefanson, Doug J
Tilley, Carole M
Todd, Melvin G

EVERGREEN

Boley, Russell A
Morris, Doris N

FORT COLLINS

McComb, Thomas M

GOLDEN

Engeman, Melvin A

GRAND JUNCTION

Clemons, J King

LITTLETON

Keffer, William W

STEAMBOAT SPRINGS

Lehmann, Earl R

CONNECTICUT

AVON

Chhabra, Jatindar P
DesRochers, Christian J
Fitch, Timothy
Keller, Barbara A
Suhkowski, Henryk

BERLIN

Kirby, William J

BLOOMFIELD

Alvord, Morgan H
Anderson, Arthur V
Geuder, Douglas M
Gobes, James A
Halvorson, Audrey L
Hunter, Mariann F
Korper, Leslie E, II
Liu, Shu-Yen
Lonergan, Thomas Xavier
Miller, Robert A, III
Morrissey, Marlies S
Phan, Dung Anh
Pilgrim, James W
Prouty, William C
Rugland, Walter S
Schwartz, Althea A
Wood, Milton J

BRIDGEPORT

Carson, David E A

CANTON

Goddard, Alan C

CLINTON

Nazarian, Gregory H

COS COB

Ayache, Robert E
Draeseke, Douglas G

CROMWELL

Swanson, F Gilbert

DANBURY

Preston, Robert

DARIEN

Young, Melville J
Zohar, Akiva

EAST GRANBY

Biddleman, Albert F

EAST HAVEN

Malkin, Moses M

ENFIELD

Allen, Barry T
Biamonte, Ronald M
Cardamone, Dorothea D
Herman, Joan Elizabeth
Marsh, Susan Daly
Matson, Peter G

FAIRFIELD

Spigal, Judith D

FARMINGTON

Biegaj, William P
Crandall, Wm H
Dickson, Jeffrey J
Grossman, Eli A
Hobbs, Edward J
Maguire, Brian P
Munterich, George C
Pastor, Gerald H
Warren, Jeffrey C
Wickwire, James D
Williams, Lincoln B
Yates, J Arnold

GLASTONBURY

Berg, William D
Maguire, Ralph D
McMillen, Robert H
Merritt, Robert

GREENWICH

Anderson, Bruce C
Bornhuetter, Ronald L
Byrne, John J
Easton, Richard D
Heer, E LeRoy
Hennington, Howard H
Hogeman, George L
Levine, Steven J
Murad, John A
Ogden, Dale F
Valenti, Karen Pichler
Winklevoss, Howard E

GUILFORD

Kissel, James R
Kneale, Jack R

HARTFORD

Abbot, Quincy S
Abbott, Larry M
Adelstein, Victor A
Aldin, Neil C
Aldrich, William C
Allaben, Mark S
Allen, David W
Altschuler, Michael C
Angen, Carol L
Archacki, Raymond J
Assantes, Arthur J
Aylward, Thomas F
Baledes, Theodore E
Balko, Karen H
Barrett, Joan C
Barry, Gery J
Basson, Steven D
Batory, Anthony T
Bayley, Thomas R
Beal, Robert W
Beaudry, Debra A
Bell, Charles T
Benesh, Gregory S
Beneski, Frank A
Benoit, Leonard L, Jr.
Berry, Charles H, III
Beverage, Richard M
Bieluch, Philip J
Blanchard, Ralph S, III
Bland, William H
Blignaut, Leslie
Blodget, Hugh R
Bohon, John D
Boronow, Gordon C
Boslaugh, Marguerite A
Bossi, William J
Bothwell, Peter T
Boyd, Wallis A, Jr.
Bradley, David R
Bradshaw, John G
Braue, James R
Braunstein, Michael M
Breindel, Cheryl
Brian, Robert A
Bridgeman, James G
Britton, William R, Jr.
Brophy, Joseph T
Brown, Nicholas M, Jr.
Brown, Robert A
Budd, Edward H
Buddington, David W
Bunyan, Alden T
Burgess, Robert W
Burke, John P
Burke, Richard E
Burke, William J
Burnosky, John E
Burton, Burton E
Burton, Thomas E
Butcher, Marjorie V
Butler, Bruce W
Byrne, Harry T
Carbaugh, Albert B
Carlson, Edwin A
Carlson, Jeffrey R
Carlson, Lorean June
Carpenter, Clayton C, Jr.
Carpenter, Jill K
Carpenter, Patricia A
Chellgren, Norton W
Chiang, Jeanne D
Chipkin, Robert
Christensen, Wesley R
Christiansen, Stephan L
Colburn, Michael B
Comey, Dale R
Conlon, James E
Conner, James B
Cook-Hebert, Deborah
Corcoran, Thomas R
Corliss, Gary L
Cornell, Robert Allen
Crotty, James Allen
Crowe, Joseph F
Dalton, Edward F
Danberg, Bruce E
Darak, Harold J
Darson, Glenn T
Davis, Lynn G
Dawidowicz, Thomas P
DeConti, Michael A
Dee, K Gloria
Delaney, Richard J
Demos, Peter G
Devereaux, David G
DeWeese, Charles C
DiChillo, Richard A
Dickson, Robert K
Dieter, George H, Jr.
Dinius, John B
Dinius, Linda Crout
Doerr, R Chris
Donahue, Maryann
Dow, William E
Downer, Robert B

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HARTFORD - continued
Duckworth, Wayne H
Dwyer, John A
Edwards, Fred L
Egnasko, Gary J
Eldridge, Donald J
Eliason, Edward B
Engstrom, Paul E
Ericson, Janet M
Esakov, William M
Evans, Dale M
Evans, Robert E
Even, Charles A, Jr.
Faltas, Bill
Farquhar, William A
Featherstone, Bryan J
Finn, Richard P
Fischer, Paul M
Fisher, Kathy R
Fitzgerald, Joseph M
Fitzgibbon, Walter J, Jr.
Fleming, Gail L
Forbes, Leon D
Foster, Robert B
Fredrickson, Jon H
Gabler, E Richard
Galenda, Andrew S
Gallo, Victor A
Garfield, Owen J
Gendreau, Ronald Richard
Gerchman, Thomas F
Gerges, David
Gerundo, Louis P, Jr.
Geyer, James A
Gibbs, David E
Gibbs, Donald A
Gies, John F
Giles, L Timothy
Gilles, William J
Gineo, Ann D
Gingrich, James Earl, Jr
Giuffrida, Carolyn F
Gold, Allan
Goldman, Gene A
Goodell, Keith J
Gourley, Peter J
Graham, Paul S, III
Gray, James G, Jr.
Grigsby, James A
Grodanz, Stuart B
Gross, Michael R
Gummere, John
Gupta, Veena N
Gutterman, James
Haendiges, Brian K
Hale, Jonathan Bradford
Hall, David A
Hall, Gail A
Hall, Robert A
Halpern, Barry S
Hamilton, James C
Hamilton, M Spencer
Hammerling, Linda H
Hansen, Robert A
Hardcastle, Yellott F, III
Hardy, Howard R
Harrington, Inger Saller
Harris, Meredith A
Harrold, David A
Haseltine, Douglas S
Haskell, Gayle E
Hatfield, Robert W
Haugh, Charles J
Hay, Randolph S
Hebert, Brenda J
Henck, Douglas C
Hidalgo, Manuel V
Hinkle, Timothy C
Hoch, Standley H
Hoffman, Joel C
Hollister, Jeanne M
Holt, Paula R
Homan, Mark J
Hopper, Monte J
Horn, Richard J
House, Sherwood G
Hoyer, Robert L
Hsiang, Harry C
Hubbard, John A
Huey, Martin S
Hunting, Thomas M
Huntley, John W
Husic, William N, Jr.
Ingraham, Harold G, Jr.
Jacobs, Dennis E
Jakielo, James G
Jameson, Stephen
Janiga, Brian M
Jasulevicus, Donna A
Javaruski, John J
Jerome, James M
Jones, Bruce R
Jorve, Barry M
Juncker, Walter
Kadison, Jeffrey P
Keeler, Harry
Kelly, Edmund F
Kleiman, John B
Klein, David M
Klein, Robert Alan
Kleinman, Joel M
Klingman, George C
Knorr, Frank E
Kunzman, Michelle L
Kwassman, Stuart
Lacek, Mary Lou
Lakenbach, Cary O
Lambert, Michael J
Lamontagne, Robert J
Lange, Clifford A
Larew, John R
Larkin, James P
Larson, William E
Lassow, Richard B
Lautzenheiser, Barbara J
Lebens, Joseph R
Leisinger, Warren
Leslie, William H
Levy, Leslie
Lewandowski, John J
Libby, William B
Lindahl, Richard M
Linden, John R
Lis, Raymond S, Jr.
Littmann, Mark W
Loether, Amy L
Lombardi, Louis J
Lommele, Jan Alan
Lonergan, Kevin F
Longley-Cook, Alastair G
Lord, Frank C
Lord, Samuel H
Loughlin, Martin J
Ludwig, Stephen J
Luedtke, Diane S
Lyle, Robert V
Lyn, Shau H
Lynch, Mark L
MacKillop, Donald K
MacLaughlin, Betty K
Mahder, John
Maher, Stephen M
Maidelis, Martins O
Mallory, Robert L
Malloy, Thomas M
Mange, John I
Mange, Kathryn D
Marek, Mary Lou
Marks, Steven D
Marlowe, Paul R
Marosek, Sharon J
Marra, Raymond J
Marra, Thomas M
Martin, Jeffrey Karl
Martin, Terence B
Masciocchi, Alfred J
Masterson, William E, Jr.
Mateja, Gregory M
Mateja, Michael E
McClusky, Carolyn T
McGovern, William G
McKay, Kathleen M
McKeown, Dennis V
McLean, Michael R
Meredith, Robert A
Merryman, Emory H
Metzner, Claus S
Meyers, Steven D
Miller, David R
Miller, Nicholas F
Miller, Thomas E
Miller, William J
Moore, James E
Morgan, Sandra S
Morgan, William S
Morris, Frank E
Morris, Michael J
Morrow, Craig D
Moulton, Harold B
Murphy, Richard Charles
Murphy, Robert J
Musen, Robert M
Neale, Catharine L
Neenan, Alice M
Newell, Richard T, Jr
Nichols, Raymond S
Nichols, Richard W
Nikander, John A
Norris, Paul L
Northam, Michael W T
Oades, Peter R
Obermeier, John R, III
O'Brien, Louise Cirelli
O'Connor, Thomas F
Odell, Leonard E
Ollodart, Bruce E
Olson, Alden E
Olson, Mark E
Olson, Mark F
Onnen, Donald B
O'Sullivan, Jan P
Palczynski, Richard W
Palmer, Donald
Papenhausen, John L
Parker, Donna D
Pathman, Siva I
Paydos, Charles J
Pease, Jerrilyn D
Pelletier, Bernard A
Perisho, Ray M
Perkins, Andrew M
Perkins, Carol L
Perreault, Stephen L
Peters, Carl
Petry, Paul E
Pinney, Allen D
Pirog, Louis M
Pollnow, Jan L
Pond, Donald H
Poole, Robert Hoyt
Preminger, Marc
Prewitt, Kathleen R
Purdy, James L
Purple, John M
Putney, Alan K
Quinlan, John A
Quirin, Albert J
Ransom, Gary K
Rasiej, Richard M
Raymond, Craig R
Reavill, Albert E, Jr.
Reed, David S
Rehkamp, Ronald D
Riccardo, Joseph F
Rice, Denise E
Richards, Bruce A
Richardson, Linn K
Riddlesworth, William A
Ring, Frederick H
Ripps, Jay C
Robbins, Vaughn W
Robinson, James E
Robinson, Joseph Glenn
Roby, Allan B, Jr.
Rodgers, Beatrice T
Rokicki, Constance A
Roscoe, Michael J
Rosenthal, Ronald M
Rouhart, Georges Casimir
Ruegg, Mark A
Sabatini, Francis P
Saffeir, Harvey
Sarosi, Joseph F
Saul, Arthur
Sawyer, Frederick W, III
Scheid, James E
Schemerman, David C
Scheuing, Jeffrey R
Schoener, Paul H
Scott, Brian E
Sega, Richard L
Shank, John C
Sharkey, Nancy B
Sharkey, William H, Jr.
Shaw, Richard E
Shepler, Richard J
Shetensky, Lorraine T
Shima, Richard J
Shugars, Warren A
Silvanic, William Stephen
Sipos, Michael Jay
Smith, Edward R
Sobel, Mark J
Sondergeld, Donald R
Song, Young B
Spalla, Joanne S
Sperry, Mark D
Spitz, Michael E
Spock, Stephen C
Stearns, John H, Jr.
Steingiser, Russell
Stewart, Joy L
Stiefel, John D, III
Storms, Peter F
Stroud, Richard A
Sujecki, Robert A
Sulger, Jack F
Sulger, Laurie E
Symonds, Donna R
Szkoda, Susan T
Tarbell, Luther L, Jr.
Tausch, Alan J
Teufel, Patricia A
Thomas, David
Thomison, Joel D
Tine, Michael P
Townsend, Frederick S, Jr.
Towry, Terence N
Traverso, David M
Tremko, William M
Trimble, James Everett
Ullman, Deborah Gorman
Vadiveloo, Dr. Jeyaraj
Veit, Kenneth P
Vernier, Ronald W
Vest, Charles N
Vose, Robert W
Wachspress, Howard L
Walton, Michael P
Ward, William D
Wasserman, Forrest
Webb, Nina Halpern
Webber, Abbott M, Jr.
Weidman, Thomas A
Weinman, Jeffrey M
Weissbrot, Laurence R
Welnicki, Raymond P
Wenner, Richard M
Wheeler, Michael A
White, David L
Whiton, Albert E
Wilkinson, John
Williams, P Adger
Willis, Robert N
Wills, Thomas L
Willsey, Lynn W
Wilson, Randall James
Winans, Roger M
Winkleman, John J
Winter, Arthur E
Wolf, Dale B
Wood, David H
Woodley, Pamela S
Worthington, Robert F
Wright, Gardner E, Jr.
Wright, Walter C, III
Wu, Peter P
Yingling, Mark E
Yow, James W
Zory, Peter B

LEBANON

Champe, John E

MADISON

Anderson, Roy R

MANCHESTER

Hill, Mark W

MERIDEN

Sweeny, Andrea Mooney

NEW CANAAN

Clark, Frederick W
Nicoletti, Anthony J

NEW HAVEN

Brandt, Richard E

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW HAVEN - continued
Flinn, Ellis D
Langerman, Robert N
Lem, Kenneth
Weaver, Allan C

NEWINGTON

Hart, W Van Buren, Jr
Vicino, Gerard A
Wyckoff, John F

NEWTOWN

Kaplan, Barry

NORTH HAVEN

Facey, John A
Shawcross, Steven W

NORWALK

Grathwohl, Robert W
Randall, Robert J, Sr.
Vaught, John E

NORWICH

Adams, Patricia M

OLD GREENWICH

Rettie, Elizabeth P

OLD LYME

Link, Robert F
Pratt, William S, II
Williamson, William R, Jr.

OLD SAYBROOK

Campbell, Paul A

ROWAYTON

Arndt, Diane L
Carnegie, Jerry Y
Christiansen, Christofer
Clymer, Jeff D
Denlinger, Kurt F
Eaker, Robert Charles
Hunt, David L
Jones, Michael B
Kittel, Sharon L
Leister, Kellen G
Pinzur, Laurence
Roberts, John C
Shaak, Ray Ned
Watson, Laura Macdonald
Yezzi, Anthony P
Young, William G

SIMSBURY

Allen, Edward S
Almagro, Manuel, Jr
Belden, Stephen
Chanzit, Lisa Gattel
Collins, Douglas J
Crozier, Bruce J
Deutsch, Robert V
Hermes, Thomas M
Krisher, William K
Leonard, Gregory E
Levine, George M
Lowe, Stephen P
Mohrman, David F
Neeves, Walter A
Philbrick, Stephen W
Putterman, Steven L
Rowland, Vincent, Jr
Scully, Mark
Sturgis, Robert W
Yonkunas, John P

SOUTH GLASTONBURY

Schallack, Ronald J

SOUTH WINDSOR

Chen, Ming-Yueh
Richards, Harry R

SOUTHBURY

Crimmins, Joseph B
Harrigan, Harold F
Pailler, Arline
Price, Archibald M

SOUTHINGTON

Callahan, Michael E

STAMFORD

Bak, Harris N
Baldwin, Craig M
Bensimon, Abbe Sohne
Berger, Gottfried O
Bhagavatula, Raja R
Carey, Gene Debbie Tong
Carusi, Leonard G
Cheng, Phillip C
Connor, Vincent P
Davi, Joseph N
Dekle, James M
Eginton, Gary Louis
Ferguson, Ronald E
Ferguson, Thomas
Fineman, Marvin D
Fisher, Russell S
Fortier, Brian
Fulljames, Richard C
Funk, Glenn W
Garand, Christopher P
Gidos, Peter M
Gleeson, Owen M
Gulliver, William B
Haws, Robert Samuel
Housholder, P James
Kenyon, Frederic V
Klinzman, Frank W
Laline, Daniel G, Jr
Lester, David
Levine, Joel Ira
Lotter, Johan L
Malasky, Arnold M
McKinnon, Donald G
Meck, Todd B
Merlob, Michael T
Mishler, Robert L
Murdock, Richard G
Newman, Jeffrey David
Pepe, W Dennis
Pitzer, Kenneth L
Raaen, Lyle T
Rosati, Robert A
Rowe, James T
Ruppel, Robert J
Schaumann, George R
Schuster, Paul A
Siegel, Walter W
Smith, Courtland C
Steeneck, Lee R
Sullivan, Rebecca L
Tannenbaum, Stanley H
Walbridge, James F
Waldman, Robert H
Watson, Richard C
Williams, Keith S
Winterfield,Michael
Ylvisaker, James W
Zeilman, William W
Zeiser, Robert J

STORRS

Lowrie, Walter B

WATERBURY

Vigneau, Edward J

WEATOGUE

Whitney, Todd W

WEST HARTFORD

Arnold, Daniel M
Beach, Morrison H
Bevan, John A
Burleigh, John M
Butcher, Robert W
Carmody, Thomas N
Chester, George D
Clarke, Gordon W, Jr
Crofts, Geoffrey
Desmond, Sherrie B
Dodd, Thomas Kilburn
Duguay, Katherine L
Eddy, C Manton
Espie, Robert G
Getman, Richard A
Gilbert, Daton
Holcombe, Shepherd M
Kieser, Joyce R
Langhans, John
Leggett, Richard A
Maglathlin, Ralph H
Martin, Leslie R, Jr.
Nelson, Roy W
Rogers, Lorraine K
Schlee, Ronald O
Sebolt, Frank O
Sheldon, Barbara
Simoneau, Paul W
Thomson, Paul
Woodworth, James H
Young, George W

WEST HARTWOOD

Crowley, James H

WEST SIMSBURY

Dorman, Roland F

WESTON

Smith, Barry V

WESTPORT

Dowling, Joseph H
Giambo, Robert A
Goode, Robert B, Jr
Johnson, Carol C
Johnson, Robert P
Schnelle, Charles S
Silverman, Robert L

WETHERSFIELD

Doyle, Martina E
Thomas, James W
Wieder, John W, Jr.

WILTON

Killion, Raymond F

WINDSOR

Anderson, Homer G
Graves, Clyde H

DELAWARE

DOVER

Grace, Gregory

NEWARK

Gustafson, Dale R
Stern, Philipp K

WILMINGTON

Bardsley, Leonard J
Bell, Paul S
Clarkson, Kevin P
Dahlen, Alan E
Eaton, William D
Eckstut, Gene
Fink, Jack
Georgas, Michael N
Hayes, Mark D
Kretschmer, Albert H, Jr
Kunkemueller, A Henry
Loucks, William D, Jr.
Mathis, Thomas A
McClelland, John R
Molen, Frederick K
Pearce, Richard D
Pitts, Richard D
Porter, Kenneth W
Poucher, Ralph I
Rogers, Phyllis N
Salazar, Camilo J
Shaw, Alan Edward
Smith, Kenneth W
Vesely, Debra Jean

DISTRICT OF COLUMBIA

WASHINGTON

Adler, Martin
Amoroso, Rebecca C
Amoroso, Vincent
Anglin, Elizabeth H
Ariturk, Haluk
Atkins, F Roger
Atkinson, Howard, Jr.
Barham, Blaine M
Baxter, David L
Beard, Allen
Bein, Robert L
Bera-Morris, Marsha M
Berger, Alan S
Black, Kenneth
Blake, William H, Jr.
Bleyler, Peter A
Boero, Louis E
Booth, John K
Borden, Nathan B
Bowling, Thomas B
Boynton, Edwin F
Bradshaw, Gary L
Brewer, Fred L
Carroll, William
Case, Daniel F
Cavaliere, Robert S
Pettengill, Daniel W
Cercarelli, Jane M
Ceesay, Thelma Paulette
Chiappetta, Robert N
Chislett, Richard J
Cohen, Howard Lee
Cohen, Ira
Covitz, Burton
Cross, Rowland E
Dean, Joseph E
DePrenger, Herbert L
Dezube, Robert Steven
DiJoseph, John Charles
Dillingham, Grace V
Donnelly, Vincent W
Doran, Phyllis A
Eden, John P
Elder, Kathleen S
Estefania, J R
Fickes, Steven W
Gebhardtsbauer, Ronald
Gilham, Gary E
Goldfarb, Stanley Ira
Goldman, Theodore A
Gottheim, Eric F
Gottlieb, Benjamin I
Greenblum, Eli
Gregory, R Scott
Gustafson, C David
Habliston, Charles C, IV
Haley, John J
Hamamo, Roshdi A
Haynes, Garry L
Heeb, Roland K
Herzog, Thomas N
Hiles, Andrew H
Hoffman, Nancy C
Hogan, Francis X
Hoylman, Douglas J
Huber, Robert J
Hustead, Edwin C
Joyner, Billy N
Kalwarski, Eugene M
Kavall, Robin Jayne
Kellison, Stephen G
Kitchen, Emmett B
Kivi, Michael R
Kreidler, James S
LaBombarde, A Richard
Lake, Gary D
Ledbetter, Alan R
Lenaburg, Jean Pollard
Levy, Thomas D
Linn, Eldon R
Llewellyn, David
Locey, James M

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

WASHINGTON - continued

Lowman, Thomas B
Luchesi, Scott K
MacDougall, John A
Madrecki, Karl
Manning, James H
Marquiss, Henry E, III
Marticello, Kathryn G
Martin, K Scot
Marwitz, Werner
McCracken, Lester R
Meskin, Stephen A
Minck, Richard V
Moeller, Martha A
Montgomery, James R, III
Moody, William E
Moran, Victor J, III
Morgan, John P
Mueller, Russell J
Pacelli, Jane D
Pike, Albert, III
Porter, Lee B
Poston, Elizabeth C
Poulin, Claude
Reilly, Francis V
Robertson, A Haeworth
Romello, Phillip A
Schauer, Francis M, Jr
Schreiner, William J
Scott, Ellis
Shannon, Guy
Shih, Kathleen C
Simmonds, Albert C, III
Sorman, Charles R
Spano, Anthony T
Thexton, Peter M
Tino, Paulette
Troncoso, Fernando J
Turner, J Philip
Vandercook, Lynn B, Jr
Van Valkenburgh, Regina
Verne, Peter D
Vonesh, James F
Wagner, Virgil D
Walker, Glenn
Walters, Mavis A
Watson, Charles Barry H
Weimer, Robert A
Weiner, Alan Y
Weinstein, Donna L
White, Mark R
Wilder, A Stewart
Wu, David

FLORIDA

ALACHUA

Thomas, William S

ALTAMONTE SPRINGS

Jones, Charles H
Methven, R James
Tosch, Charles E

ATLANTIC BEACH

Miller, Richard L

BELLEAIR

Shumrak, H Michael

BOCA RATON

Dolan, Michael C
Dorn, Lowell M
Epstein, Nathan
Muir, Joseph M
Schlageter, Frank W
Spidell, Bruce R
White, Frank T
Williams, Harry V
Williams, John H

BOYNTON BEACH

Finelli, John J
McNamara, George F
Strom, Christian L

BRADENTON

Wilson, Mary Cusic

BROOKSVILLE

Blankley, Donovan T
Tillotson, Don C

CAPE CORAL

Batho, Elgin R

CLEARWATER

Anthony, John J
Biscoglia, Raymond J
Huddle, Carolyn M
Kirkland, Larry M
Lessl, John A
MacBain, John A
Mouton, Glenn F
Sullivan, Carl H
Travnicek, Gary E
Tucker, Michael
Wakely, David N
Waters, James J
Yaeger, Alan

CORAL GABLES

Harris, David L, Jr.
Ingham, Kenneth G
Lukens, Jaywood
Shaw, James L
Steinberg, Edwin J
Useden, Neil A

CRYSTAL RIVER

Richardson, Charles F B
Schimpff, Milton C

DAYTONA BEACH

Moore, Charles P

DELRAY BEACH

Sibigtroth, Joseph C
Thomas, B Russell
Wishart, Robert A

FORT LAUDERDALE

Braccialarghe, Theora
Downey, William R
Henderson, Douglas M
Martin, Richard E
Palmquist, J Stephen
Rizzo, James J
Rodriguez, Augusto A
Winston, Elliot H
Winston, Michael

FORT MYERS

Bateman, D H Samuel
Foster, Ward V, Jr.
Schneider, F Russell
Weaver, Arthur G

FORT PIERCE

Hevert, William T

GAINESVILLE

Aki, Alvin W
Bowman, Elinor V
Howard, William M
Ling, George S

GEORGETOWN

Wilson, Charles E

HIGHLAND BEACH

Morss, Franklin C

HOLLYWOOD

Booher, J Earnest
Roth, Irving G

HOMOSASSA

Norman, La Lander S

INDIAN RIVER SHORES

Walker, Harry

INDIAN ROCKS BEACH

Larrison, John P
Lewis, William H

JACKSONVILLE

Allen, Ruth E
Amrine, Frank M
Anthony, Susan
Bahn, David J
Bash, Floyd A
Baum, James H
Bliss, William M
Boswell, Charles Theodore
Boswell, Susan Lynn
Brown, Charlton V
Carr, Dennis L
Charlton, Ian M
Cocheu, Lincoln C
Discenza, Judith A
Dobson, Robert H
Doll, Douglas C
Elder, Robert M
French, Douglas A
Frew, Ruth
Frizzell, Ann B
Gallagher, Thomas L
Hand, Gerald C
Hardison, Joe W
Harper, Jeffrey C
Harrell, David E
Hayataka, Hiro
Howell, John F
Jacoby, Charles W
Leonard, Bradley D
Liptak, Walter T
Little, Roger E
Lublin, Leon
Mire, Eddie A
O'Neil, Edward W
Peavy, Mark D
Polkinghorn, Philip K
Powell, Thomas C
Ramjit, Dhanasar
Reynolds, Ernest
Rice, W Vernon
Rosenberg, Martin
Rosenblith, Jonathan
Roth, William M
Schleifer, Scott Paul
Smith, Larry C
Smith, Michael Bayard
Thomas, Darvey B
Tierney, Michael J
Tucker, Matt
Vieren, John C
Whatley, Michael W
Yount, Hubert W

LAKE WORTH

McClure, Richard D
Neebe, Henry G

LARGO

Hoop, William L
Scammon, Lawrence W
Vogt, Andrew

LONGBOAT KEY

Conrod, Stuart F
Young, Elizabeth R

MELBOURNE

Schwarz, Joseph A

MIAMI

Albert, Faye
Ali, Syed A
Ball, David N
Beales, John H
Bou, Jorge V
Caldwell, Bruce L
Crocker, Norman E
Danielson, Herbert V
Dickerman, Owen L
D'Mello, Edward
Dulaney, Donald A, Jr.
Eastwood, Robert B, Jr
Eggleston, Joseph B
Flatt, Savage R
Fleischman, Richard
Goldberg, Michael C
Hintz, Gregory William
Holmes, William M
Ingco, Aguedo
Katz, Lynn Robert
Kennedy, Douglas
Kraysler, Stephen F
Kwasha, H Charles
Li, Robert T
Miller, Isaac
Moore, Christine L
Netherton, Helen M
Neubarth, Sanford L
Parankirinathan, K
Peters, Jay R
Petersen, Bruce A
Ploss, Harry
Rocker, William A
Schwager, Lawrence D
Smith, Frederic J
Steinberg, Howard L
Stern, Howard D
Tadelman, Lee S
Vedros, Louis A, Jr.
Wahl, Yale Sam
Williams, Richard
Wilson, Lawrence F
Wilson, Wallace W
Winter, John C, III
Wolfe, Jay A
Yau, Michael W

MIAMI BEACH

Orloff, Conrad A

NAPLES

Halvorson, William A
Martin, Paul E
Ross, Kenneth H

NEW SMYRNA BEACH

Stemmermann, Theodore A

NOKOMIS

Lincoln, Charles G

NORTH MIAMI BEACH

Harrison, Jay I

ORLANDO

Allen, James F
Christmas, William R
Cottrill, Delford Lee
Eikleberry, Scott C
Finley, John G
Johnson, Mark H
Raymond, David H
Reck, Stephen L
Simmons, Kent M
Zan, Anthony

ORMOND BEACH

Blum, Richard Paul

PALM CITY

Slater, Robert E

PALM HARBOR

Bothmann, Horst P
Eckhart, Kenneth V

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

POMPANO BEACH

Brummer, George

PONTE VEDRA BEACH

Drobnyk, Wendel J
Hayden, Virgil O

PUNTA GORDA

Bates, James M
Gannon, Joseph T
Huffman, Sam Houston
Lew, Edward A
Thompson, Graham C
Weck, Frank A

REDINGTON BEACH

Barber, William P, Jr.

RIDGE MANOR

Brooks, Frank A, Jr.

SAINT PETERSBURG

Conway, Francis M
Hettger, Henry J

SARASOTA

Bucknell, Earl F
Cameron, John L
Caton, John C
Lynas, Robert H
Neff, Raymond M
Oien, Robert G
Plimpton, Henry A
Woodard, Eugene M

SEMINOLE

Fernandez, William N

SINGER ISLAND

Unruh, H C

TALLAHASSEE

Battaglin, Bernard H
Gibney, Lawrence J
Granoff, Gary
Koppikar, Dinkar B
Ripandelli, John S
Slavin, Charles
Staub, E Brian
Vogel, Jerome F
Watford, James D

TAMPA

Broverman, Brian
Chorvat, Jan Alan
Cohen, Murray E
Danzinger, Leo J
Feutz, James R
Hawkins, George K, Jr.
Jones, J Michael
Lawson, Joseph E
McConnell, Paul J
Mensch, Robert D
Metz, Stephen M
O'Connell, Ann M
Thompson, Lloyd W
Underhill, Nan

VENICE

Dodge, Frank F
Hope, Francis J
Ryan, John F
Varga, George J

VERO BEACH

Blagden, Henry E
Cody, Donald D
Schenkel, James M
Wagner, Russell L

WEST PALM BEACH

Tagoff, Ronald M

GEORGIA

ATLANTA

Allison, William A
Anderson, James C H
Anderson, Neil M
Angstadt, Cheryl G
Bachman, Ronald E
Beebe, Roger O
Beeson, Michael Ladd
Black, Lori A
Borkhuis, Elizabeth M
Bowles, Thomas P, Jr.
Boyd, J Ramsay
Bragg, John M
Brannock, Ronald D
Branscomb, John D
Braund, Robert G
Brooks, James C, Jr
Broussard, Virginia M
Brumbach, John W
Bryan, David
Bryant, Edwin T
Burke, Anne D
Burks, Michael L
Campbell, Louie G
Carr, Jonathan S
Carr, Julian S, Jr.
Chan, David
Christopher, David A
Christopher, Norma Y
Chu, Limin
Chung, Vincent S
Clark, David G
Clifton, Frances M
Cloninger, Kriss, III
Cochran, Charlene P
Cohen, Harold I
Cohen, Jerry M
Collen, John W
Conger, Robert F
Connell, Floyd, Jr.
Cooper, Keith H
Corbett, Gary
Covington, David B
Crane, Pamela M
Crompton, Robert B
Davies, James J
Davis, Therman W
Day, Roy E
Delahanty, Edward L
Diede, Mick L
Di Paolo, Frank P
Donatiello, Joseph R
Donofrio, James J
Dougan, Robert E, Jr.
Dover, Elaine
Duncan, Zanese B
Dunn, Harry D
Eisenberg, Steven A
Emory, Linda B
Ferguson, William A
Flickner, Edward A, Jr.
Freden, K Eric
Freeman, James M
Fueston, Loyd L, Jr.
Gaston, J Gregory
Gillespie, Peggy L
Gordon, Linda Phyllis
Grant, C David
Groszkiewicz, Cynthia A
Groszkiewicz, Richard A
Groves, Jeffrey Alan
Hallquist, Roger W
Hansen, Janet Cummings
Harris, Darryl L
Harrison, James C
Harrold, Steven A
Hartsough, Keith E
Hill, Craig M
Holcombe, Willis C
Holland, David M
Howard, Willis B, Jr.
Hurley, James D
Hyman, Howard Jay
Jeness, Cynthia
Jordan, Jeffrey R
Jordan, Michael L
Joyner, Leon F, Jr.
Kager, Timothy C
Kelley, Randy D
Keys, Larry D
King, David P
Kist, Frederick O
Knowlton, Henry K
Krause, Gustave A
Lastinger, James C
Ledwos, Kenneth T
Leo, Carl J
Levitt, Leonard R
Loftis, Warren T
Lowery, P Randall
Lusk, Jerry E
Luther, J Wade
Lutz, Harry S
Lynch, Timothy J
Mabry, Frederick C
MacGinnitie, W James
Maroni, Edward W
Marti, Kevin A
Martin, Irma
Masecar, Rolph W
Mawhinney, Terence M
McCurley, Janet B
McDonnell, William J
McGrath, Michael A
McIntosh, Kenneth L
McKinnon, Joseph Paul, Jr.
McLain, Anne B
McLaughlin, Stephen P
Merdian, Craig A
Merlino, Matthew Paul
Miles, Duke
Milholland, James B
Mills, Marjorie S
Millwood, Timothy Simon
Mitchell, Ben H
Mitchell, David E
Mittel, Carol Buchalter
Moes, Charles E, Jr.
Moore, Gene C
Morris, Carlton M
Morrison, Rex A
Morriss, Patrick J
Moskowitz, Joseph Lee
Munzenmaier, Fred W
Myers, G Clinton
Neal, Christopher A
Nicholson, Wendell J
Nigh, John O
Olson, Steven D
Overholser, Donald M
Parsons, R David
Paul, Abe
Peacock, Willard W
Peterson, Bert H
Pharr, Joe B
Pollard, Richard J
Powell, Alwyn V
Powell, George D
Pratt, John William
Pugsley, Brian A
Ramsey, Lynn M
Rayman, Dale A
Reese, Ralph B
Reichle, Kurt A
Richmond, Allan G
Rogers, David Y
Rone, Patricia L
Rubin, Peggy M
Sampat, Madhavsinh
Samples, Stanley C
Scarbrough, Alton L
Scattergood, Elizabeth J
Scheil, Barbara V
Schmidt, Kerry N
Schofield, David A
Seals, Bonnell B
Sellars, Andrea T
Settle, Daniel Brian
Sherry, Harold R
Shutley, Ronal
Silvera, Sharon E
Slaff, Nathan H
Slater, Michael R
Smith, Thomas Brooks
Sommer, Benjamin L
Spitznass, Richard B
Squier, Craig A
Stanley, Randall L
Stonecipher, David A
Stratton, Andrew C
Sturtevant, Hubert B
Sullivan, Joe W, Jr.
Sweeney, James L
Swerdlin, Dorn H
Teichert, H Werner
Thompson, Robert D
Tillis, Jean S
Tredway, Thomas S
Trinh, Minh
Tse, Julia S
Tsui, Teresa T
Tullis, Mark A
Turk, Alan C
Turner, George W, Jr.
Tverberg, Gail E
Twery, Scott C
Upchurch, Kathleen Orr
Vodopich, Donald R
Warnock, R Larry
Webb, Bernard L
Weber, Robert A
Weitzner, Larry H
Welch, Jarmon
White, Dempsey D
Williams, Jeffrey W
Winer, Teresa R
Wingert, Sheryl R
Winkelstein, Jerome
Witt, William E
Wohlbach, Thomas K
Wolf, Richard S
Wood, James O
Wood-Duggan, Margaret
Young, Bryan G
Zatto, Joseph R
Zellner, John T

AUGUSTA

Schwartz, Jane Bradley
Scott, H Randolph

BLAIRSVILLE

Uhthoff, Dunbar R

BUFORD

Van House, Charles L

CHAMBLEE

Spear, Roy W

COLUMBUS

Bugg, William J, Jr.
Cox, Kermitt L
Gant, Brett J
Goral, Edgar J
Harding, Thomas C
McReynolds, D Karl
Moorhouse, John David
Schneeberger, Charles M

DECATUR

Miles, David H

DULUTH

Chen, Tarwei
Irwin, Richard J
Otto, Diane L
Perlick, Arnie
Whitney, Robert L

DUNWOODY

Street, John L
Vance, Jerome H

FAYETTEVILLE

Paquin, Claude Y

MABLETON

Merdian, Elizabeth H

MACON

Weber, Michael E

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MARIETTA

Brown, William A
Rosier, Dreighton H

NORCROSS

Brown, Charles E, Jr.
Eddy, Arthur C

STONE MOUNTAIN

Biscoglia, Terry J

TUCKER

Sherrill, Thomas C

HAWAII

HONOLULU

Ayson, Benjamin E
Aziz, Salman
Berish, George L
Berni, Betty
Bucknell, Robert I
Buell, Paul Elliott
Choy, Kathleen Y
Furuike, Charles K
Green, Philip A
Grover, Myles L
Lum, Jennifer S J
Mandel, Harry W

KAILUA-KONA

Pearson, John S, Jr

VOLCANO

Rea, Everett A

IDAHO

BOISE

Fagiano, Anthony J
Larimore, Stuart B
Webster, Lawrence B

HAILEY

Mokros, Bertram F

NAMPA

Green, O David, III

ILLINOIS

ARLINGTON HEIGHTS

Balinski, Kenneth A
Selwood, Alex E

BANNOCKBURN

DeWald, James E
Schreck, Wayne Allen

BARRINGTON

Brown, Nancy E
Gregory, C William
Heltman, Robert C
Sartain, James H

BLOOMINGTON

Bakel, Leo R
Becraft, Ina M
Beernink, Darrell W
Behrens, Nancy A
Bell, Allan A
Bill, Richard A
Brogla, Vernon G
Buffinton, Philip G
Burns, William O
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Dossett, Alison L
Dugan, Lynne M
Egeberg, Dale R
Girard, Gregory S
Goodell, Gerald David
Grant, Gary
Harrison, Richard W
Hays, David H
Hayward, Gregory L
Herman, F Lee
Hillhouse, Jerry A
Huff, Terry L
Johnson, Robert C
Kelley, Robert J
Lamb, John A
Lehman, Merlin R
Lehmann, Steven G
Lovekamp, Glen H
Martin, Norman K
Menning, David L
Moan, John M
Morrow, Joseph E
Naffziger, Joseph V
Napierski, John D
Nelson, Dale
Olson, Dolores Eicher
Pridgeon, Ronald D
Randall, Donald J
Reinbolt, James B
Schopp, Russell J
Seiffertt, Barbara
Sheets, William L
Snyder, William J
Sorensen, Douglas K
Switzer, Vernon J
Terry, Timothy N
Trenton, Thaddeus W
Trerice, Thomas N
Truttmann, Everett J
Tuttle, Gail L
Walsh, Michael C
Warth, Robert
Yee, Lone-Young

BUFFALO GROVE

Price, Edith E

CARLOCK

Miller, Michael J

CHICAGO

Abroe, Michael S
Achenbach, Susan H
Alps, Robert A
Anderson, Judy Feldman
Anderson, Keith M
Anderson, Robert C
Aquino, John G
Arthur, Mary Jo
Avner, Kenneth S
Bachan, Lall
Baldwin, Cynthia E
Bank, Joshua David
Baratka, John H
Barnes, Robert L
Bartolain, Clifford P
Bartz, John Lee
Beattie, Orville C
Becker, Ronald J
Behar, Robert A
Bennett, Cynthia L
Beres, Joseph
Bergan, Thomas D
Bernstein, Joel
Berry, Raymond D
Bertronski, Anthony
Bilisoly, Richard
Bilsborrow, John E
Boeckmann, Frank A, Jr.
Bolnick, Howard J
Boucher, Yvon R
Boughton, Joan
Bradley, John M
Brahmer, John O
Brown, Brian Z
Browne, Richard H
Brummond, William
Buckman, Roger A
Busche, George R
Campbell, Donald F
Campbell, Donald P
Carlson, Stephen C
Cherlin, George Y
Chernick, David R
Christenson, Wayne E
Cohen, Howard S
Collecchia, Frank E
Colman, Robert Arthur
Comm, Jerome S
Conder, David A
Conway, James P
Costello, Edward T
Cowen, James L
Cox, Daniel T
Cramton, Thomas J
Czupek, Thaddeus A
Davis, Rowland
Derbak, Frank S
Dewan, John A
Dick, A Keith
Dodd, Thomas Hugh
Dolins, Jerrold G
Donlon, Thomas M
Dostert, Thomas E
DuBroff, Barbara Lee
Dukes, Jeffery T
Durkin, Julie M
Dush, Marcia A
Eckert, Ralph J
Edwalds, Thomas P
Ehrhardt, Allen A
Ehrhardt, Wanda O
Ehrhart, Lawrence A
Emering, Edward J
Eng, Howard N
Engel, Philip L
Erickson, Terrance T
Falk, William J
Fatouros, Nicholas P
Feinstein, David C
Feldman, William T
Fenster, Bernard
Fineis, Thomas W
Fisher, Peter A
FitzPatrick, Kathleen A
Forstadt, Jack
Freidin, Howard Alan
Friedrich, Carl A
Friedrich, Denise Yee
Friedstat, Charles D
Fry, John S
Fuhrer, Charles S
Fulks, Debra L
Garcia, Emmanuel B, Jr.
Garner, Richard W
Gartke, Sheila R
Gleason, Mary Lou
Gold, Bob G
Goldsmith, David L
Goldstein, Sandor
Gossrow, Robert W
Grant, Peter G
Gunn, Christy H
Gustafson, Timothy D
Gutterman, Sam
Hansen, Gregory D
Hansen, Reuben G
Harding, John W
Harkin, Denis B
Hartman, Thomas K
Hartman, Willard A
Hartt, Bernard E
Heckman, Philip E
Heidorn, Howard W, Jr.
Heins, John K
Helwig, Dawn E
Henry, Walter P
Herget, R Thomas
Hickman, S Martin
Hirsch, Jay D
Hofmann, Helen
Hogan, William V
Hohmeier, Thomas J
Holman, R Jerome
Holmberg, Ronald K
Houser, Robert N
Hunt, Herbert J
Hutchison, James K
Hwang, Li Hwan
Jackson, Bruce E
Janus, Paul
Janush, Erwin S
Jaskolski, James A
Johnson, Richard W
Jones, Donald J
Jones, Randall S
Kagen, Maynard I
Kaplan, Robert S
Katz, Jeffrey Stanton
Kavanagh, Brian
Kelley, Mary A
Kennedy, J Stephen
Kerr, William D
Kiefer, Donald C
King, Norman R B
Klaassen, Eldon J
Kleen, John T, Jr.
Klempner, Eric Robert
Klinger, Kenneth A
Kohn, Peter
Koloms, Leonard
Kolsrud, Douglas C
Krakowski, Israel
Kreamer, James R
Krist, Karen
Laketek, Maryann
LaLonde, Robert J
Larimer, Charles F
LaRose, J Gary
LaSorella, Kenneth A
Leighty, William G
Leiner, William W, Jr.
Levin, Howard J
Levy, Jerrold M
Licitra, Sam F
Lilly, George P
Lindgren, Robert E
Lippai, Steven E
Livorsi, Thomas J
Losk, Norman S
Lozowski, Chester M
Macomber, William A
Magnusson, Lynn A
Maidanick, Charles
Manning, Kathleen E
Marr, Bonnie J
Mateja, Glenn A
McCaffrey, Owen P
McCaskey, Raymond F
McClenahan, Charles L
McDermott, Michael
McKee, John W, III
McKenzie, Charles W
McLaughlin, S Michael
McMahon, Robert T
McManus, John F
Meeks, John M
Melek, Stephen Paul
Miner, William J
Mitchell, William H
Moeller, Peter H
Montgomery, David B
Montigney, Brian A
Moore, Brian J
Morisato, Susan C
Moscovitch, Nathan A
Mudd, Bonnie Owenette
Murphy, Paul R
Murphy, Roy
Murtaugh, James A
Narayanan, Mythili
Nathan, Lew H
Neis, Allan R
Nelson, Bruce Norton
Nelson, Thomas G
Niccum, John A
Nicholl, Kim M
Nickele, Christopher J
Niehus, Barbara
Nightingale, Thomas E
Nodulman, Norman B
Nordstrom, Lloyd L
O'Brien, Terrence M
O'Connor, James T
Olds, Virginia S
Olsen, Dennis W
Olsen, Fred
Olson, Bruce E
Paguia, Victor R
Painter, Cornelia B
Palmer, Glenn W
Parker, Rembert N
Partridge, William D
Patel, Bhupendra
Patterson, Denise I
Peard, James Gordon
Peruzzo, Albert L
Peterson, Donald M
Petertil, Jeffrey P
Piersol, Kim E
Pikelny, Michael
Pines, Gary A

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

CHICAGO - continued
Placek, Arthur C
Plumley, Peter W
Polchert, Paul F
Polisner, Dennis M
Porto, Edward J
Poulsom, William K
Powell, Steven D
Prokopow, Michael J
Pruitt, Patricia
Rabinowitz, Bernard
Radek, John D
Rappaport, Anna M
Renze, David E
Reschke, John A
Ricciardelli, Carl F
Riddell, David W
Robbins, Edward L
Roenisch, Davis H
Ross, James P
Roth, Richard J
Ruehle, Thomas G
Rusin, Paul Joseph
Russ, Steven B
Rysz, Charles J
Sabaj, Robert A
Sakurada, Terry Eisaku
Santos, Alexis S
Schanding, Katherine M
Schirmer, Daniel J
Schlaug, Owen C
Schlude, Raymond T, Jr.
Schmidt, Geoffrey J
Schreiner, John P
Schuering, Eric R
Schutz, John A
Seligman, Edward J
Serota, Mitchell I
Sharma, Ashok K
Shea, Gerald R
Sherfey, Charles J
Shomaker, William J
Sikora, Joseph A
Silins, Edward S
Silvers, Mark E
Siwek, Raymond A
Skalinder, Gregg L
Smalley, Paul N
Smith, Lee M
Smith, Roger W
Solomon, Norman
Solomon, Roger R
Sorbo, Allen J
Spindler, Stephen J
Spitz, Ronald O
Stahl, John F
Stahl, Joseph J. II
Stanton, Gary A
Stemforth, Alex W, Jr.
Stern, Deborah A
Stevenson, Jeffrey W
Stockmeyer, Nancy J
Stone, David L
Sullivan, C Jerome
Tani, Richard T
Tepfer, Arthur H
Terry, Thomas S
Thompson, Douglas Lane
Thompson, Ernest M
Thompson, John W
Todasco, Rosemary
Tokarz, Anthony J
Trad, Lee J
Trinrud, Charles I
Tucker, Thomas F
Twiss, A Kirk
Uhl, Jeffrey A
Uzzell, Betsy K
Valliere, Cheryl A
Van Housen, Thomas G
Vaughan, Richard L
Vaughn, David A
Vojtik, Peter C
Voss, Carl W
Wagner, John P
Wagner, Nancy R
Wassell, Edmund J
Weber, David P
Wee, Beatriz
Weinberg, Abraham A
Weinberg, Ralph M
Weiss, Joan M
Wesley, William David
Whinfrey, Judith Goulette
Whitney, John C
Winkelman, Del
Winterhof, Bruce
Winterhof, Lily N
Wittenberg, Charles
Wittlich, Jae L
Wodarczyk, Jean M
Wojcik, Edward J
Wolf, Herbert S
Wolf, Kevin S
Wong, James S
Wucherer, Robin M
Yang, Nian Chih
Yuen, William M
Zajicek, James E
Zeid, Alex
Zillmer, Theodore W
Zwitter, Norman J

CRYSTAL LAKE

Crowe, Larry R

DEERFIELD

Allen, Jerry D
Andsager, Steven R
Beeler, Joseph Kent
Brand, Thomas
Drozd, Robert F
Ennenbach, Jack
Funk, Robert A
Grodecki, Frederick A
Kempken, David W
Koslowski, Mark A
Lorisz, Steven Joseph
Mamakos, Emmanuel S
Merritt, Robert G
Morgan, Harry D
Nast, Dennis A
Phelps, Albert R, Jr
Place, Mary A
Resnick, Lee H
Robst, Carl D
Tomassi, Randall J
Weiss, Lance J

DES PLAINES

Garrison, Theodore W
Gladych, Raymond A
Schweihs, Matthias S

DOWNERS GROVE

Hillman, James L
Kooken, Michael W
Mannlein, Sharon K
Reuter, Robert E

EVANSTON

Auvinen, Peter G
Dieter, Roland A
Forker, David C
Fredricks, Deborah J
Gleeson, Thomas M
Griffin, Dale C
Griffith, Roger E
Gudeman, Richard H
Hanson, Peter M
Harack, John
Markel, Frank L
McGee, Robert R
Paton, Virginia A
Potter, John A
Rockwell, David L
Schlotzhauer, Robert T
Scott, Thomas C
Sieben, Richard B

FREEPORT

Cowman, Edward F
Fauser, Louis

FULTON

Barnhart, Lyle H

GLENCOE

Rowell, John H

GLENVIEW

Padgitt, James C
Wallace, Joseph J

GURNEE

Keating, Richard C

HICKORY HILLS

Correll, Frank

HIGHLAND PARK

Jaffe, Jay M

HINSDALE

Coates, William D
Jones, Frances O

ITASCA

Cole, Linden N
Luckner, Warren R

JACKSONVILLE

Hemphill, Aaron Grant, III
Matzen, Keith W

LA GRANGE

Shippee, Larry W

LAKE BLUFF

Avellone, Francis P
Bruce, Robert E
Bruce, William D
Buck, Norman F
Hosken, Daniel S
Nieh, Loretta
Sweeney, Theodore A
Vora, Shantilal A

LAKE FOREST

Overberg, Paul J

LANSING

Toren, Chester J

LAWRENCEVILLE

Ruppel, Richard J

LIBERTYVILLE

Dummer, James H
McCombs, Allan B
McLaughlin, John
Mikula, Sharon B

LINCOLNSHIRE

Abazoris, Norman V
Baehl, Michael E
Bernsee, Robert W
Bernstein, Z Samuel
Bishop, Donald B
Black, William Meriwether
Botkin, Marilyn Susan
Brackey, Marianne G
Burmeister, Monica
Cartolano, Curtis M
Clemens, Thomas P
Cornwall, Lynn A
Davids, Richard W
Ferreri, Barbara Hogg
Ferreri, James Paul
Fischer, Charles J
Fixmer, John P
Goldstick, Elliott M
Gordon, Julie Starkman
Harbold, Janice M
Haverick, David R
Herrington, John R
Hill, Michael R
Hirschhorn, Karen Andre
Holm, Michael J
James, Ken E
Johnston, Michael L
Kloss, Joseph C
Lee, Steven G
Leone, Robert J
Long, Maureen A
McFall, Daniel F
Meshboum, Dr. Stuart
Moody, Richard L
Munson, Bradley Drewes
Nelson, James E
Ornt, Yvonne Gatcheff
Osicka, Charles J
Ponsonby, Robert M
Primmer, Roger L
Prulliage, Donald L
Saam, Karen F
Sample, Betty L
Schmitz, Thomas L
Schwehr, Mark D
Sisson, Claude B
Steinhauser, Mark W
Sze, Michael
Tobin, Harold B
Vogrich, Robert M
Wilson, Gerald I

LINCOLNWOOD

Niehus, Jon E
Osa, Jane L

LOMBARD

Stone, Ronald J

LONG GROVE

Bailey, William A
Bartik, Robert F
Captain, John E
Greco, Ronald E
Halstead, Burnett
Henning, Thomas E
Kriz, David G
Maves, Donald P
Mihalka, Kenneth Mark
Miner, Neil
Oberhellman, Mark J
Pence, Clifford A, Jr.
Petz, Earl F
Roth, Randy J
Silver, Melvin S
Thompson, James R

MOLINE

Edie, Grover M
Hoffmann, Dennis E
Mathwick, Lloyd F
Moore, Phillip S

MORTON GROVE

Kok, Willem
Mills, Richard J

NAPERVILLE

Bradley, Bruce A
Steimla, Joseph H

NORMAL

Spellman, James W

NORTHBROOK

Botkin, Leroy V
Britton, Charles R
Cramer, Errol
David, Aida S
Davis, Rex C
Diemer, Richard L
Doucette, Joseph J
Drennan, John P
Drzal, Rebecca
Dubas, Keith J
Dundich, John P
Ehlert, Darrell W
Eland, Douglas D
Faig, Kenneth
Fasking, Dennis D
Friedman, Marla G
Heau, Thomas
Hsiang, Henry C
Hughey, M Stanley
Hunter, John R
Klein, Allen M
Konecny, Robert R

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NORTHBROOK - continued
Kozik, Thomas J
Kucera, Jeffrey L
LaMonica, Michael A
Lindley, Gary
Logan, Thomas J
Magic, Michael F
Miraski, Theodore J
Moews, Lawrence P
Montemurro, Alan Gerard
Moorhead, Steven A
Need, Linda S
Paul, Barry
Schultz, Roger A
Sevcik, Ronald L
Smith, Richard A
Staehlin, Martin
Staley, Harlow B
Stephenson, Elton A
Trees, John S
Tressel, Harry K
Turner, Edward A
Von Fumetti, Randy J
Wein, Linda L
Wolff, Sherman
Young, Edward W

NORTHFIELD

Emering, Sandra A
Seaman, Jerome F

OAK BROOK

Kessner, William V
Klein, Richard C
Lewis, Stephen H
Longerman, Kenneth John
Miller, Janet F
Neavins, Thomas K
Potts, Lionel A
Shulman, Sharon Z

OAK LAWN

Peel, Jerald P

OAK PARK

Venouziou, Aaron
Weitzenkamp, Dianne

OAKBROOK TERRACE

Webb, James O

ORLAND PARK

Miller, David R

PARK RIDGE

Applequist, Virgil H
Burgess, Willis W
DeGarmo, Lyle W
Pierce, John
Weiss, Kenneth H

PEORIA

Collier, Clarence E
Naff, William A
Sears, Carol Ruth

PROPHETSTOWN

Chamberlain, Carol

PROSPECT HEIGHTS

Stevenson, Raymond H

RIVER FOREST

Mangan, Annette Z

RIVERWOODS

Austin, Joseph D
Limsui, Eben Ros

ROCK ISLAND

Andrews, Michael S
Coleman, Charlie K
Fruchtenicht, Ronald D
Marks, Alene M
Metz, Frank C
Nix, Robert A
Schreiber, Larry L

ROLLING MEADOWS

Strom, C Nelson

SCHAUMBURG

Ali, M Nasim
Cutler, Janice Z
Davis, Brian W
Duffy, Thomas J
Esposito, David L
Gillespie, James E
Gupta, Brij M
Hanson, H Donald
Harkensee, James Charles
Kranke, Eric L
O'Reilly, Patrick J
Otten, James
Peters, Barbara L
Phillips, Walter Joseph
Ritzke, Charles E
Westerholm, David C

SKOKIE

Davis, Mark A
Ellenby, Milton Q
Gorvett, Richard W
Herbers, Joseph A
Hohmann, James E
Kunesh, Daniel J
Lattanzio, Francis J
Pfeifer, Timothy C

SOUTH BARRINGTON

Brubaker, Randall E
Gorvett, Karen Pachyn
Hein, Timothy T
Loper, Dennis James
Skrodenis, Donald P
Stankus, Leo M

SPRINGFIELD

Bohn, Robert J
Calderwood, Philip D
Canary, Eldon R
Carson, Richard
Cragoe, Arthur C
Dickerman, Robert W
Dlouhy, Thomas R
Gorski, Larry M
Harlin, James L
Jones, James D
Kirley, Paul O
Leitermann, John H
Moral, Alex N
Morton, Cheryl E
Pitoniak, Marc F
Skinner, Fred E
Smith, Byron W
Solenberger, Carl W

URBANA

D'Arcy, Stephen P

WESTERN SPRINGS

Larson, Robert E

WHEATON

Brewster, John E
Hauke, William V

WILMETTE

Carroll, Wm Joseph
Coates, Clarence S
Tiffany, Carl A

INDIANA

ANGOLA

Shearer, James L

BLOOMINGTON

Gesner, Norman B

CARMEL

Beckley, Jeffrey A
Carr, Richard N
Eckard, Garry M
Fritz, Donald E
Kincaid, David M
Lord, Brent Allen
Sauer, Terence W
Stouffer, Linda M

EVANSVILLE

Jerwers, James R
Partin, Samuel P, III

FORT WAYNE

Alford, Timothy J
Antrobus, Barbara S
Antrobus, G Michael
Arnold, Neal E
Becker, David N
Berkey, Stephen H
Biehl, Jay D
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Childs, Gregory R
Clark, Kenneth J
Clay, Richard Steven
Clevenger, Kelly D
Colby, Ronald Brian
Combs, Richard A
Corajod, Cheryl Jean
Cossaart, Elaine Ruth
Dellinger, Jeffrey K
Easterly, William E
Edris, Charles L
Girard, Luke N
Girard, Richard B
Glass, John T
Hickman, Steven M
Horein, James R
Hruska, Thomas J
Keller, Donald E
Keller, James B
Kitsos, Theodore J
Lueken, Margaret A
Masai, Kazuo
McFall, Melvin C
Menge, Walter O
Miller, Reed P
Mowery, James Clyde
Nelson, Dean Marshall
Nelson, Marvin R
Nikels, Robert A
Oldenkamp, Julia
O'Maley, Larry M
Palmer, Bruce E
Parkison, Samuel Scott
Pillar, David G
Pinkham, C Allen, IV
Przybyla, Dennis B
Reichlinger, David
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Rossman, Glenn A
Schwartz, Denis G
Seigel, Jack
Selig, Craig S
Shaheen, Gabriel L
Silletto, C David
Skevington, John A
Skillman, Thomas E
Smith, Sherwood Z
Spurgeon, Paul M
Stagg, Ronald G
Stewart, Gathings
Stopher, Ronald L
Thissen, Francis C
Troutman, Mark Richard
Tyler, William K
Vollenweider, Dale R
Ward, Earl
West, Thomas M
Williams, John R
Williams, Robert J
Zurcher, Cheryl Ann
Zurcher, Michael L

FRANKFORT

Smith, Harold W
Twomey, Leonard N

GOSHEN

Richard, Sidney A

GREENWOOD

Anderson, Mary Virginia
Spoelstra, Herbert B

HANOVER

Goodman, Ann Selby

INDIANAPOLIS

Anker, Robert A
Barlow, Lucinda B
Blackwell, Alan P
Blankenship, John B
Block, Ronald A
Brown, Michael Joe
Bryant, Arthur L
Canine, Jonathan A
Christenson, Le Roy H
Clark, Ray A
Dean, Curtis Gary
Dean, Daryl J
Deeter, Dennis A
Donnelson, Paul V
Drew, William A
Evans, Don J
Fahrenbach, John J
Fairfield, James P
Ferrell, Joe H
Fogle, John M
Garver, David N
Habig, John C
Haefner, Larry A
Hafling, David N
Hanselmann, Jay B
Hineman, Harry
Husman, Catherine B
Jacobs, Gregory D
Junker, Richard
Keaton, Charles W
Kellie, William C
Khalil, Michael O
Kingsley, Leonard E
Kornya, Peter Stephen
Kraabel, Stephen E
Kroll, Alice
Letwin, Fred G
Lloyd, John C
Lockwood, M Scott
Loop, Susan Lynn
Ludwig, George S
Lundberg, James J
Lyon, Dorothy M
MacLafferty, William P
Marks, Rosemary N
Mikkalo, Steven J
Miles, James A
Miller, Cynthia S
Milton, Thomas F
Minassian, Donald P
Morgan, Jack L
Morrison, John D
Nesbitt, William M
Nicodemus, Terry A
Notaras, S George
Pattison, Edgar W
Peters, Edward J
Pfanstiel, Ronald E
Pugh, W Howell
Radcliffe, R Stephen
Reece, John Michael
Robinson, Larry R
Rowan, Richard E
Rusher, Steven R
Shepherd, Carl L

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

INDIANAPOLIS - continued
Sipes, Chris Lee
Spoolstra, Peter C
Steffen, Walter W
Stiasny, Gabor
Sullivan, William J
Swaim, R Steven, Jr.
Terry, Steven Lynn
Thomas, Joseph Hunter
Todd, Douglas Lewis
Tovson, Orrin S
Williams, Charles D, III
Willman, Dean C
Willour, Ronald P
Wilmes, Arthur L
Wilson, William F
Wilson, William T
Wolak, Daniel L

KOKOMO

MacDonald, A Howard
Stern, Larry N

LAFAYETTE

Edwards, Donald R
Gross, Thomas K
Tovson, David R

MARION

Glick, Donald L

MUNCIE

Beekman, John A
Driskell, Richard G

NOBLESVILLE

Kischuk, Richard K

WESTFIELD

Cleaver, William J
MacLean, George A

ZIONSVILLE

Faust, J Edward
Harding, Carol S
Harding, George W

IOWA

ANAMOSA

Trevarthen, Margaret A

BETTENDORF

Naggs, Wilson W

CEDAR RAPIDS

Ames, John Francis
Ballard, John D
Bergman, Bradley C
Doze, Larry J
Garrett, Christopher H
Greving, Robert C
Griffith, Steven L
Kling, William A
Sonnleitner, William
Taylor, Robert H
Trefz, James R
Vander Pas, Timothy N

DES MOINES

Abbott, Michael E
Adams, Warren R
Andersen, Daniel D
Aschenbrenner, John E
Bailey, Richard L
Ball, Linda C
Beard, David R
Beasley, Floyd T
Bierley, Thomas
Bowers, Newton L, Jr
Bowman, Glenn L
Brooks, Roger K
Burmeister, Ned A
Burns, Alan L
Butz, Charlene N
Charling, James C
Chen, Lillian I
Christensen, John C
Claypool, William R
Daubenmier, Michael D
Dinshaw, Esfandyar E
Dornfeld, James L
Drury, David J
Durland, Lawrence V, Jr.
Dykstra, Lawrence
Elken, John H
Estell, Richard J
Farr, Charles E
Ford, Robert P
Friedrichsen, Detlef F
German, Douglas K
Gersie, Michael H
Graf, Thomas J
Gulleen, Larry Wayne
Hansen, Lawrence R
Heck, Kenneth M
Helms, Richard L
Hilbrink, David A
Hinchliff, Timothy A
Hopson, James Robert
Huffman, Patricia L
Jaksich, William J
Janzen, Marilyn F
Jean, Ronald W
Jetha, Shirazali
Kacmarynski, Joseph P
Kodis, Robert L
Lamale, Ellen
Lillis, Terrance J
Lones, William R
Long, Leon L
Lourens, Douglas J
Lundquist, Franklin L
Markley, Milton L
May, Thomas L
McCollum, Harold
McMahon, A Micheal
Mehus, Carla Jo
Moilien, Tilmar A
Movic, Mark S
Murphy, Edward A
Nelson, John K
Neve, David E
Parmenter, Neil A
Peterson, Richard P
Phillips, Thomas A
Rambo, Melvin
Rohm, Charles E
Roos, Dennis L
Roy, Sarah J
Sanning, Donald E
Schneider, William G
Siebrass, Wesley H
Smith, Charles B
Smith, Raymond L
Streck, James J
Streck, Linda S
Streck, Michael J
Sutton, Richard L
Taylor, John R
Torgrimson, Darvin A
Utter, Robert G
Van Elsen, James N
Voth, Karen R
Wallace, James D
Wenz, Paul H
Wittenwyler, Ronald P
Workman, Lewis C
Yoder, Reginald C
Young, Thomas J
Zimpleman, Larry D

IOWA CITY

Knowler, Dr Lloyd A
Meyers, Glenn

WAVERLY

Broers, Fred L
Buckingham, Robert M
Burling, Irving R
Hagen, Donald W
Hertel, Gary W
Lawin, Paul
Meylink, Daniel E, Sr.
Sumner, Dale R

WEST DES MOINES

Brooks, Dale L
Davis, Jon F
DeHoogh, David
Dickey, Alan G
Frost, Roger Eugene
Gibson, Thomas R
Hoffman, Timothy J
Iverson, Donald J
Noyce, James W
Oddy, William J
Pence, Arlen F
Rambo, Jo Ann W
Tatge, Robert L
Tripses, Michael Richard
Withers, David A

KANSAS

LEAWOOD

Fickes, Jerry W
Johnson, Rheuben C
Mortensen, James M

OLATHE

Lamson, James W

OVERLAND PARK

Ackerman, David B
Bailey, Victoria L
Batchelder, David
Brunell, Mark A
Buchanan, William M
Cuddihy, Gerald E
Drake, Jeffrey S
Eaton, Karl F
Engelhardt, John L
Files, Richard L
Fritze, Donald R
Hansen, Thomas D
Harrington, John Michael
Huston, Bruce A
Jensen, John M
Kotsonis, James N
Levin, Joseph W
Long, Terry M
Maughn, James D
Mayer, Howard E
McDonald, Woodrow H
Merwald, James M, Jr.
Miller, Jeffrey D
Miller, John R
Newberg, R Eric
Nickerson, Gary V
Phillips, W David
Robinson, Robert P
Rose, Gary L
Rose, Georgette G
Spence, Calvin C
Stobie, David W
Strunk, Carl J
Tovson, Richard J
Wilborn, Marc A
Williams, Steven Eugene

PRAIRIE VILLAGE

Aikman, Roy W
Humphrey, Patrick L

SHAWNEE MISSION

Butler, Robert J
Fuhrmann, Curt L
Rohling, Fred H

TECUMSEH

Cooper, Steven L

TOPEKA

Barth, Roger Lee
Eisenbarth, Gary L
Haak, Daniel H
Harrison, Stephen A
Jacoby, Robert E
Klausen, James S
Lynn, Donald R
Miller, Randolph David
Miller, Thomas L
Oldham, Dale R
Pierce, Robert D
Swett, Robert E
Thiel, Theodore L
Watson, M Floyd

WICHITA

Buck, Robert E
Daharsh, Jeanne Meeker
Goeller, Robert J
Johnson, David Martin
Smith, Vernon J

KENTUCKY

DANVILLE

Breeze, William H

FRANKFORT

Fay, Richard C
Manson, Clair S
Sloan, W Keith

GLENVIEW

Sellers, Richard M

LEXINGTON

Africa, Mark D
Chernow, David M
Dominick, Thomas J
Frishe, Mark
Hand, Katharine M
Hendrickson, John E
Herr, David D, Jr.
Schulz, Lance E
Stoner, Steven K
Tozer, William T
Uhl, Martin E, Jr.
Welsh, Charles A
Westcote, Walter M

LOUISVILLE

Blackshear, Robin G
Bowman, William H
Bruning, John Frederick
Buckner, Leonard
Burbank, Wesley J
Burch, Phillip W
Cernanec, Philip J T
Crowe, Patrick J
Darif, Michael T
Daulton, David C
Erk, Henry A, III
Evans, Mark D J
Gagel, Stephen
Godbold, Mary Jo E
Godbold, N Terry
Goldberg, Alan
Greaton, James P
Gunderson, James E
Gwin, Stephen B
Hohman, Kenneth F
Hyers, D Dale
Johnson, Lloyd H
Jones, Anita L
Kersey, Charles E
Klein, Martin P
Lynch, Charles E
Man, Sarah A
Maynard, Edward W
McChane, Debra Snodgrass
McDonald, William R
McEneaney, Raymond J
Moyse, John S
O'Connor, Michael J
Patterson, Don N
Penney, Don E
Phillips, William A
Powell, Clifford K
Rosky, Theodore S
Ruby, Martin H
Russell, F Kevin
Russell, Sherrel Roey

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LOUISVILLE - continued
Schumacher, Robert C
Semaria, Stephen D
Sherrard, George R
Shipp, J Martin
Smith, Victor L
Snively, Allen B
Stone, Dennis L
Welsh, Patrick
Wille, David
Yoder, Robert S

MAYSVILLE

Garnett, Wayne W

RICHMOND

Dandy, William B

LOUISIANA

BATON ROUGE

Curran, Gary S
Drennan, James E
Hall, Charles G
Huval, Ernest
James, David H
Seeling, Ronald L

METAIRIE

Beam, Jack L
Butler, William E

NEW ORLEANS

Adams, Gregory D
Attaway, Thomas H
Breithaupt, Truman A
Camus, Richard F
Clesi, Philip J
Conefry, Michael A
Craig, Robert E, III
Davidson, Neil
Fell, Robert Mark
Fridley, Richard M
Gale, Gene B
Godshalk, Kenneth C
Groves, William E
Hargrove, Mark A
Henry, Russell
Hotz, G Stephen
Ketchel, Karl O
Kopenski, Frank R, Jr.
Law, Kevin M
LeBlanc, Sidney A
Morgan, Michael W
Nader, John G
Napolitano, Philip G
Ohman, Carl R
Pyke, Lynn E
Ray, Edward J, III
Roberts, John K, Jr.
Ruddock, John Y

SHREVEPORT

Gibson, John D

MAINE

AUGUSTA

Diamond, Richard H

BATH

Owen, Edward H

BROOKSVILLE

Perkins, Alfred W

CAPE ELIZABETH

Jensen, Llewellyn W

EAST SEBAGO

Tulloch, John A

ELLSWORTH

Harkness, Paul T, Jr.

HALLOWELL

Forsythe, Albert H, Jr

KENNEBUNK

McLean, George E

LIMERICK

McDonough, Robert M

OGUNQUIT

Kimball, Herbert W

PORTLAND

Antliff, John C
Atkins, Stephen R
Bloom, Shirley G
Bremer, William A J
Brown, Fred
Cabatit, Thomas E
Charsky, Donald M
Cowell, Michael J
Dawson, John Duane
Desveaux, Roger P
Gallagher, Michael E
Galli, Susan E
Gervasoni, Karen Lynn
Hamilton, Pennell W
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Misner, David T
Mitchell, Anne Goodman
Mitchell, Robert C
Mulkey, Ben
Ornatek, Anthony C
Parciak, Thomas J
Piccolo, Gary M
Proulx, Anthony G
Record, Horace A
Sawyer, Olin M
Smith, G Nicholas
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr.

SCARBOROUGH

Barber, William L

SOUTH PORTLAND

Hewitt, John E

YARMOUTH

Towne, Robert J

MARYLAND

ANNAPOLIS

Carstens, D Wayne

BALTIMORE

Andrzejewski, Chester D
Arruda, Kenneth J
Balder, Ruth P
Ballantyne, Harry C
Baloga, Stephen M
Bayo, Francisco
Benner, Thomas H
Bennett, Robert S
Bhave, Shashikant K
Blazek, Charles J, III
Bolton, Robert G
Bond, Eugene D, Jr.
Boone, James Parker
Bourdon, Theresa W
Brandenberg, Donald
Carp, Marilyn
Clark, Voris C
DeStefano, Ronald
Eddins, Joseph M
Eddy, Jeanne H
Edwards, Norma L
Edwards, Ralph E
Egan, Thomas J, Jr.
Engles, David
Farnen, Daniel Bryan
Flanagan, Terrence A
Forbus, Barbara L
Fowler, Thomas W
France, Catherine M
Fullom, Curtis L
Gavlick, Jeffrey T
Glickman, Mark Lewis
Green, Sidney A
Hale, Elizabeth
Hutchinson, Richard D
Kataria, Sham S
Keating, Daniel J
Keatts, Glenn H
King, Roland E
Klemm, John D
Klueh, Kenneth C
Kossman, Stephen L
Kriston, Francis J, Jr
Laur, Charles F
Leimkuhler, Urban E, Jr.
Leong, Kenneth K
Levering, Cynthia J
Levitas, Robert M
Lund, H Neil
Martin, Paul C
Moseley, Jack
Nelson, Stephen J
Parrack, Jack Lawrence
Read, Robert C
Reider, Teresa Marie
Rose, Jeffrey C
Rowe, Douglas L
Sachs, David S
Savord, Gregory J
Scahill, Patricia L
Scheel, Paul J
Schobel, Bruce D
Schreitmueller, Richard G
Smith, J Brookes, Jr.
Snader, Richard H
Solomon, Ronald L
Strauss, Isidor R
Stricker, Brian P
Tillman, Cheryl E
Trust, Brian Craig
Viener, Gary W
Weller, William C
Wild, Veda Dianne
Yaffe, Rian M

BETHESDA

Anzalone, George D
Frasier, Walter E
Glynn, John
Gorrelick, Allen
Kemper, Lee H
Kramer, Charles M
Lewis, Steven N
Pickering, Victoria Lee
Stokes, Frank

COLUMBIA

Feinman, Jess

CUMBERLAND

Pearson, Margaret C

FREDERICK

Bennett, Melvin D

GLEN BURNIE

Alpern, Lawrence
Hutchinson, Gerald E

HUNT VALLEY

Friedman, Howard H

KENSINGTON

Brown, Maurice S

LAUREL

Krishnamurthy, S
Simpson, William

ROCKVILLE

Dyer, Herbert L
Lenaburg, David Scott
Marticello, Daniel N
Ng, Patti Adams
Orr, David James
Weller, Mark J

SILVER SPRING

Chapin, Walter L
Fellers, William W
Johnson, Royal A
Myers, Robert J
Rubin, Ethel C

STEVENSON

Moskowitz, Lester

TIMONIUM

Pollard, James H
Pushkin, Marc Louis

TOWSON

Biondi, Raymond B
Fayolle, John P
London, William J
Pescrille, Joseph D
Schneider, Edgar W, Jr.
Sirian, Robert L

MASSACHUSETTS

ABINGTON

Hurlbut, David G

ARLINGTON

Schwartz, Max J

AUBURNDALE

O'Connor, William L

BEDFORD

Squires, Sanford R

BOSTON

Abraham, Jonathan P
Abraham, Loida Rodis
Abrahams, Amy J
Allen, Howard D
Altman, Jeffrey N
Anderson, Arthur W
Baker, John K
Balchunas, Anthony J
Barabino, Richard J, Jr.
Barlas, Mitchell L
Barry, Robert J
Bashline, Donald T
Becker, Johanna B
Becker, Ronald I
Benedict, Elmer R
Benincasa, Bonnie J
Benjamin, Deborah K
Berger, Arthur A
Block, Candace M
Braun, George H
Breitman, Alan S
Brennan, Paul J
Brown, Jan C
Brown, Stephen L
Brown, William W
Browne, Walter F
Buchwald, Michele G
Came, Gary J
Cantor, David M
Cappers, Linda F
Carlton, Kenneth E, III
Carpenter, Thomas S
Carroll, William J
Chandler, Rodney J

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BOSTON - continued
Chen, Cecilia C H
Chiumenti, Stephen
Clancy, Robert P
Clark, Chester D
Clough, Thomas A
Cohen, Barry D
Collins, James E
Conners, John B
Corwin, Frederic W, Jr
Crehan, Herbert F
Cronin, Paul A
Cutler, Larry A
Dallas, Keith J
Davis, George E
Davis, Lawrence S
Dawson, John
DeCiccio, John M
Demty, Joseph C
Douglas, John F
Downey, Alan R
Driscoll, David L
Earle, David A
Elstein, Allen R
Epstein, Michael
Erbe, Elsbeth T
Falkoff, Barry J
Faulkner, Keith A
Felcon, Francis X
Fen, Allan Ming
Ferree, Richard Noel
Fibiger, John A
Foster, A Michael
Foster, Wayne R
Freeman, Richard W
Gaddis, Elizabeth M
Gagne, Roger J
Gagnon, Jeffrey W
Gianino, John J
Gifford, Linda C
Gilman, Barry Martin
Glick, James C
Goldstein, Jill S
Gould, John C
Grenier, Richard R
Haas, V Benjamin
Harootunian, Charles J
Harper, Alfred B
Harrington, Timothy M
Hazlett, Glen A
Horwitz, Lois K
Hosseini, A Rana
Hsiao, William C
Huntington, Curtis E
Hwang, Cheuwan K
Irish, Frank S
Jenkins, Elmore, Jr.
Jensen, James P
Johnson, Andrew Pickens
Johnston, Thomas S
Jones, Matt B, Jr.
Kaack, Ingo
Kamer, Joel V
Kearnan, Bruce E
Kinney, John Patrick, III
Klubock, Steven H
Kocher, Carol E
Kolojay, Timothy M
Kuendig, William N, II
Lai, Eugenia
Lamenzo, James R
Laws, James
Lawson, Barbara V K
Leckenby, Jean R
Lee, Thomas J
Leen, John R
LeFevre, Paul H
Lent, David R
Lewandowski, Chester T
Lewis, Fielding
Lewis, Lucinda Manzi
Lieberman, Henry S
Lin, Susan
Lipsky, Gerald I
L'Italien, Paul J
Longmoore, John T
Lonsdale, Frederick
Lowden, Beverly S
Lowden, Robert D
Luddy, Barbara L
Macaulay, Joseph P
Mack, Merrill J
Mahler, Howard C
Malloy, Grace L
Maloney, John T
Maltzan, David A
Maron, Bernie
Martin, Earl Francis
McCabe, Joan E
McCoy, Mary E
McDevitt, James F
McHugh, M Carolyn
McHugh, Ronald J
McInturff, Scott D
McNamara, Kevin J
McQuade, John B
McSally, Michael J
Miller, David L
Model, Jeremiah B
Morell, Roy K
Morison, George D
Morrison, Cynthia Conrad
Morton, E James
Muleski, Kathleen R
Muleski, Robert Thomas
Mullen, Edward J
Murray, John W
Nagai, Jonette N
Nemerever, William L
Newton, Mark D
O'Connell, Susan M
O'Connor, Joseph M
Olmsted, David L
Orphanos, James N
Ostfeld, Raymond V
O'Sullivan, John M
Owens, Terrence M
Paster, Joseph P
Paster, Robert Steven
Pearsall, Donald M
Peirce, Charles A
Pendleton, Janet A
Pessin, Katherine Gergely
Pierce, Susan E
Pierson, Frank D
Pike, Bertram N
Plumb, David R
Pollino, George E
Poplaski, Joseph John
Poppel, Deborah Adler
Posnick, Barbara R
Quesnel, John R
Randall, Frederick A
Reitano, Robert R
Ricci, Stephen J
Rich, Michael J
Richmond, Stanley M
Riemer, Peter J
Riley, Kathleen A
Robertson, Donald J
Rohda, Rodney R
Rosenthal, Laura B
Rubinstein, Stuart F
Rusch, William J
Russell, Anne J
Ryan, Michael E
Salmons, George B, II
Sargent, Gary N
Sarkisian, Charles D
Schaeffer, Gail P
Schneider, Robert E
Scott, Sanford W, Jr.
Seager, Theodore D
Seller, Lawrence A
Senoski, Michael J
Shaw, Henry D
Shemin, Barry L
Sherman, Daniel Warren
Shigley, Klaus O
Silverman, Susan L
Smith, Carolann
Smith, Ronald J
Snow, Scott M
Sonkin, Ronald B
Soucy, Robert L
Sternfeld, Joe P
Sterrn, Randi M
Stighano, Neil
Stokes, Robert J
Strachan, Judy L
Straffin, Donald C
Sumner, Gail L
Sunderland, David E
Sylvia, Elizabeth M
Tanenbaum, Lori Simon
Tepfer, Hal S
Terrill, Kathleen W
Thomas, Martin J
Thompson, David M
Thompson, Joseph F
Thompson, Robert William
Thompson, William J
Thomson, Maria N
Timmons, Peter G
Tomlinson, Joseph A
Treitel, Nancy R
Velleman, Susan J
Venning, Lisa K
Victor, David J
Vrysen, John G
Walker, Roger D
Ware, Barbara J
Wean, David S
Weisz, Louis M
Welch, John H
Welsh, David M
White, H Edmund
Wills, R John
Winslow, Henry N
Wood, Christopher R
Woods, Stephen P

BROOKLINE

Robbins, Lillian
Shaw, Samuel E, II

BURLINGTON

Brady, Michael B
Frasca, Robert G
Hall, Ruthann
Hanson, Kathleen
Jarnes, Michael S
Leland, Alan C, Jr.
Midura, Caroleen K
Richmond, Gerald
Rosen, Mark L
Rosenman, Martin R
Woodson, Freeman A, Jr.

CAMBRIDGE

Nichols, Charles A, III

CANTON

Boulet, Gerald F
Finnegan, Lawrence J
Han, Jeong S
Ryan, Robert P

CENTERVILLE

Morse, Richard H

CONCORD

Anderson, Kenneth D

DANVERS

Chansky, Joel S
Fossa, E Frederick

DEDHAM

Huntington, Henry S, III

EAST HARWICH

Allard, Maynard W

EAST ORLEANS

Peacor, C Norman

EASTHAM

Hanson, J Ross

FRAMINGHAM

Carbone, Robert F

GREENFIELD

Bush, Frank J

HARVARD

Dunlap, James A, Jr.

HATFIELD

Abbott, Varnum J, Jr.

HINGHAM

Shane, Alan

HOUSATONIC

Risen, Michael H

LEXINGTON

Bevan, John R
Whiting, Douglas B

MARBLEHEAD

Jones, Harold M

MEDFIELD

Bailey, Paul M

MEDFORD

Steeves, Spurgeon S

MILTON

Turoff, John H

NATICK

Peters, Franklin E
Tierney, Thomas P

NEEDHAM

Farley, Jarvis
Fischer, Niels H
Powell, Jerome M
Sillesky, J Darrison

NEW BEDFORD

O'Connor, Jeremiah

NEWBURYPORT

Wood, R Norman

NEWTON

Conway, Ann M
Derby, Burton H
Ghezzi, Thomas L
Gould, Stephen J
Jagmin, Ronald A
Keith, Allan B
Lawrey, Richard A C
Model, George D
Ratigan, Maureen B
Southworth, J Russell
Spencer, James C
Tierney, John P

NEWTON HIGHLANDS

Beram, George
Bruno, Philip G
Godwin, James H
Holland, George W
Weiblen, William A

NEWTONVILLE

Berkeley, Edmund C

NORTH ANDOVER

Daley, Gina C

NORTH CHATHAM

Ward, William F

ORLEANS

Jordan, C Wallace

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

OXFORD

Desfosses, Daniel

PAXTON

Kidwell, W Duane

PEMBROKE

Watson, Joseph L

PITTSFIELD

Amick, Carl G
Artura, Raymond C
Low, George D
Palmer, Howell M, III
Zehner, William A

QUINCY

Lampron, Ernest J

READING

Hazam, William J

ROCHESTER

Pearson, Raymond G

ROCKLAND

Strug, Emil J

SHARON

Bostian, Robert

SHERBORN

Shotwell, Stuart M

SHREWSBURY

Macarchuk, John

SPRINGFIELD

Adornato, Paul D
Ashton, Richard D
Bacchiocchi, Gary J
Ballas, Frank William
Bingham, Gary C
Boltz, Daryl L
Borah, Delmer F, IV
Boyer, Andrew C
Brandner, Gregory A
Brown, Carroll H
Cain, La Verne W
Chapman, Donald D
Cheng, Yek Soan
Collins, James S
Compton, Allan K
DuBois, Michael E
Duran, J Peter
Fairbanks, Alfred V
Ferris, Peter G
Fitzgerald, Daniel J
Frentzos, Stephan A
Gamble, Bryant O
Grace, Walter L
Hall, J Christopher
Hays, Michael D
Heider, Michael J
Hertz, Douglas N
Hill, Charles A, Jr
Hubbard, Dorothy E
Hulton, Charles E
Jalowski, Edward R
Jangraw, Douglas J
Jermyn, Isadore
Johnson, Allan W
Johnston, J William
Kaplan, Mortimer
Krontke, Gary L
Knowles, Robert L
Lauzon, Dennis P
Leary, Thomas J
Lehman, James H
Levinson, Louis
Libera, John J., Jr.
Lo, Won H
Massidda, William R
McBride, John F
Muse, Charles F
O'Donnell, Edward F
Parrish, Martha M
Rankins, J Robert
Reopel, Kevin M
Robinson, Jeffrey T
Rohlfs, Harry J
Scarlett, David E
Shlifer, Robert J
Simonds, Bruce
Stamant, Jeanne M
Stevenson, Jeffrey G
Taylor, William J
Tholany, Thomas
Tousignant, Susan J
Van Beaver, Peter C
Welch, Molly A
Wendlandt, Gary E
Wertheimer, James L
Wishnick, Sheldon
Wolfe, Joel I

STOUGHTON

Nesselle, David R
Shalit, Carl

SUDBURY

Anderson, Philip D

VINEYARD HAVEN

Winter, Bert A

WAKEFIELD

Cardoso, Ruy A
Johnson, Andrew Paul
Roach, Robert F

WALTHAM

Akins, C Charles
Blatchford, Lynd T
Bonner, Emmet M
Burrows, Edward E
Chern, Paul L
Curtis, Paul
Miller, Gary
Samar, Gayle M

WELLESLEY

Bryant, Allison P
Garabedian, Thomas J
Kieley, John
Stearns, John L
Wallace, George E

WELLESLEY HILLS

Alam, Asghar E
Austin, Charles R
Bell, Thomas S
Buckley, Brian K
Byrne, Daniel F
Commander, Charles L
Daoust, Paul R
Fallon, Michael
Fitzpatrick, Robert F
Fleischer, Edward N
Forrest, Robert L
Johnson, Christopher B
Johnson, Philip G
Klein, Ronald
Leach, Robert K
Marut, Andrew J
McMurrich, Arthur R
Mlot, Stuart J
Obernesser, James F
Scanlon, Raymond
Schoen, Steven H
Schoenly, Stuart
Smardon, Robert J
Snead, Patrick K
Steiner, Kenneth A
Terry, James B
Vrolyk, Robert
Zawada, Robert
Zayka, Grisha

WEST DENNIS

Hoskins, Robert H

WEST HYANNISPORT

Philbrick, Harold F

WESTBOROUGH

Smith, Henry W

WESTON

Boothroyd, H J
Hill, George L
Marshall, Jack A
Ormsby, Charles A
Wallace, M G Roy

WOBURN

Bayles, Richard E
Boggio, Walter E
Hunt, James H

WORCESTER

Abril, James F
Baldwin, Arthur L, III
Bender, Karen
Boulay, Edward F
Brown, Jeremy J
Brutto, Richard S
Bujaucius, Gary
Buss, James F
Chand, Nanak
Clark, John P
Collins, Richard L
Cooney, Paul E
DeCaro, Robert P
Foerster, Ernest R
Ford, James F
Francescone, Michael J
Gaze, Joseph A, Jr
Hess, Albert L
Hirst, Brian L
Holmes, Robert P
Hoskins, Walter H
Hunt, Mark Edward
Jackson, Frederick W
Johnson, Richard E
Kemp, Michael A
Koopersmith, Michael B
Larini, Paul G
Libbey, David W
Lincoln, W Chandler, III
Marion, Peter A
Martin, David A
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr.
Moisuk, William J
Mucci, Richard L
Olds, Stanley L
Richardson, James F
Riggieri, Albert A, Jr
Rosenberg, Amy Goff
Seliber, Mark S
Shapland, Mark R
Shrum, Roy G
Smith, Christopher G
Smith, Russell H, Jr.
Sutherland, John M, Jr.
Talaga, Robert M
Toczylowski, Deborah Lyn
Vande Kopple, Lois A
Wemple, Andrew P
Witherspoon, Willard, Jr.

YARMOUTH PORT

Lewis, Winthrop T

MICHIGAN

ANN ARBOR

Fischer, Carl H
Jones, Donald A
Nesbitt, Cecil J
Robinson, Leslie I
Smith, David A

BATTLE CREEK

Dugan, Paul B
Graham, Gary G

BELLEVILLE

Murphy, Thomas B

BIRMINGHAM

Eizen, Sheldon D
Henne, Richard E
Pelcyger, Frank
Wright, William S

CHELSEA

Kalmbach, Leland J

DEARBORN

Austin, John Paul
Daoust, Joseph H
Twinney, Marc M

DETROIT

Allen, William E
Baird, Stephen E
Brantz, Gary Scott
Bremer, John P
Ches, Thomas F
Cprek, Clay R
Dwyer, Michael Harry
Faath, Richard J
Ferguson, Alan N
Ferstenfeld, Larry H
Gabriel, A Gerald
Garland, Barbara S
Gee, William A
Godfrey, Charles E
Green, Frederick M
Haas, Steven J
Hardin, Robert B
Harthorn, Don L
Heilman, Arvin L
Hodovick, Joseph
Houck, Kenneth J
Janssen, Joanne F
Jatkowski, Edwin P
Johe, Richard L
Jones, Leslie E
Jones, Norman L
Karras, Ioannis S
Kaye, Richard M
Kays, David F
Kornhauser, Marvin L
Koupf, Gary Irwin
Labute, Ronald
Lukis, Edward R
Mallin, Mitchell
Mamuscia, David P
Mast, Robert P
McCready, James M
McHugh, Robert C
Merdinger, Phillip A
Monaghan, Sean T
Monroe, Charles F
Murphy, Brian B
Newton, Robert W E
O'Keefe, Robert M
Oswald, Keith X
Padiernos, Justino
Reed, L Alwilda
Rietz, Robert J
Rodwan, Sandra Westphal
Roeder, Richard G
Schutz, Alan J
Shapiro, Ray
Smith, Kenneth R
Smith, Ronald J W
Smith, Susan M
Sonnanstine, Alan E
Sonnanstine, J Kathryn
Sonnenschein, Gerald B
Stanley, Samuel S
Swisher, John W, Jr.
Van Ark, William R
Williams, William A, Jr.
Zolt, David M

EAST LANSING

Clinton, R Kevin

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

FARMINGTON HILLS

Auster, Lawrence S
Finkelstein, Alan W
Gower, Michael Brian
Hemker, Bernard L
Johnson, Jeffrey E
Meisner, Gordon R
Meono, Randall C
Pretty, Richard Cole
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

FLINT

Gilmore, Stephen V

GRAND RAPIDS

Buben, Paul
Cerling, Eric R
Clemens, Dennis D
Compere, James L
Conkel, Robert D
Fuerste, Karl W
Hansen, Paul E
Lamps, Dale
Letourneau, H Louis
MacDonald, David D
Prager, Frank A
Sanders, Douglas O, Jr
Stanar, Thomas J
Visscher, Alan Roy
Wilkening, Robert E

GROSSE POINTE

Graham, Thomas W

GROSSE POINTE FARMS

Schonenberg, John J, Jr

HOWELL

Marker, Joseph O

JACKSON

Lannen, James R

KALAMAZOO

Farrell, Lawrence M

LANSING

Billard, William T
Bolton, Robert Kevin
Boor, Joseph A
Borchert, Rick A
Drake, Lisa C
Kiernan, Edward P
Roe, Armin S

LAPEER

Hayes, Rea B

LELAND

Adams, Samuel P

LIVONIA

Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M
Young, Howard

MADISON HEIGHTS

Kershner, James D
O'Brien, Robert H
Shanahan, John L

NEW BUFFALO

Singer, Paul E

PLYMOUTH

Gilligan, James T
Hughes, Herald H, Jr

PORT HURON

Borema, James C

ROCHESTER

Storm, Diane M

ROCHESTER HILLS

Werner, Thea I

SOUTHFIELD

Anderson, Sigfrid M
Bertelsen, Allen L
Brown, Richard F
Fleissner, Richard G
Hooshagen, Jeanne M
Johnson, Ronald J
Kellar, Stephen H
Kirzner, Judith L
Markell, Andrew S
Morris, Robert E
Newell, Jack W
O'Kulich, Nicholas A
Pallone, Julius L
Paxton, William G
Peters, Benjamin George
Pranschke, Deborah A
Schwartz, Lawrence Edwin
Sievert, Frederick J
Sundram, Anuradha
Varney, Laura Schumacher
Ward, Robert A

TRAVERSE CITY

Chang, Ching-I E

TROY

Esuchanko, Joseph
McCall, Thomas R
Penn, Harold W

UNION LAKE

Hartwell, Ward J

WARREN

Biskner, Laverne J, III

MINNESOTA

ARDEN HILLS

Johnson, Richard D
Teisberg, John E
Tongson, Timothy J
White, Charles Scott

BLOOMINGTON

Mathewson, Stuart Bruce

BURNSVILLE

Frankovich, Ernie
Jacobsen, Richard L

DAYTON

Smith, James P

DEEPHAVEN

Perkins, Ann

EDEN PRAIRIE

Krahulec, Richard C

EDINA

Bordewick, James R
Kemble, James W

FERTILE

Ede, K Arne

GRAND RAPIDS

Wagner, Edward W

MINNEAPOLIS

Aasland, Christopher
Adams, David G
Amundson, Richard B
Anderson, Louise H
Anderson, Robert C
Anderson, Steven E
Atkinson, Richard V
Bailey, Robert A
Barks, Bradley E
Bechtold, Timothy V
Bengtson, Bruce D
Benson, Lawrence E
Bergene, Kent M
Berntson, Randy L
Blaske, Stephen P
Bluhm, William F
Bodger, Charles H
Boekhoff, Jay
Bonach, Edward John
Boushek, Randall Lee
Briscoe, Donald J
Bruce, Paul V
Bruns, Sandra Lee
Canillas, Mary Wallin
Carlson, Bruce A
Carpenter, Alan B
Carroll, Hobson D
Casmer, David M
Castillo, Andronico Luc
Chen, Shin C
Christianson, David J
Coleman, Thomas L
Dari, Julie A
Dawson, Ernest G
DeLong, Scott H, III
Doepke, Mark A
Dokken, Thomas J
Dunning, Douglas K
Eckman, Michael V
Farrell, Thomas F
Feldman, James E
Feshbach, Andrea
Fleischacker, Paul R
Flittie, John H
Forde, Luther O
Freier, Daniel E
French, James T
Gandrud, Robert P
Gathje, Steven M
Goebel, Ralph H
Grade, MaryKay
Greenwood, Brent Lee
Grosh, Allan J
Halvorson, Debora A
Hanf, Duane F
Hawkinson, Scott A
Heikkila, Beth Ann
Hepokoski, Peter
Herman, Randall Paul
Hoffman, Earl L
Holm, Thomas J
Holmberg, Randall D
Horst, Barbara B
Hosfield, Gary L
Howe, Kent P
Huffman, Peyton J
Ingram, Robert J
Jensen, James M
Joern, Bradley J
Johnson, John A
Johnson, Lance M
Johnson, Roger Edward
Kaiser, James A
Kioski, Gregory
Kling, Richard W
Koch, Judy A
Kocken, William Norbert
Kolkman, Paul F
Kreider, Donald E
Krogstad, Craig A
Kuhlman, Thomas J
Landry, Douglas M
Larson, Ryan R
Liebeskind, Debra Sue
Liebeskind, Stuart L
Lingo, F Jay
Linney, Steven R
Lund, Allan C
Lyle, Ted A
Martin, Kristine Marie
Masica, James G
Mast, Boyd
Mattson, Brian J
McBride, Karen Holmes
McCarville, Mark E
McDonald, Gary P
McGill, Patrick L
McKoskey, Jerome J
McNeill, Richard
Meyer, Beverly A
Meyer, Mark D
Miller, James R
Minnich, Kay M
Mitchell, James A
Nelson, Lawrence S
Nelson, Nancy F
Nicholson, Bruce J
Nicholson, Jon
Ninnemann, Deane
Nordin, Robert D
Nordstrom, William G
Otto, Gary L
Palmer, Kevin E
Patrick, Gale D
Perkins, Robert E
Pestal, Charles F
Peterson, Dennis K
Radach, Floyd Raymond
Reische, Terrence D
Revier, John Michael
Rogers, Gregory A
Running, Rolf H
Ryan, Ronald E
Sames, Susan R
Satrom, Donn B
Scearcy, James H
Scharmer, Gary L
Schneider, Gregg
Sexton, Steven E
Shaw, Carolyn B
Shepherd, W Blaine
Slomiany, Victoria A
Slyter, Dean K
Smith, Kirk A
Smrekar, Jerry
Solverud, Mark L
Sorensen, Stuart L
Sourdiff, Jerald E
Stenson, John M
Stertz, Lynnette J
Sticha, Kay L
Stieren, Valeska U
Stockfleth, Ronald D
Strecker, Jefferson L
Sutton, Harry L, Jr.
Swager, Richard E
Swift, Richard A
Thompson, Matthew M
Tollerud, Joyce A
Treece, Alan H
Tretsven, Todd Lee
Trygstad, Lynette L
Turner, John G
Tveite, Carol J
Upson, Timothy James
Verlautz, James F
Wacek, Michael G
Wagner, Stephen B
Walczak, David P
Waldhauser, Cathy H
Walker, Darrel E
West, Steven P
Wiard-Bauer, Roger K
Wilbur, Jon Karl
Williams, C Arthur
Willman, Scott S
Wobbeking, Ronald L
Zingle, Mark R

MINNETONKA

Fors, Daniel G
Wahlberg, Dean A

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW BRIGHTON

Holm, Charles E

OWATONNA

Hanson, Richard L
Johnson, Richard W
Judd, Steven W
Otteson, Paul M
Thompson, Philip R

SAINT PAUL

Agrimson, Gerald
Anderson, Paul W
Baumer, James D
Beck, John T
Bloomfield, Coleman
Brehm, Paul J
Busse, Judith Ann
Caballero, Crispina O
Coon, Katherine C
Cordon, Jenean C
Degerness, Jerome A
Engen, Richard A
Frisch, Gary A
Gilles, Joseph Anthony
Graham, Timothy L
Guenthner, Denis G
Haltiner, Terry M
Howald, Ruth A
Hubbell, Jaymes
Hunstad, Robert E
Johnson, James E
Kain, Dale R
Kildahl, Kathryn J
Kirk, Jill A
Knox, Frederick
Lyle, Aileen Conlon
Magalska, James
Malerich, Steven Floyd
Meyer, Thomas G
Mikkelsen, Robert L
Mohl, F James
Mueller, Nancy D
Nelson, Janet R
Newlin, Patrick R
Niemiec, Richard
O'Brien, Patrick W
Olafson, Robert
Ostergren, Gregory V
Peninger, Michael J
Peterson, Steven J
Philips, Julia T
Polak, James G
Pollock, Robert Brian
Post, Jeffrey H
Rapoport, Andrew J
Saarloos, George L
Schumi, Joseph R
Spies, Robert L
Strong, Gregory S
Turner, Scott A
Walker, Gerald T
West, Renee C
White, William M
Wulterkens, Paul E
Young, Michael L

STILLWATER

Stennes, George V

WAYZATA

Saulon, Joseph F

WHITE BEAR LAKE

Hill, J Stanley
Rupert, Walter J

WOODBURY

Eberlein, Jerri D

MISSISSIPPI

JACKSON

Bell, Michael G
Brister, Michael E
Castle, Glen Allen
Dausman, Robert O
Davidson, George I, III
Donald, David U
Dyer, Harland A
Fielding, Richard G
Fischer, Larry A
Gant, Keith E
Healey, Ralph J
Herrington, Walt N
Hudgins, James R
Langston, Esse D
Latta, Raymond A
Lewis, Walter Lee, III
Pemberton, Kent B
Pogue, Beverly S
Pratt, Hunter D
Robinson, John T
Sheldon, Curtiss S
Stevens, W Tris
Townsend, Wm Lynn
Varcoe, F Turner
Wagner, William John
Wingo, James Byron

MISSOURI

BRANSON

Corcoran, Regina

CAMDENTON

Mullens, Will R

CHESTERFIELD

Galasso, James
Ricci, David A

CLAYTON

Chambers, Michael W
Helmke, Larry Lee
Lynn, Randall K

COLUMBIA

Grazio, Peter W
Welshons, Janet Lee

KANSAS CITY

Bader, Steve
Baker, Michael G
Bettis, Michael N
Bollin, Michael L
Dickson, Gary D
Dolliver, Arthur M
Engel, Lawrence E
Field, Warren A
Gaule, J Timothy
Glasco, William R
Handley, Thomas L
Hause, Christopher H
Higley, David L
Hutsell, Randy K
Kelley, Donel C
Kelley, Vance W
Kilmer, James E
Kinnamon, Jay B
Klein, Oscar R
Langlitz, Leon L
Lemery, Francis P
Lonergan, Thomas T
Makin, James R
Maver, Robert W
Milton, Mark A
Muller, Gary L
Nebbia, Gerald A
Oleson, Dean L
Peacocke, Sidney W
Proffer, Carol W
Reese, Richard M, Jr
Renshaw, Gary D
Richmond, Owen D
Sadler, Gregg R
Schwisow, Mark D
Selig, Gerald W
Snapp, Sharon Alice
Swanson, Robert H
Walsh, Connie L
Walsh, James P
Winn, Michael R
Zang, Jeannette S

KIMBERLING

Logan, Loren G

KIRKWOOD

Jekel, Oscar H
Nelson, Allen G

LAKE SAINT LOUIS

Farmer, Thurston P, Jr

ROBERTSVILLE

Burian, Otto J

SAINT LOUIS

Abegglen, Thomas E
Anderson, Roland G
Atkinson, David B
Bardon, Thomas S
Barnhart, E Paul
Bayer, Gary F
Behl, John P
Bleitner, Gary D
Boehm, C Roland
Brodtrick, David A
Brodtrick, Michael A
Brogan, Howard S, Jr.
Brown, Rodney Royce
Burgett, John W
Cerneka, Thomas P
Chen, Ning Y
Coleman, John E
Conway, Albert, III
Crowe, Nancy R
Cruthis, Harold T
Cummings, Richard T
Dearing, Ronald D
Dembiec, Linda A
Disch, Aloysius J
Durington, Rex Mitchell
Eckley, Douglas A
Faith, Edward L
FitzSimons, Christopher, IV
Gilmore, William Allan
Gloggner, Frank J
Goodrich, Clarence R
Gootzeit, Abraham S
Greene, Lawrence R
Greenspon, Sheldon J
Gwynn, Holmes M
Hannaford, Jack M
Harris, Timothy F
Hobbs, Alan
Hofmann, Richard A
Hohertz, Robert D
Holdredge, Wayne D
Holmes, Al F, Jr.
Hoog, Gerald H
Houghton, Anthony J
Hughes, E Tom
Imler, Karen A
Ingenthron, Roger P
Jacobs, Joshua
Jenkins, Bruce W
Jones, Janice M
Klemm, Andrew H
Kupferman, E Perry
Lake, Richard A
Lannert, Thomas F
LeLaurin, Suzanne
Longoria, Ricardo A
Lorenz, Alois J
Lowe, Robert F
Martin, Floyd R
McIntyre, James C
McLean, David P
Miccolis, Jerry A
Mills, William W
Mitchell, G Thomas
Molinar, John L
Nelson, Richard J
Nordyke, Craig Kevin
Parker, J Ronald
Patrick, Rodger R
Price, Michael Barry
Rathjen, Ralph L
Rigel, J Reuben
Ristau, Michael R
Rittinger, Erwin F
Robb, Stephen A
Robberson, Paul W
Robbins, Kevin B
Rochman, Andrew B
Rosenbloom, Samuel
Rubie, James S, Jr.
Sawtelle, Peter G
Schaper, Richard A
Schaub, Thomas W
Schiffer, Graeme F
Schisler, Donald D, Jr.
Schorr, Phillip A
Schroeder, William E
Scribner, Donald J
Sellenriek, Jill B
Seymour, John K
Sliment, Kenneth J
Smith, John E
Snell, David L
Strom, David N
Tilford, Jeffrey K
Tiller, Margaret Wilkinson
Toothman, Michael L
Vogl, Joseph M
Webb, Jack L
Wellnitz, William R
Wells, David Q, Jr
Williams, Dean E
Winer, Warren J
Wolf, Ronald M
Wolzenski, Bernard
Wood, Jack E
Woodring, A Greig
Zigler, Martin J

WEBSTER GROVES

Foley, Thomas C

MONTANA

HELENA

Hendrickson, Alton P
Miller, Judy A

NEBRASKA

ELMWOOD

Clements, Robert K

LINCOLN

Aerts, Theresa M
Annin, Roger K
Brennfoerder, Roxann
Coufal, Norma J
Cox, Samuel H, Jr
Eggert, Linda R
Ehly, Marvin P
Elmshauser, Ronald D
Friesen, Lynn
Haire, James R
Higley, Thomas D
Hollman, Stuart L
Jonske, Fred
Lauerman, Thomas E
MacLean, James F
McCoy, Glen E
Meyerle, Gregory A
Monson, Donald Kevin
Petersen, Loren V
Peterson, Donald L
Raymond, Gary R
Rich, Robert E
Rickers, Frederick R
Spilker, Keith K
Stevens, Lori Ann
Vannier, Lyle
Vautravers, Richard W
Wallman, David T

MURRAY

Nolte, Renee A

OMAHA

Andersen, Anne E
Baber, Larry D
Backhaus, Karen K
Billingsley, Mark E
Blount, Esther M
Breyer, Kevin D

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

OMAHA - continued
Brinkman, Alan D
Bruning, Larry J
Burcum, George K
Bykerk, Cecil D
Canal, Patrice A
Christopherson, Jon C
Clark, John T
Claussen, Diane M
Comeau, Robert
Conn, Russell R
Cruise, Richard D
Cuba, Sheryl V
Dinges, Franklin L
Dolsky, Kevin M
Dwyer, William V
Engel, George L
Fisher, Lawrence D
Flanagan, Richard J
Geske, Scott A
Glathar, James A
Graul, Lonnie Milton
Hartman, Ayleene G
Haskins, Charles R
Herfkens, Jane M
Herr, Timothy J
Holt, William T
Horn, Dwain R
Horn, Randall C
Hsu, Karl
Hupf, Robert
Isaacson, Fenton R
Jacobson, Gerald A
Jay, Burton D
Jones, Donn B, Jr.
Kabala, Joel C
Kazakoff, Michael
Kellen, Michael L
Kuehn, Ronald L
Kuster, Bruce C
Lane, William R
Lange, Gary S
Lee, David S
Leif, Elizabeth J
Lin, Jer-San
Maine, James S
Mann, Dale C
Martin, Daniel P
McArdle, Thomas P
Miller, Steven P
Mischke, Gerald Arden
Morgan, Robert P
Nathan, Ira
Neary, Daniel
Nohl, Michael J
Ochsner, Paul D
Orean, Robert E
Ozenbaugh, Robert
Palmer, Roger S
Perry, Eric W
Peterson, Kris E
Pillard, Joy
Reese, William Michael
Richhart, James W
Richter, Candace F
Richter, Gregg P
Rongish, Ernest L
Rose, J Franklin
Rotschafer, Randall P
Ryan, William K
Schreier, Mark Leonard
Shapland, Robert
Sherrets, Julianne How
Singer, Fred M
Smith, John Richard
Stephenson, J Herman
Sullivan, Denis J
Wiltgen, Russell J
Workman, Bruce L
Wright, Diana Sue
Zdan, Sandra W

NEVADA

CARSON CITY

Nicholson, Earl H

HENDERSON

Huddleston, Dorothy M

LAS VEGAS

Carson, Evelyn G

NEW HAMPSHIRE

CONCORD

Bishop, Everett G
Blossom, Charles
Burgess, Albert P
Cook, John R
Copestakes, Arthur D
Emery, Ronald H
Forrester, A Ben
Groathouse, David W
Howland, Mark F
Liscord, Paul S
Mace, Vincent G, Jr
Meyer, William G, Jr.
Patz, Lawrence C
Peltier, Mary Ann H
Sonheim, Jeffrey
Ward, Michael R

HANCOCK

Gardner, Herbert S

HARRISVILLE

Richardson, Walker S

HUDSON

Presley, Philip O

KEENE

Batza, Stephen M
Connell, Eugene C
Gerlach, Scott B
Horman, David M
Lepage, Paul A
Locatelli, Robert
Pagnozzi, Richard D

LEBANON

Musser, Karl R

MANCHESTER

Chou, Li-Chuan L
Foley, Charles D
Foote, James M

NEWBURY

Johnson, Jerry L

PETERBOROUGH

Page, Charles H

NEW JERSEY

ABERDEEN

Stipelman, Charles

ALLAMUCHY

Jenkins, Albion U, Jr

BASKING RIDGE

Griffith, Ann V
Johnson, Warren
Kollmar, Richard
Kulik, John M
Murphy, Richard F
Perame, Anthony
Rowland, William J
Salton, Jeffrey C
Smith, Frances A
Taylor, Frank C
Wachter, Christopher J

BELLEVILLE

Drake, Richard H

BERNARDSVILLE

Toussaint, Robert C

BLOOMFIELD

Bergstresser, R L
Mosesson, Zehman I
Pfefferle, Frederick P

BOONTON

Emery, E Ward

BRANCHVILLE

Aldorisio, Robert P

BRICK TOWN

Quinby, Harry E

BUTLER

Barlow, John R
Konicki, John P

CALDWELL

Ingersoll, W Harrison

CALIFON

Vila, Antonio D

CARLSTADT

Gruber, Charles
Stergiou, E James

CHATHAM

Brown, William C
Brownlee, Harold J
Finnegan, Philip F
Rugger, Gerald K
Windecker, Arthur A

CHERRY HILL

Balcarek, Rafal J
Haya, Avner
Hughes, Diane Murdock
Martineau, Donald J
O'Sullivan, Leonard
White, William A

COLONIA

Dezube, Mitchell

CRANBURY

Sweetser, Edward H

CRANFORD

Drumm, Lynda P

DUMONT

Thiessen, Henry B

EAST ORANGE

De Esposito, Caroline
Dorsa, Lorraine
Freifeld, Stanley
Gebauer, Gerhard J
Jacobs, Myron
Johnson, Delmar R
Lome, Elinor

EDISON

Duda, Arlene

ENGLEWOOD

Bell, Stephen M
Kunis, A Maxwell
Kunis, Manuel
Lubin, Lawrence
Ritter, Shirley

FAIR HAVEN

Buffin, Kenneth G

FAIRFIELD

Oltchick, David N
Phillips, Howard M
Schmier, Abram

FLORHAM PARK

Bergen, Joseph S
Brooks, Sheldon
Erman, Anita M
Frackenpohl, Herbert M
Lawlor, Rita Manning
LeRoux, David
Malkiewich, Lindsay J
Ogden, Sue W
Olatubosun, Nola J
Renz, David L
Singer, Jack A
Skocypec, Gary M
Slowata, S John
Smith, Kevin Michael
Thompson, Robert C
Vane, Bruce F
Wong, Kathleen R
Zaharuk, Stephen

FORT LEE

Ansbacher, Joseph M
Bakos, Thomas L
Bell, George E, III
Benovitz, David M
Blattner, Joseph L, Jr.
Blecher, Barry S
Brennan, Lawrence T
Byrne, Robert Stephen, Jr
Cardace, Dominick A
Castells, Manuel
Clausen, Norman W
Connors, John A
Cornwell, Richard B
Fishman, Morris
Gereb, Daniel L
Githens, Sarah H
Glickstein, Alan R
Gross, Harry
Heitzman, Robert E, Jr
Heller, Lawrence A
Hickey, John C
Jones, Brian A
Kastrinsky, Ira G
Katz, Frank L
Leventhal, Gary D
Marx, Deborah J
McKearney, Lawrence J
Meehan, Thomas Kevin
Mikolajczyk, Michael A
Morgan, Curtis S
Reade, David M
Root, Randolph B
Rosenberg, Jay P
Rotello, Patricia A
Rushworth, Thomas J
Sarli, Maria M
Schwartz, Jonathan
Sears, Richard C
Senior, F Thomas
Sher, Lawrence J
Siegler, Ira I
Skovron, David A
Spiegelman, Josh Stuart
Statuus, Anastase E
Stokesbury, John T
Strazemski, Joseph P
Torrie, William
Westervelt, John S
Wiskowski, John P

GLEN RIDGE

Hauser, Harold

GLEN ROCK

Curran, Kathleen F
Donovan, Maurice V
Feeney, William A
Rouffa, Robert S

HACKENSACK

Hill, Walter C

HADDONFIELD

Filipski, Jerrold M
Kraft, Raymond J

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HADDONFIELD - continued
MacMichael, Joseph W, Jr.
Rosen, Stephen H

HARMON MEADOW

Adams, Mary Hardiman
Andersen, Robert W
Burger, Harry
Chan, Lau C
Chernick, Christopher
Conger, Patricia J
Cryan, James J
Curley, Mary Ellen
Diamond, Stephen D
Faber, Peter R
Farb, Edward I
Finkenberg, Frank E
Gunzer, Barbara S
Harris, Daniel S
Kapner, Joanna M
Kazanjian, Agnes
Kim, Yungchai
Kruse, Brian W
Macagney, Patricia C
McLaughlin, Walter J
Pasternack, Harvey
Rohlfs, A Frederick, Jr
Ross, E Chadwick
Sanz de Soto, Juha T
Sharp, Raymond E
Silverman, Roslyn
Simon, Robin B
Stout, Alberta
Tobin, Vincent M
Tortorella, Gerald J
Venturi, Marsha R
Wallace, Robert E
Weiss, Martin
Widmer, Ransom H
Zaeh, Donald E

HAWORTH

Kuttler, Michal Bauer

HIGHTSTOWN

Smith, J Henry

HILLSIDE

Goldberg, Milton J

HOLMDEL

Karlinski, Frank J, III
Ketzlach, Kalman J
Lotkowski, Edward P

HOPEWELL

Lyons, Daniel J

JAMESBURG

Lynde, Harold W

JERSEY CITY

Buck, James E, Jr.
Castrovinci, Basil
Ferrara, Theodore A

LINCROFT

O'Neil, Mary L

LINDEN

Chaplik, John N

LITTLE SILVER

Holsten, Fred H

LIVINGSTON

Bloom, Roberta F
David, Frank H
Fenichel, Seymore A
Shemtob, Mark
Uchitel, Mikel R

LYNDHURST

Cillie, Gabriel G
Degann, A David
Feehan, Michael G
Garrett, Harper L, Jr.
Gauld, Edwin S
Kent, Irwin I
Kent, Kenneth Alan
Rudzinski, Edward J
Siegel, Lewis A
Singer, Stephen G
Swope, Carl S
Wattenberg, Larry B

MADISON

Murdock, Bennet B
Siegfried, Charles A
Stearns, John B

MARLBORO

Reinstein, Kenneth Wayne

MARLTON

Desai, Kiran
Glyn, Rachel Eve

MATAWAN

D'Alise, Domenic P

MEDFORD

Blair, B Franklin
Rodermund, Matthew

METUCHEN

Bagshaw, James J
Dice, William F

MIDDLETOWN

Eisner, Stanley L

MILLBURN

Debs, Raymond Victor
Durland, Melanie K
Wells, Edward H

MONTCLAIR

Chakrabarti, Partha M
Furlin, Richard
Rosen, Anthony H
Steiner, Robert C

MOORESTOWN

Bruchansky, Sherman A

MORRIS PLAINS

Krauss, Russell H
Pulley, Richard W
Street, Christopher C

MORRISTOWN

Cook, John H
deMars, Roger W
Dow, Harold E
Flynn, David P
Hachemeister, Charles A
Harrington, Donald P
Harvey, Robert
Huse, Sylvester J
Jaeger, Richard M
McQueen, Robert C
O'Connell, Paul G
Pilewicz, Paula M
Rich, Joel I
Simon, LeRoy J
Skurnick, David
Stanard, James N
Tuttle, Jerome E

MOUNTAIN LAKES

Margus, Evelyn Y
Muettertues, John H

MURRAY HILL

Reynolds, John J, III

NEW PROVIDENCE

McManus, Michael F

NEWARK

Aprill, John R
Berens, Regina M
Berkowitz, Michael H
Boyle, Joan F
Brock, James D
Chmely, Robert M
Coffin, John D
Cole, Janis K
Connor, William E
Crago, Richard D
Dezube, Janet B
Faga, Doreen S
Feuer, Harvey W
Fitzhugh, Gilbert V I
Franks, George V
Fresch, Glenn W
Furbacher, Raymond J
Galt, Helen
Garfield, Ralph
Gillespie, Bryan C
Gold, Barbara R
Grigg, Phillip J
Hartley, Eleanor S
Hecht, David C
Hester, Richard S, Sr.
Hickman, Herbert W
Hill, Richard W
Hill, Robert P
John, Russell T
Johnson, Andrew M
Kaptein, Roy
Knapp, Harry E, Jr.
Lambert, Richard F
Likins, Robert B
McClester, Robert S
McCormick, W Glenn
Meola, Ralph
Miller, Walter N
Millering, William L
Milnes, Esther H
Moore, Bruce D
Murch, A Douglas
Palmer, Peter S
Price, I Edward
Rubino, Frank
Simonelli, Nicholas M
Skinner, Ronald K
Smith, Edward I
Soul, Mary Ellen
Stein, Jerome M
Stewart, Daniel G
Van Etten, James P
Watson, William E
Weimer, Linda M
Weissner, Edward W
Winters, Robert C
Wong, Richard K

NORTHFIELD

Lucas, Edy H

OCEAN CITY

Ward, Robert G

ORADELL

Davi, Ronald J

PARAMUS

Kohlmann, Milton N

PARSIPPANY

Bear, Robert A
Campbell, George C
Pei, Kai-Jaung

PEAPACK

Kerstein, Andrew M
Lunemann, Gerard J
Skolnik, Richard S

PINE BROOK

Corrao, M
Renner, H John, Jr.

PISCATAWAY

Abood, Steven J
Bainbridge, Thomas G
Becker, Franklin B
Ben-Zvi, Phillip N
Bone, Christopher M
Campbell, Gerald J
Eagelfeld, Howard M
Easton, Kenneth
Fischbeck, C Lee
Ford, Alan D
Gasparro, Donato
Golden, Lawrence A
Gulotta, Michael J
Hadley, John W
Herman, Steven C
Hess, James L
Hinrichs, Peter A
Jago, Richard J
Jarka, John
Jones, Bruce M
Kasner, Kenneth R
Landstrom, Beverly G
Lino, Richard A
Lunde, Orlen E
McDermott, Sean P
Moore, Robert R
Nelson, R Terry
Newman, Steven H
Olson, Herbert B
Pearl, Marc B
Ranade, Neela
Ray, Otis C
Reddington, Robert F
Reimer, David W
Rosenberg, Sheldon
Rothman, Allen J
Ryan, Allan W
Sharma, Parmeshvar N
Smith, Morton, Jr
Surrago, James
Taylor, William Juan
Tell, Philip A
Thaler, Donald B
von Geldern, Robert H
Wood, Kathleen Tyler

PLAINFIELD

Mohnblatt, Arnold S

PLAINSBORO

Gee, Kin K

PRINCETON

Benner, Debbie L
Bennett, Doris J
Bevilacqua, William L
Bricker, Janice P
Brown, Lawrence R
Buchele, Lee J
Burdulis, Paul B
Kohli, Anil K
Nakagawa, Yoshitaka
Plisky, John C
Purnell, Harry S, III
Richmond, Stephen Mark
Rosano, Robert J
Topf, Norman A
Webb, Gordon E
Zachry, William B, III

RAMSEY

Cahill, James M
Gillespie, Hugh
Peck, Jonathan K

RIDGEWOOD

Fortuin, Henry J L
Kalish, Daniel H

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

RIDGEWOOD - continued
Knies, Paul H
Levy, Harris S
Rosenberg, Max
Willemin, Richard J

ROSELAND

Chiang, Meichao
Chun, Diane Heim
Chun, Keith J
D'Andrea, Daniel A
Douds, Bryn T
Goldman, Roy
Greenlee, Harold R
Hanrahan, John Edward
Holloway, Kirby W, Jr
Jungk, David H
Kelly, Jeremiah
Link, William P
MacKinnon, Malcolm D
McGovern, Diane
Obert, William A
O'Connor, James M
Sanchez, Jose R
Sarnoff, Paul E
Schreiber, Jeffrey S
Southwell, Donald G
Wetcher, Jacqueline H

ROSELLE PARK

Sloat, Frederick P

RUMSON

Richards, Lorraine A

SADDLE BROOK

Greenstein, Michael R
Rosalie, Joseph A
Swotinsky, Mark S

SCOTCH PLAINS

Dolce, Stephen F
Hackman, Patricia W
Perrine, Daniel E
Scherb, Marvin A

SECAUCUS

Dinsmore, Gordon G, Jr
Fried, Martin
Greenspoon, Arnold N
Samaniego, Zenaida M
Wetter, Philip L

SHORT HILLS

Barnes, Bryce
Bartlett, William N
Collins, John C
Cubello, Frank D
Francis, Louise A
Freitag, Richard
Gaitan, Hector D
Gundlach, Andrew A
Klem, Walter
Mellman, Richard J
Olsen, James
Rathgeber, Fredrick E
Visner, Steven Mitchell
Weller, Alfred O

SPRING LAKE

Borton, Douglas C
Slater, Philip D

SPRINGFIELD

Zeller, Lawrence Jay

STONE HARBOR

Burger, Willard N

SUMMIT

Karp, Ronald A
Rode, Erwin A
Weichert, Paul L

TEANECK

Astrachan, Edward L
Coddington, Alan W
Conwill, Stephen H
Edenbaum, Barry
Eisenberg, Phillip A
Klein, Ronald L
Lindsay, Robert L
Mariano, Rocco A, Jr
Marx, Richard B
Miller, Julian M
Norton, Thomas E
Peos, Evelyn L
Poleyeff, Jacob
Reale, Robert J
Roth, Lewis P
Schwartz, Jesse M
Shalack, Theodore J
Slipowitz, Michael
Spooner, Forrest Allen
Sung, Kihong
Theodore, Daniel
Tucker, Richard J

TENAFLY

Arlinghaus, Clemens G

TRENTON

Bittel, W Harold
Boyajian, John H
Cardinal, Clayton A
Chakrabarti, Asutosh
Gould, Donald E
Royer, Alan F

UNION

Homza, Joseph
Koehne, Mark T
Pearlman, Bernard

UPPER MONTCLAIR

Celler, Richard C
DeRyder, David R
Miller, Dennis J
Reed, Alan L, Jr.
Ryder, Robert W
Sartorius, Robert J
Thrower, Charles H
Wilson, Ross J
Young, Thomas M

UPPER SADDLE RIVER

Swick, George B

VERONA

Dershowitz, Harold N
Dubin, Alan
Jacob, Albert
Kientz, Dorothy I

VOORHEES

Puscian, John V

WALDWICK

Palmer, Gerard G

WARREN

Biller, James E
Groh, Linda M
Hartman, David G
Kane, Adrienne B
Tistan, Ernest S

WATCHUNG

Harris, Bertha L

WEST ORANGE

Ellwanger, James M
Gold, Melvin L
Perlstein, Philip M
Schwartz, Steven B

WEST TRENTON

DeFalco, Thomas J

WESTFIELD

Tucker, Samuel

WESTWOOD

Liu, Jing Cheng
Mactas, Leonard
Margolies, Stephen
Popiel, Robert P
Spencer, William C

WHITING

Langhans, Meier F
Tucker, Lyman R

WILLINGBORO

Sulek, Paul J

NEW MEXICO

ALBUQUERQUE

Bastian, Twila
Koch, Robert B
McCarter, William C
Norton, David E
Seaton, R Foster
Sterchi, Robert P
Tompson, Schuyler W
Turpin, James E

BELEN

Feldmann, Kenneth F

LAS CRUCES

Gilbert, Harold

NEW YORK

ALBANY

Altman, Kenneth
Brown, Edward W
Burns, William R
Callahan, Robert J
Candelario, Peter C
Cook, Gerald R
Devine, James L
Faston, Albert E
Golden, Walter C
Haynes, Roscoe
Hess, Morton B
Lavonas, Mary G
Mikhail, Raouf G
Nuding, Robert C
Peterson, R Larry
Smith, Peter L, Jr
Unterreiner, Karen A
Vandervelde, Johan G
Weinstein, Max S
Woodruff, Arlene F

ALBERTSON

Feller, Benjamin E
Yackel, David A

ARDSLEY

Fry, Carolyn A

ARDSLEY-ON-HUDSON

McAulay, Archibald H

ARMONK

Guarnera, Robert E

BALDWIN

Goldberg, Joseph

BAYSIDE

Pruslin, William G

BELLEROSE

Lyons, Harold V

BELLMORE

Buckheit, William E
Dorfman, David R
Schloss, Eugene

BINGHAMTON

Baldwin, David B
Bennett, Frank W
Coe, Dawn R
Dillner, Larry J
Dunn, Melvin B
Gately, John J, Jr
Hanna, Louis B
Lynch, James M
Mellema, James S
Michael, John C
Porter, William A

BRIARCLIFF MANOR

Berk, Robert A
Braverman, Robert G
Ferruggia, Steven J
Howard, Robert C
Lyons, Daniel K
Macdonald, Jean M
Nuesslein, William D
Palazzo, Frank P
Sohn, William J
Wade, Roger C

BRONX

Linquanti, August J

BROOKLYN

Attianese, Robert M
Beattie, Nora M
Berne, David H
Conrad, Florence
Gould, William
King, James A
Malament, Daniel
Massa, Michael
Pennisten, John W

BUFFALO

Gibson, Earl
Marino, James Francis
Penniman, Kent T
Warren, Robert F
Watkins, Le Roy T
Wood, John W

CEDARHURST

Feldman, Martin F

COPAKE

Coleman, James F

EAST MEADOW

Gruson, A Allan

ELMSFORD

Blackburn, Sandra L
Horowitz, Mark D
Liuzzo, Joseph

FARMINGDALE

Rog, Howard

FLUSHING

Arvanitis, Ernest A
Braden, Lucian J
Frey, Gerold W
Kelly, Thomas J

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

FOREST HILLS

Leight, Grace
Monsky, Morris
Weill, Dorance B

GARDEN CITY

Bould, John J
Cleary, William T, Jr
Greenberg, Jack
Gunn, Veronica H
Hugues, John H
Lohse, Rudolph M
Manousoff, James
Margolin, Valerie L
Marra, Mario J
Mitchem, Kenneth D
Schor, Mark
Sussman, Alexander

GLENS FALLS

Lawson, Harold R

GREAT NECK

Clar, Marc S
Krieger, Raymond B

HARRISON

Allan, William

HAUPPAUGE

Bauer, John J

HICKSVILLE

Meyer, Frederick W

HOLLISWOOD

Reimer, Pauline

HUNTINGTON

Johnstone, Robert M, Jr.

ISLAND PARK

Meyers, Ronald

JAMESVILLE

Goldberg, David

JERICHO

Bonneville, William D
Enriquez, Ruben F
LoGuercio, Stuart E
Scofield, Gary W
Zimny, Andrew

KATONAH

Schneiker, Henry C

KERHONKSON

Ruchlis, Elsie

LARCHMONT

Thompson, Allen B

LYNBROOK

Calby, John W
Greene, Edward
Menkes, George H
Shulman, Richard A
Winikor, Samuel

MANHASSET

Kahn, David J
Zucker, Marjorie

MANLIUS

Heaton, Gerald D

MASSAPEQUA

Skelding, Albert Z

MASSAPEQUA PARK

Rabenau, Philip A

MELVILLE

Cavanaugh, Thomas J
Quesada, Ann Rachel
Savasta, Anthony J
Thompson, Lynn S

MERRICK

Denman, Martin Aaron
Martin, Henry J

MINEOLA

Cook, Edwin A

MONSEY

Epstein, Nathan H

MOUNT KISCO

Lancaster, Edwin B

NARROWSBURG

Halloran, James J

NEW HYDE PARK

Gross, Joseph A
Mundi, Bhajan S
Warren, Larry

NEW ROCHELLE

Brodie, Norman
Gaines, Nathaniel
Rosenthal, Saul
Smick, Robert L

NEW YORK

Abramson, Steven J
Abzug, Robert G
Addiego, James P
Ain, Samuel N
Alenik, Bernard
Alexander, William
Alm, Steven I
Allan, Harry E
Allen, Barbara J
Allen, Dale
Allen, Henry G
Alpert, Frank J
Amodeo, Anthony
Anderson, Gerald A
Anderson, Henry J
Angle, John C
Antsis, Susan J
Apfel, Kenneth
Arvanitis, Robert
Arvin, Leo
Asch, Nolan E
Ascher, Robert W
Athanassiades, Theodossios
Attwood, James A
Ayala, Ainar Dalton
Babbit, Albert E
Bader, Lawrence N
Bald, Barbara
Balling, Glenn R
Banfield, Carole J
Barham, Thomas C, III
Barney, Richard J
Bartimer, Herman
Bartlett, Dwight K, III
Bass, Irene K
Bassindale, David R
Baum, Richard L
Baus, Robert D
Beauchamp, James R
Beck, Richard K
Becker, Murray L
Becker, R Jay
Bednar, Robert J
Beer, Albert J
Behan, Donald F
Beirne, James A
Bellafiore, Leonard A
Belvin, William H
Berger, Neil S
Berger, Richard Edmund
Bergman, Barney
Berin, Barnet N
Bernardi, Richard P
Bernstein, Agnes
Bernstein, Larry
Berson, Donna L
Bianco, Caren Levitt
Biggs, James F A
Bilello, Frank L
Biondi, Richard S
Black, Barry M
Blakeslee, Howard W
Blazer, Barry L
Block, Robin S
Block, Stephen D
Boison, LeRoy A, Jr.
Boma, Marina U
Bondy, Martin
Borger, Sol J
Braithwaite, Paul
Brandes, Mark
Brandes, Mark I
Braskett, Ralph J
Brennan, Jeremiah T
Briggs, Philip
Bright, Henry
Brochu, Robert A
Broussard, Lois M
Brown, Leonard G
Brown, Mary Ann
Brownstein, Henry
Brunini, Alexander D
Buck, Frank J
Budd, George L, Jr.
Buff, Joseph J
Burger, George
Burgin, David
Burrows, Richard P
Cadorine, Arthur R
Cameron, Patricia
Carey, Douglas J
Carey, James J
Carroll, Charles
Carter, Warren A
Cathcart, Sanders B
Cautin, Murray
Cavallo, Dominick
Ceglia, Edward A
Celfo, Anne
Cellini, Michael J
Ceppos, Gary Howard
Champ, Michael E
Chandler, Saul R
Chang, Yuan
Chao, Myrna
Chen, Raymond T
Cherry, Harold
Chesner, Mark Alan
Chou, Philip S
Ciapas, Henry A
Ciarniello, Domenick A
Cirkiel, Robert E
Citron, Richard I
Claire, Donna R
Claire, Martin R
Clapper, Franklin C, Jr.
Clark, Debra Ann
Clement, Charles J
Clyne, John M
Cole, Helen Louise
Cole, John M
Coleman, Cyril J, Jr.
Colletti, June R
Collins, Sue Ann
Colton, Richard A
Connelly, Brendan R
Connors, James J
Conta, Richard V
Cooper, Duncan L
Cooper, G Ashley
Cooperstein, Steve P
Corkran, Jo Ann
Cotter, Michael C
Coulter, Thomas G
Coutts, Alan H
Covney, Michael D
Crifo, Daniel A
Cronin, Lynn
Cronquist, Neil R
Crosson, William H, III
Crowder, A Norman, III
Cullinane, Donald G
Curran, Virginia
Cuzzacre, Denise Q
Cyrulnik, Steven
Daino, Robert A
Damia, Andrew P
Daniels, David A
Dannecker, William
Dash, Stanley A, Jr
Davidoff, Drew S
Davis, Edward H
Davis, Robert
Deckinger, Matthew G
Deitsch, Aaron
Delon, Merril S
De Meyere, Dolores
De Monte, Arnold Mark
de Palo, Armand M
DeRubeis, Carmine Peter
De Vera, Edna G
Dickler, J Martin
Dickstein, Morton M
Dineen, Terrence John
Dollinger, Ruth S
Dondero, Arlene
Donnelly, Vincent Thomas
Dorf, Stanley A
Dorfman, Eugene F
Dorman, Arnold M
Dorn, Kirk L
Douglas, Frank H
Downard, Douglas F
Doyle, Terrance A
Dreher, William A
Dresner, David E
Drinkwater, William H
Driscoll, Francis T
Duffy, Pamela J
Duperreault, Brian
Durfee, James G
Edelstein, Hermann
Ehlbeck, Guy Louis
Ehrhardt, John W
Ehrlich, Selig
Ehrlich, Warren S
Eiger, Kenneth J
Einnatz, Manfred
Eisner, Andrew D
Eisner, Morris
Elkin, Jack M
Emmer, Alan Mark
Emmons, Winfred S, III
Eng, John Gan
Englander, Jeffrey A
Epstein, Harvey
Epstein, Sheldon
Faber, James A
Fagan, Vincent F, Jr.
Feeney, Raymond M
Fein, Richard I
Feinberg, Melvin J
Feingold, Joel S
Feldman, Martin
Feldtmose, John N
Fenton, John Michael
Feuer, Philip J
Fine, Howard J
Finkel, Paul A
Finn, Peter J
Finster, John N
Fisher, Charles G
Fisher, Wayne H
Fishman, Ira F
Fishman, Steven
Flagg, David M
Fleming, Kirk G
Fluhr, Howard
Foster, Solveig A
Fox, Stanley
Frank, Michael W
Franklin, Annemarie
Franz, Lorraine M
Fried, Victor
Friedberg, Bruce F
Friedman, Kenneth L
Friend, Edward H
Fung, Lionel Nai-Yin
Furlong, Henry T
Furst, Patricia Ann
Fusco, Michael
Gabriel, Sheryl
Gaias, Donald B
Gaioni, Roger B

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW YORK - continued
Galiley, Bernard J
Gallo, Michael G
Gamzon, Sheldon A
Garber, Harry D
Gardiner, James B
Gavrity, John D
Gelman, David Michael
Gerardi, Loretta A
Germond, Arthur
Gibbs, Richard L
Giegerich, William E, Jr.
Gill, Ardian C
Ginsberg, Stephen R
Giovannello, Paul
Gittings, Kenneth L
Gleave, Diane M
Gluck, Spencer M
Goebel, Bernard
Gold, Bruce E
Gold, Jeremy
Goldberg, Steven Bernard
Goldberg, Terry L
Golden, Jerome
Goldfarb, Irwin H
Goldfinger, Solomon
Goldman, Ellen R
Goldman, L Angela
Goldring, Harlan
Goldstein, Alice B
Goloub, Valentine
Gordon, Neil B
Gottschalk, Brad L
Gottstein, Adolph John
Grabel, Lawrence
Grady, David J
Grady, John H
Grant, Dale B
Grant, Frances
Graves, Gregory T
Gravitz, David H
Greeley, Charles
Greenberg, Allan D
Greene, Thomas A
Grefig, James J
Griffin, Mark William
Grippa, Anthony J
Gross, Daniel J
Gross, Jules
Grunthal, Peter F
Gubar, Albert
Gubbay, Keith
Guiliana, Joseph V
Guinn, Patricia L
Gut, Samuel
Hagstrom, Dale S
Hall, James A, III
Hallenbeck, Gary T
Halpert, Aaron
Halpert, Harvey
Hammer, Sidney M
Hamrick, Jane L
Haner, Walter J
Harrington, Jan R
Harris, David M
Hart, Gilbert W
Hauser, Frederick P
Hazelcorn, Abraham
Head, Glenn O
Healy, David H
Hearn, Vincent W
Helfgott, Leonard K
Heller, Michael
Hellman, Gabriel M
Herman, Morey L
Herman, Sanford B
Herrington, J Alan
Herzfeld, John
Herzog, Austin L
Higgins, Barbara
Hill, Norman E
Hoch, Ira J
Hochheiser, Myron
Hodes, Douglas M
Hoffman, Richard H
Hogan, Joseph J
Hogue, Robert D
Holloway, Robin G
Horbatt, William R
Horowitz, Bertram A
Hruska, Robert
Huber, Thomas R
Hunt, Barbara J
Hutchings, Peter L
Hutter, Heidi E
Hynes, Robert J
Imperato, Richard A
Ingui, Silvio
Insel, Beverly J
Ireland, John G
Isenberg, Bernard
Jared, Calvert A, II
Jensen, Ralph
Jones, Nathan F
Ju, William
Juneja, Diljit S
Justin, Judith
Kabele, Thomas G
Kalavase, Satish A
Kalish, Mitchell Allan
Kallus, Ann L
Kalnberg, John F
Kaminetzky, Dr Lee
Kane, Howard L
Kaplan, Arnold M
Kaplan, Michael H
Karlin, Michael J
Katcher, Anne M
Katcher, Mitchell R
Kaufman, Allan M
Keating, Jacqueline M
Keene, Kenneth K
Keklak, Gregory P
Keller, Peter J
Kelly, Anne
Keppler, Cristina S
Kerrigan, William D
Kessler, Steven
Kheel, Brian S
Khury, C K
Kiernan, William J
Kipnis, Roni S
Kirschenbaum, Anna L
Kissel, Jeffrey Allen
Klaristenfeld, Harry I
Klayman, Earl
Klein, Nancy W
Kleinberg, Albert J, Jr
Kneuer, Paul J
Koegel, David
Kollar, John J
Kolodny, George
Kopel, Gerald
Kosloff, Herbert I
Kowalchuk, Theodore J
Kra, Dr Ethan E
Kraushaar, Charles W, Jr.
Kreuter, Peter S
Kreuzer, James H
Krinsky, Robert D
Krosky, David
Kwan, Chac B
L'Abbate, Salvatore A
Laccetti, Nicholas J
Lane, Edward C
Langer, David
Lanskey, Stanley M
Latta, Judith E
Launer, Lee Eric
Laverdiere, Michel
LaVigne, Joseph A
Lawrence, Stewart D
Learson, Richard J
Leavitt, Gordon H
Lee, Susan E
Leff, Harold
Lehman, Stephen H
Lehpamer, Philip J
Leight, Arthur S
Leight, Douglas L
Lenser, John M
Lessing, Brian R
Levene, David
Levenson, Martin
Levy, Gerald A
Levy, Jeffrey A
Lewis, Herman
Li, Yung-Tat Stephen
Licht, Peter M
Liddle, J Thomas
Liebers, Elise C
Linden, Orin M
Lino, Richard
Lo Cicero, Joseph A
Lockwood, Donald A
Loeffel, Carl L
Lofgren, Eric P
Lombardi, Lynne-Anne
Lombardi, Robert J
Lomicky, Robert A
Longo, Frank J
Loring, Denis W
Lovaglio, George M
Lovett, Bruce E
Lubarsky, Leonard S
Lukan, Edelbert
Lynch, John T
Lynch, Robert R
Lyons, Frank J
Mactas, Edward Scott
Magyar, Joel C
Mahoney, Michael J
Maier, Donald B
Malkin, Debra K
Mandeville, Grace A
Manfield, Michael
Manzar, Salim
Marash, Randy J
Marcus, John J
Margulies, Simche
Margus, Paul
Marino, Charles A
Marshall, W Lysle
Marshall, Wayne P
Mashitz, Isaac
Masiello, Adelaide
Matray, George Anthony
Maull, Robert W
Maxwell, Michael J
Mayer, Jeffrey H
McAlpine, Scott A
McCarthy, Daniel J
McCarthy, John T
McDaniel, Gail Polly
McGarrity, Edward C
McGivney, Stephen M
McGrath, Franklyn J
McGrath, John J
McIntyre, Jane
McMahon, Margaret
McMorris, Jewell E
McNamara, Daniel J
McNicholas, James P
McVity, Leonard H
Mebes, Jennifer Mary
Meenaghan, James J
Melnikoff, Meyer
Menkes, Douglas
Merenstein, Arnold I
Meyerson, Hyman
Middleton, Richard A
Miller, Deborah A
Miller, E Sherry
Miller, Morton D
Miller, Philip D
Millman, Gerald M
Mills, Alan L
Minor, Norman R
Mire, Randall
Mislavsky, Hector H
Mitchell, Thomas J
Modai, Jacques C
Mohon, Beryl S
Moller, Karl G
Molof, Robert W
Montenegro, Jose C
Montesano, Gary Louis
Mooney, Joanne Percoco
Moore, Ronald C
Moran, Joseph W
Morfe, Michael E
Morgan, Stephen T
Morrow, Jay B
Moses, Stephen B
Mount, Melinda J
Mower, Philip C
Mowery, Brent Michael
Mucci, Robert V
Muller, Robert G
Munice, Theodore H
Murphy, Karen A
Murphy, Richard Conrad
Murphy, Robert
Murphy, William F
Murphy, William M
Nadler, Herbert
Nagler, Stewart G
Nearpass, David C
Neiderfer, Michael E
Neubarth, Neil W
Neuhauser, Frank, Jr.
Newman, Henry E
Newville, Benjamin S
Nick, William
North, Joseph O
North, Robert C, Jr.
Novak, Robert L
Novik, Jay A
Nussbaum, David
O'Grady, Francis T
O'Keefe, Richard E
Olivieri, Michael G
Olsen, Cande
Olsen, Natalie A
Orenshein, Herbert
Orlowicz, Charles Paul
Ostuw, Richard E
Overend, John J
Owens, Richard E
Oxley, John E
Packer, Bernard
Paddon, John W
Pado, Michael W
Paglaccio, John A
Paryzer, Allen
Patrik, Gary
Pavel, David
Pepper, Martin
Petersen, Jerry T
Peterson, Stephen G
Pethick, Steven
Peyser, Paul M
Piano, Jon M
Pinto, Emanuel
Poland, Jeffrey D
Ponzini, John J
Poortvliet, William G
Pope, Roberto E
Potapenko, Irene
Potts, Grier D
Prevosto, Virginia R
Privman, Boris
Punchin, Juan F
Pyenson, Bruce S
Qualia, Louis A
Quesada, Antonio Patrick
Quintano, Richard A
Rabinowitz, Steven M
Rachlin, Robert
Ramanujam, Srinivasa
Ramsey, Clark A
Rapps, Larry
Raskin, Richard S
Reed, Edith T
Reich, Herschel
Reich, Sheldon
Reilly, Michael G
Remick, Robert M
Richards, Daniel F
Richter, Anthony B
Riddle, Jeremiah R
Riebold, Mary S
Rife, N Hollis
Riff, Mayer
Rizzuto, Paul A
Robinson, John L
Robinson, Paul D
Robinson, Richard D
Rodolfo, Ma Rosario S
Roeser, Kirk G
Rogawski, Paulina
Rosalsky, Robert B
Rosen, Howard L
Rosenthal, Irving
Rosini, Harold L
Rothy, Gary H
Rotkowitz, Irving P
Rubel, David
Rubin, Eric S
Rubin, Larry H
Rubinstein, Seymour
Rubsam, Joseph L
Rudin, Daniel C
Rumley, Sammy H
Ryan, Kevin M
Sackel, Robert M
Sadoff, Mark N
Salgado, Alfredo G
Samet, Michael J
Sanborn, Anna L
Sander, Marcia S
Sandler, Geoffrey C
Sandler, Robert M
Sansevero, Michael, Jr
Santoloci, John L
Sapora, Joseph K
Sardelis, John
Savasta, Neil J
Schachne, Steven
Schadel, William A

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW YORK - continued
Scharbach, Robert C
Scher, Edward
Scher, Jerrold R
Scherr, David E
Schilmeister, Barry M
Schmidt, Neal
Schmidt, Rene H
Schneider, Chester R
Schreiber, Steven I
Schulman, Justin
Schwab, Debbie
Schwartz, Sharon
Schwartzman, Joy Andrea
Segal, Donald J
Seglem, Kevin A
Sellitti, Marie
Seltzer, Frederic
Seto, Hor Fay
Seymour, John H
Shante, Dr V Michael
Shapiro, Martin
Sheehy, Virginia M
Sherman, Harvey A
Shewan, Andrew F
Shlesinger, Samuel B
Shur, Walter
Silberstein, Benny
Silberstein, Morris J
Silberstein, Warren H
Silkes, Lawrence
Silva, G Stephen
Silverman, Janet K
Sivin, Burton A
Sloan, Thomas D
Slotnick, Ira
Small, Howard J
Smith, Alexander J C
Sobel, Harvey
Sorrentino, Steven G
Spafford, Dan R
Spigal, Jerauld G
Sproule, Michael E
Stadler, Elisabeth
Stanton, Ming H
Starr, Jeremy
Stashin, Philip D
Stavsky, Louis E
Stein-Windwehr, Debra R
Stein, Joan Berkman
Stein, Robert W
Steiner, Elliott Mark
Steinhauser, John
Steinig, Stephen N
Stenson, Richard M
Stephan, William J
Storozum, Mark L
Stover, Richard D
Strassberg, Leslie
Strauss, Neil T
Stricker, Irwin J
Stroh, Ethan
Strum, Eugene R
Suggs, Warren P
Sunila, Thomas D
Svendsgaard, Christian
Tananbaum, David J
Tandul, Leonard E
Taranto, Joseph
Teich, Howard I
Teiler, Art
Teitelbaum, Naftali
Tenenbein, Aaron
Terhune, Harry, Jr
Thacher, Charles
Thompson, John S, Jr
Thompson, Kevin B
Tilley, James A
Tinney, Douglas H
Todisco, Frank
Tomlinson, John W
Tornay, George F, Jr
Traub, Raymond P
Trawinski, Robert
Tribuch, Leonard
Trotta, George B
Tuohy, Michael R
Tweedie, John H
Ullman, Richard E
Ungar, Leta Worley
Vanderhoof, Irwin T
Van Valen, James M
Varca, John J
Vaskas, Bernardette T
Vasquez, Ralph A
Vegh, Rick P
Velazquez, Philip A
Venter, Gary G
Villa, Bernard J
Visner, Laurie Helene
Vogel, Julius
Von Seggern, William J
Wagner, Duane
Wall, Robert H
Wallach, Bruce L
Wallerstein, James W
Walsh, Thomas G
Walter, Alfred A
Walters, Larry Dean
Walters, Michael A
Warner, Margaret M
Warshavchik, Arnold
Warshavchik, Jack Y
Wasserman, David L
Weber, Paul F
Weil, Max
Weinberg, Sandra
Weinberger, Solomon A
Weinstock, David B
Weishaus, Abraham
Weiss, Herbert
Weiss, Judy
Welch, Robin B
Wendt, Edward G
Whimpey, Dennis J
White, Jonathan
White, Stephen E
Whitman, Mark
Wiebke, Harold G
Wiederhold, Susan J
Wilde, Peter R
Williams, John Harry
Willig, Timothy J
Wilson, David
Wilson, Hugh
Wilson, John P
Wilson, Ronald L
Wiltse, Larry B
Witlen, Lisa Ann
Wolkoff, Claire L
Wong, Everett D
Woodman, Harry A
Woods, Patrick B
Wooley, Jonathan L
Yanis, David
Yau, Joseph W S
Zaret, Frank
Zeppetella, Anthony J
Zimmerman, Leonard B
Zlotowitz, Robin
Zolla, Gerald
Zomberg, David E
Zubulake, Theodore J
Zwilling, Paul R

NYACK

Burstein, Richard B
Cody, Francis X
Marco, Stephen L
Schlachter, Gertrude A
Taub, David
Wiener, David A

PITTSFORD

Kanitkar, Yeshwant G

PLAINVIEW

Einhorn, Martin A

PORT WASHINGTON

McCoy, John S
Sibigtroth, Alan W

PURCHASE

Breslin, Peter B
Fox, Michael P
Hardy, Thomas E
Hasday, Carol M
Katz, Gerald L
Keshner, Steven E
Levine, Kenneth
Lin, Gary H
Panza, James John
Ronda, Robert
Silos, George E
Wilens, David P

QUEENS

Weissman, Martin J

REGO PARK

Buckwalter, Ellen L

ROCHESTER

Brigade, Harold R
Everett, John F
Forester, P William
Gallagher, Michael A
Johnson, Charles N
Kelly, Juan N
Longaker, Leslie W
Phelps, Kathleen A
Putnam, Daniel J
Toczynski, Robert A
Toher, Thomas

ROCKVILLE CENTRE

Feay, Dallas H
Krosky, Michael

ROSLYN HEIGHTS

Kole, Morris B
Rodway, Linda

RYE

Allstrom, H Willard
Johnston, Ernest B
Lang, I Gordon M

SAINT ALBANS

Lange, Jeffrey T

SCARBOROUGH

Gallagher, Robert R
Wooddy, John C

SCARSDALE

Bianco, Steven S
Miller, Craig A
Miller, Scott D

SOMERS

Harwayne, Frank
Hewitt, Charles C, Jr.

STATEN ISLAND

Fafian, Joseph, Jr
Roscoe, William W

SYRACUSE

Boyea, Bruce W
Feury, Theodore P, Jr
McLeod, Donald E
Moroney, Richard
Panels, Damon
Phillips, Nicholas Joseph
Schultz, Alan R
Slaby, Edward J
Spina, Vincent F
Tretowicz, Richard A
Waldron, Charles M

TARRYTOWN

Osterman, Herbert W
Walker, Paul S

UTICA

Dodd, George T
Young, Robert G

VALATIE

Schmidt, William H

VALLEY STREAM

Glickman, Morris A

WANTAGH

Waaser, George T

WEST ISLIP

Lattanzio, Steven P

WHITE PLAINS

Alpert, Stephen A
Andersen, Theodore F
Blum, Monica
Bonder, Henry
Canlas, Sonia B
Croot, Darrel J
Dwyer, Robert E
Fanelli, Frank A
Gensler, David I
Jackson, James M
Kazin, Iris H
Kelly, Karen M
Lebenson, Robert D
Marks, Robert P
Miller, William M
Millward, David M W
Peters, Lawrence R
Pike, Morris
Rubino, Vincent
Schaffer, Barry H
Weinstein, Martin A
Wiesner, Michael I

WOODBURY

Kapur, Vishwa N

YONKERS

Johansen, Robert J
Kallop, Roy H

YORKTOWN HEIGHTS

Doyle, John M

NORTH CAROLINA

BERMUDA RUN

Moorhead, Ernest J

CHAPEL HILL

Boyer, John F
Kittredge, John K

CHARLOTTE

Autin, A Anthony, Jr
Bartlett, John W
Blount, William H
Brutzman, F Bard
Cato, Paul J
Critzer, Rex L
Cundy, Richard M
Edmonds, Joseph M
Farrell, Richard D
Frost, Eugene H
Gottlieb, Leon R
Greene, Alex R
Hibberd, William J
Hobart, Gary P
Kaliski, Alan E
Lee, J Tyler
Limpert, John J
Lowe, Richard Lee
Musante, Donald R
Nordberg, Peter D
Reppert, Daniel A
Riley, C Ronald
Spellman, Peter J
Wilson, Keith M
Young, R James

DURHAM

Bennett, Noah H, Jr.
Blanton, William W, Jr.
Dilts, Charles R
Dunn, Charles W
Fitzmaurice, Gregory L
Morris, Larry D

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

DURHAM - continued
Parrish, James N
Spaulding, Asa T
Tanhehco, Efren L
Umstead, Richard D

ETOWAH

Escott, Francis H

GREENSBORO

Bagwell, Will R
Billman, Elmer
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Roderic
Fleming, Barton G
Frantz, Henry W, III
Frye, H Ted
Fuller, Brian J
Hall, Sherrill G
Hinsdale, Kenneth P
Johnson, Susan Lowe
Jones, Richard J
Leonard, Wilford A
Loken, Alan V
Marsh, Walter C
Martinelli, Robert O
Olchak, Richard J
Phillips, Hal B, Jr.
Rimmer, Ronald W
Sluder, Larry R
Stancik, Edwin E
Stanley, Stephen A
Tatum, Samuel C
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Willett, Robert B
Winsor, Robert F

HENDERSONVILE

Corbett, Richmond M
Yenner, Ralph D

RALEIGH

Bergin, James L
Bertram, John C
Davis, Rodney D
Donaldson, John P
Fuller, Russell M
Hammond, Kenneth James
Humphrey, Vann H, Jr.
James, Walter L
Leiser, Richard Walter
McHugh, Ronald J
Penick, R Douglas
Pirotte, Deborah A
Pittman, David B
Schwartz, Allan I
Separk, Wharton G Jr.
Steele, Ernest C
Stewart, O Conrad
Wall, Sarah F
Woolery, James G
Woolery, James M

TRYON

McClintock, Henry L

WHISPERING PINES

Boermeester, John M
Campbell, Kenneth R

WINSTON-SALEM

Anderson, Alf H
Beardsley, Charles M
Bolin, Madge E
Booke, Samuel Lewis
Brickhouse, Robert Blaine
Castevens, Philip Green
Chapman, Peter F
Foster, Robert William
Garland, Frederick J, Jr.
Gibby, Douglas A
Grantier, John W
Harker, Carlton
Hartman, Mark V
Hull, Thomas Michael
Kellett, James M
Loftis, John M
MacKeen, W Duncan
McFarland, Hugh J
Moore, Charles D
Myatt, Robert W
Odell, W H
Parrish, Henry T
Peterson, Philip A
Potter, Robert A
Respess, Sandra B
Sakel, William P
Schachet, Michael D
Shugart, Edward R
Slate, Marvin L, Jr.
Sukha, Serm
Vance, Randolph N
Vaughn, Roger L
Wagstaff, Sherry L
Whitley, Charlie T
Wilson, James C
Zinzow, Lee A

NORTH DAKOTA

BISMARCK

Kaur, Alan F
Vanderscoff, David P
Young, Ralph E

FARGO

Armstrong, Diana
Bale, Mark H
Bergstrom, David A
Bjorgan, Roger J
Fix, Michael L
Haakenstad, Dale L
Larson, Graham John
Leno, Steven C
Smith, James R
Turnquist, Kenneth J
Weideman, Janine L

OHIO

AKRON

Jacobson, Martin Dale
Kaufmann, Christie W

BEACHWOOD

Kass, David R
Wiser, Ronald F

BRATENAHL

Weiss, Willard A

BRECKSVILLE

Whelchel, Susan Parry

CINCINNATI

Abell, Ralph L
Ahrens, John K
Angell, Charles M
Ballard, Richard A
Barry, Dennis R
Bates, Eugene W
Beckert, Thomas A
Bennett, Norman J
Bergen, Robert D
Blades, Thurman J
Bodine, Andrew F
Bowen, Frank L
Brockmeier, Donald R
Brooke, Beth F
Burridge, David Michael
Bussewitz, Stephen L
Cecil, John D
Childress, Joseph A, Jr
Cook, David William
Cook, W Gilbert
Cowan, Paul C
Cumming, Richard
Cuni, Sally W
Doellman, John Linn
Dolan, Ronald J
Dutson, Patrick A
Eason, Thomas F
Fletcher, Katherine A
Goggin, Robert
Haberstroh, Jon A
Hambrick, Kristal E
Heibert, Ronald G
Hoch, Kevin E
Honkomp, Robert J
Hummel, Thomas J
Hussey, Stephen G
Hutchinson, Carroll R
Jacobs, Terry S
Johnson, Charles E
Johnson, Dale
Kaplan, Donald W
Kidd, Robert M
Kryvicky, Robert C
Kuhn, Jeffrey P
Lockwood, Gerald A
Lyons, Harold V, Jr
MacVeigh, Patrick J
Madar, Paul Joseph
McAllister, Jerry R
McMahon, Charles W
Miller, J J
Miller, James I
Millman, Russell L
Minwalla, Farhad K
Moran, Edward G
Neal, William E
Nelson, Mary D
Nemann, Robert
Palm, Robert G
Parks, Dorn A
Perrin, Christopher R
Peterson, Ann M
Russo, Josephine A
Schaeffer, Bernard G
Schellpeper, Gene H
Schneider, Charles W
Scrase, Floyd W, Jr.
Shipley, Hugh
Sikic, Ante B
Smallsreed, Patricia D
Stafford, Charles B
Stinchcomb, James A
Stover, J Karl
Strenk, Richard E
Swift, John A
Teague, T Kerry
Thompson, Donald A
Tillis, Randy E
True, Wendell C
Vath, Robert A
Walmsley, Howard C
Walsh, James P
Witulski, Steven L
Wright, Carl B
Yanko, John B
Yeary, Paul D

CLEVELAND

Badertscher, Carol L
Balbin, Ronald J
Bell, David G
Berendt, George J
Chittenden, Charles E
Conrad, Jean G
Convery, James R
Cranley, Thomas A
Crow, Walter C
Don, Harry A
Early, Steven A
Facciani, Gerald D
Finley, John M
Ford, Edward W
Fosler, Howard
Friedman, Bernard H
Gabel, John D
Gathers, Jeffrey L
Gewirtz, Paul A
Giesinger, Ronald P
Hallett, Arthur L
Hansen, Charles J
Harbage, Robin A
Harris, Samuel D
Hawn, Jerry M
Hoffman, Jeffrey S
Hubler, Nancy J
Iammarino, Joseph
Johnson, Rodger
Katzan, Philip
Kenny, Kevin
Kleber, Eric J
Kuechle, Gerrit C
Lavarack, Patricia A
Libman, Michael L
Lively, David L
Marshall, John D
Mimello, John N
Moore, John B
Napoli, William, Jr
Ostuw, Richard
Parks, Leroy B, Jr
Persons, Steve J
Reynolds, John A
Risch, Lawrence B
Robertson, Christopher G
Rosen, Kenneth R
Rosenbaum, Jean R
Schrank, Rosalyn L
Silverman, Martin
Simms, Clifford R
Skoczen, John E
Soderquist, G David
Starr, Susan H
Steinbrunner, John A
Swiatkowski, Martin J
Underwood, Charles M, II
Webb, Robert W
Weiss, Richard A
White, John G, Jr
Wiese, Theodore O, Jr.
Williams, Jack C
Wilneff, Leon B

COLUMBUS

Albright, William R
Arockiaswamy, Raj
Barnes, Galen R
Bath, John S
Benjamin, Susan M
Benson, Michael Joseph
Blattner, Gary L
Bonvallet, Kenneth
Brock, James E
Brown, Robert B
Burgess, Thomas D
Carlson, Christopher S
Carpenter, William M
Cheetham, McClain
Duncan, David S
Easley, Matthew S
Ellis, Greg E
Eyre, Harry C
Feay, Maurice F
Flint, John H
Flury, Jack M
Fries, Edward S
Furan, Alan R
Galloway, Harvey S, Jr.
Gath, Philip C
Gavigan, Owen J
Gibson, Jack L
Gosnell, Jeffrey E
Granieri, Vincent J
Greene, Curtis D
Greff, Herbert D
Grohs, Jeffrey P
Hodges, Stephen Paul
Howarth, John I
Hulet, Gary R
Hunt, Ronald E
Hyclak, Richard James
Jeggle, David A
Jerabek, Gerald J
Johnson, Larry D
Johnson, Marvin A
Jolley, Richard L
Jones, Alvin L
Kanney, James R
King, Edwin H
Knilans, Kyleen
Kuba, Robert J
Kuhlmann, George H, Jr.
Line, Russell A
Marakas, John L
Massey, John B
Matulich, Edward J
McBrayer, Robert V, Jr.
McDaniel, Jeffrey D
Moushey, Nora E
Munro, Richard E
Napoli, Mary Jo
Nievera, Expedito O

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

COLUMBUS - continued
Niswander, Ray E
Parker, Curtis M
Raiford, James Philip
Reed, Harold Lee
Rink, Richard G
Ruschau, William
Ruth, Oscar E
Schaeffer, Bruce D
Sedlak, Stephen A J
Smith, Jeffrey L
Spencer, James E
Spilker, Mark E
Studer, Jonathan M
Thompson, John B
Visintine, Gerald R
Walker, David M
Weaver, Charles D
Wendt, Richard K
Wiseman, Michael L
Woerner, Susan K
Zink, S Vincent

DAYTON

Adams, Thomas P
Gayda, Joseph J
Hopkins, Harry V

DUBLIN

Gesler, William L
Petrelli, Joseph L
Reilly, G Emerson

EUCLID

Avalon, Geraldine D
Cavell, David J

FREMONT

Otermat, Scott C

HAMILTON

Frechtling, Stephen C

MANSFIELD

Nester, Karen L

PARMA

Romeo, Joseph T

ROCKY RIVER

Hsieh, Ming-Shan
Schryer, Thomas Gordon
Teplitz, Marvin S
Wargo, Richard S

SAGAMORE HILLS

Kieser, Manfred B

SHAKER HEIGHTS

Brakey, Lucinda P

SPRINGFIELD

Brennan, Joseph E

TOLEDO

Whelan, Catherine H N

VAN WERT

Hanson, Jeffrey L
Steinen, Phillip A

WESTERVILLE

Eyers, Robert G
Inkrott, James G

WESTFIELD CENTER

Calihan, Glen R

WESTLAKE

McKee, William W
Parsons, John R

WORTHINGTON

De Young, James R
Griffith, Robert W
Hughes, James A
Jacob, John E
Link, James E

YOUNGSTOWN

Burger, Martin A

OKLAHOMA

OKLAHOMA CITY

Abbott, Phyllis D
Blobaum, Gene A
Byrne, Ronald J
Crawford, John P
Dean, Joseph
Dozier, R William, Jr
Dunsworth, William L
Litchenburg, Alfred L
Marks, Robert A
Nelson, Lyle E
Norris, Robert M
Ross, Michael Lowell
Shepherd, Warren L
Shumate, Michael A
Stone, Frank P
Turner, Roderick E

TULSA

Cummins, Thomas E
Hamilton, Robert A
McDaniel, Mickey G
Menge, Carlton H
Michalcik, Joseph
Pettersen, Herbert C

OREGON

ASTORIA

Adams, J Ross

LAKE OSWEGO

Christians, Albert K
Griffin, Frank L

MEDFORD

Beaudry, David R

PORTLAND

Adams, Timothy J
Cannon, Garnett E
Carr, James M
Cayford, Craig E
Coleman, Stephen M
Creveling, Bradford A
Dougherty, David M
Drown, Catherine Louise
Engstrom, Paul L
Fitzpatrick, David G
Freed, Bruce
Freed, Joan S
Furnish, Jeff
Gabriel, Robert A
Gill, James F
Gilman, Paul H
Hansen, Eric Main
Hart, Paul C
Hedford, Thomas O
Heintzberger, Edward H
Higgins, Jeffrey M
Hirschkron, Gary W
Holden, Douglas C
Hoveke, William J
Howatt, F Frank
Johnson, Mark O
Klicker, Max
Kuipers, Philip
Ledbetter, Kim W
Lucas, Oscar M
MacLennan, Robert D
MacPhail, Jack D
McCrory, Robert T
Meyer, Robert E
Monaghan, Dennis M
Pearson, Margaret E
Pearson, Patricia M
Richen, Forrest A
Roberts, Wayne V
Schwartz, Richard A
Setterberg, Donna M
Stonewall, Alan J
Sturdivan, Peter R
Timpe, Ronald E
Toy, Gerald G
Turner, Catherine R
Vedvyas, Vinod
Weatherford, Robert M
Whiteley, Benjamin R

RHODODENDRON

Rathbone, Nathanael

SALEM

Davis, Edward E
Lamb, R Michael
Raid, Gary A
Swenson, James R

WEST LINN

Stearns, Bernice E

PENNSYLVANIA

ABINGTON

Reeder, Marie H
Reeder, W Rodman

ALLENTOWN

Sekol, Randee William
Steinmann, John W

AMBLER

Smith, Robert H

ARENDTSVILLE

Wright, Byron

BALA-CYNWYD

Klose, Charles J
Leboffe, Cosmo A

BERWYN

Hutcheson, John D
Wicks, George C

BETHLEHEM

LeBow, Kenneth D
Morgan, Madison C
Rhodes, Thomas E

BLUE BELL

Governale, John R
Niles, Charles L, Jr.

BRYN MAWR

Hamm, Kenneth R
Pollack, Robert

CAMP HILL

Cohen, Robert E
Daubenmier, Steve R
Horst, Robert J

CONSHOHOCKEN

Emig, Kevin J
Falcone, Michael E
Gdowik, Steven P
Grossman, Sheldon L
Henderson, Robert F
Hermann, John A
Kesselman, Harvey
Roberts, Anna G

DOWNINGTOWN

White, Aubrey

DOYLESTOWN

Hadigian, William
Spare, William A

DREXEL HILL

Lister, John J
Ruehr, Scott E
Webster, Lindsay M

ERIE

Boetger, Don J
Dreyer, Robert H
Luzader, Randall M

FORT WASHINGTON

Boucher, Paul E
Duda, Diane Symnoski
Koppel, Ellen L
Rosenblatt, Beverly R
Shultes, Lawrence K

GLADWYNE

Rickards, Charles E

GLENSIDE

Kennedy, Carol A
Kennedy, Donald E
Ramsey, Henry B, Jr

HARLEYSVILLE

Attarian, Edward S
Jaso, Robert John
McClure, John W, Jr.

HARRISBURG

Dolan, Robert J
Donahey, James R
Forney, John R, Jr.
Gingrich, Clyde E
Killick, David H
Leister, Harry M, Jr.
Miller, David L
Mrazik, Robert J
Mummert, Earl L
Myers, Jeffrey S
Sann, Brian S
Siegel, Conrad M
Stirling, David F
Zimmerman, Thomas L

HERSHEY

Dreyfuss, Richard C
Schwartz, Richard T

HOLLAND

Zapisek, Diane Adelizzi

HORSHAM

Ellis, Stephen H
Marszalek, Guy William
Masek, John Stephen, Jr.

JENKINTOWN

Hulme, Richard W
Middleton, Raymond L

KING OF PRUSSIA

Callahan, James P
Ehrlich, Neal L
Hampson, Albert L
Welch, John P

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LANCASTER

Burd, Richard H
Markley, John Robert
Pebly, Robert R
Shope, R Wesley
Smith, Rosanne Kay
Young, D Edward

LANSDALE

Loo, Jay Tsu-Yi

MALVERN

Beck, Kenneth M
Morris, John W
Raws, Alfred, III
Zurawel, Paul H

MANSFIELD

Hurley, Robert L

MCMURRAY

Schwartz, Ronald K

MEADOWBROOK

Backstrom, Marianne

MEDIA

Spock, William T

MERION STATION

Snyder, Marvin

NEWTOWN

Kohlhepp, Edward John
Raab, Marguerite

NEWTOWN SQUARE

Raven, Salwa G
Staats, Dean R
Vincent, Lewis A

OTTSVILLE

Roth, Ronald G

PAOLI

Daniels, John P

PHILADELPHIA

Aglira, Robert B
Arjani, Neville A
Auvinen, Thomas R
Avery, James J, Jr
Barackman, Philip J
Barker, Kenneth C
Barney, Harold L
Barrow, Betty H
Barsoum, Nabil Badie
Bassman, Bruce C
Bealer, Donald
Beers, Clyde D
Benseler, Wayne M
Beresford, Thomas E
Bergerson, Warren R
Berman, Melvyn E
Blivess, Michael P
Bloyer, James R
Bond, John J
Brennan, Joseph P, Jr
Brownmiller, Annemarie T
Bruechert, Robert W P
Buchanan, John W
Buhring, John A
Bunin, David T
Burrows, Richard A
Bursley, Kevin H
Cannataro, Angela-Jo D
Cantner, Alison W
Carney, Scott V
Carpenter, Robert D
Carroll, Benedict L
Casalena, Thomas M
Cavalier, Anthony J
Cellars, Ralph M
Chacosky, Charles K
Childs, Diana M
Chorpita, Fred M
Christhilf, David A
Cioffi, Michael A
Cleary, John J
Clement, Benjamin A
Clowes, W Michael
Cobin, Elliott I
Cohen, Arthur I
Cohen, Warren M
Cooper, Warren P
Corr, Francis X
Currie, Ross A
Daly, Brian L
Davis, Robert P
DeLiberato, Robert V
DeLuca, Epiphany A
Dempster, Howard V
Deutsch, Anthony C
Dicke, Arnold A
Dowdell, Kathryn T
Duffy, Brian
Dupuis, Robert Edward
Dyck, N Paul
Dzuryachko, Thomas A
Earle, William C, Jr.
Elias, Robert S
Ellmaker, Sandra R
Ermilio, John
Ernst, Richard C
Fagan, Janet L
Falcone, Nicholas A
Farnam, Walter E
Fedyna, Michael W
Fichthorn, Kurt H
Fink, Glenn F
Fisher, Shirley A
Flack, Paul R
Flannery, Robert J
Fleischer, Donald R
Freedman, Mark J
Freilich, Stanley R
Frohlich, Kenneth R
Fugger, Norma
Gerard, Felix R
Gibson, John A, III
Gillett, Joseph A A
Golab, Mark
Goodman, Theodore S
Gordon, Norman V
Gould, John B
Greskoff, Peter P
Grice, Marcella L
Hansen, George W
Harris, Kenneth I
Harrison, David C
Harrison, George E
Harrison, Graham A
Hartman, Gerald R
Haver, Robert W
Head, Alden L
Hearst, John E
Hennessy, Mary E Rowland
Henry, Dennis R
Heuss, Susan P
Hewitt, David L
Higgins, Joseph C
Hinkle, Alan F
Ho, Mimi S
Hopper, Gerald E
Hubbart, Wayland M
Hunt, Frederic J, Jr.
Hurley, Paul M
Ingram, David N
Irvan, Robert P
Johnson, Roger C
Jones, Alan G
Kandrac, Joseph J
Kauffman, Alan S
Ketzner, Jon S
Kikla, Samuel M
Koons, Edmond E
Kuehn, Ronald T
Kurash, Stephen P
Ladley, John D
Lake, Daniel J
Lang, Andrew C
Lauer, J Alan
Lawley, Carl David, Jr.
LeClair, Peter T
Leube, Joseph J
Lewis, James Lee, Jr.
Lin, Chin-Tung
Lin, Shiu-Shiung
Lindstrom, Lawrence A
Liuzzi, Joseph R
Livingston, Roy P
Lo, Richard W
Lofley, Jeffrey Lee
Lucker, Arthur Mark
Lunbeck, Robert A
MacDonald, Donald G
Makgill, Stephen S
Margel, Lawrence N
Marks, James J
Matczak, Robert J
McAllister, Kevin C
McGuinn, John J
McKeogh, James J
McKeown, Barry J
Mendelsohn, Mark C
Mendelssohn, Gail A
Metzner, Edwin P
Miccolis, Robert S
Mingione, Gerard C
Mitchell, Dane C
Mittal, Madan L
Moore, Brian C
Mordorski, David M
Moreen, Robert A
Moyer, William H, III
Mudry, Michael
Munz, Gilbert
Murphy, Francis X, Jr.
Nace, Thomas
Neidermyer, James R
Nolan, John D
Noretsky, Beverly
Ochsner, Robert C
Onufer, Layne M
Oyen, Gerald J
Pabuwal, Satya N
Paglione, Robert
Palatis, Anna Marie
Pastino, Gregory J, Jr.
Patrylak, Stephen
Paul, Jack Philip
Plunkett, Richard
Plush, Richard F
Podrebarac, Frank W
Polilli, Robert J
Powers, David A
Preston, Stephen J
Ramanauskas, Denise
Ramsey, Henry B, III
Rapport, Michael Y
Ratajczak, Meredith A
Riley, Leo J, Jr.
Rising, Donald G
Robinson, Gary C
Roccas, George J
Rodgers, John A
Rohrkemper, Paul H
Roman, Spencer M
Roof, Timothy C
Rosen, Gary B
Rosenberg, Martin
Rosso, David H
Rutter, John Joseph
Salinger, Robert G
Samples, Donald W
Savitz, Edward I
Schaefer, Peter R
Schlussel, Michael C
Schmit, Herman H
Schott, Paul G
Schott, Paul Kelvin
Schwartz, Mordecai
Shapiro, Kenneth
Sharma, Rajendra P
Shatoff, Larry D
Siebels, Richard W
Skar, John R
Skokan, Donald A
Slusarz, Anthony W
Smith, T Donald
Smith, William Daniel
Smithback, Eric L
Snow, David C
Somers, Edward C
Song, Jen-Shenn
Spade, Kent A
Springer, Linda M
Stanco, Edward J
Stewart, Charles Walter
Stewart, James G
Stone, Linda K
Sullivan, Eugene J, Jr.
Sutton, William F, III
Takemoto, Ronald T
Tam, Raymond W
Tan, Joseph H
Tarr, Duane B
Tarzian, Michael J
Taylor, Jane C
Taylor, Wilson H
Terne, Michael
Thompson, Eugene George
Torrance, H Selwyn
Tresco, Frank J
Trist, John A W
Turberg, Phillip A
Underwood, Howard R
Van Dam, Douglas S
Vehec, Robert F
Vitale, Lawrence A
Waite, John L
Walsh, James V, Jr.
Warner, David T
Warthen, Thomas V
Weeks, Michael Patrick
Weiner, Joel S
Wendt, Richard Q
Wess, Clifford
White, Stephen L
Whitlock, Robert G, Jr.
Williamson, William J
Wollman, Milton H
Yardley, Mary Ellen
Yatskowitz, Joel D
Zaidi, Ali R
Zapisek, Edward J
Zatorski, Richard T
Zeffert, Martin L
Zimmerman, Leonard

PITTSBURGH

Agatston, John S
Bennett, Robert J
Bruner, Jack E
Bush, William W, III
Chadwick, Richard A
Cooper, Harold S
Cooper, Jack
Daniels, William
Donna, Anthony J
Goehring, Richard Orr
Gove, David W
Grosheider, James W
Hallwell, Paul D
Harper, Goldwyn Bertrand
Herchenroether, Richard
Hess, Robert J
Huntley, Newton E
Jeeves, Douglas A
Kelly, George E
Link, Margaret A
Loomis, G Herbert
Luttrell, Nancy K
McQueen, John S
Moerke, Lawrence John
Noonan, Arthur L
Olson, Virginia M
Parks, John P
Pisula, Michael L
Reynolds, William J
Richmond, Paul T
Romig, George M
Schuler, Robert J
Siegel, Seth F
Szurek, James E
Tomczyk, Thomas S
Weaver, Leonard
Weber, Thomas P
Wheat, Michael
Woodward, Walter C
Zader, William J
Zimmerman, Carolyn Evanna

PLYMOUTH MEETING

Lederman, Charles M

RADNOR

Bailey, Marilyn V
Barton, Rosemary T
Berry, George L
Chauner, Milton F

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

RADNOR - continued
Clerihue, A Donald
Collins, Russell M, Jr
Cookson, John P
Crowne, Joseph E
Deakins, Peter B
Donnelly, Edward F
Dunlap, James A
Dymowski, Robert J
Esterkin, Jack H
Faucett, Judy
Grannan, Patrick J
Greenstein, Marcia Sorin
Harris, Ronald G
Hildenbrand, Stephen G
Karo, David N
Karsan, Nooruddin S
Kim, Kwang E
Kipp, Richard
Kuklinski, James A
Leonard, Marilyn R
MacBain, Kenneth D
McInally, Lola D
Miller, Susan M
Mohoric, Edward P
Ogg, Bruce T
Perrott, Godfrey
Probst, Charles E
Reddy, Stephen D
Reimert, William A
Richman, Randy
Romano, Joseph Nicholas
Schafer, William C
Shissler, Harry R
Shreve, Jonathan L
Stoltzfus, James G
Tulin, Stanley B
Whitney, Earl L
Wickland, Paula S
Zlogar, Albert Joseph

SHARON

Miller, Leonard S
Nelson, J Andrew

SPRINGFIELD

Fink, Richard D
Kaysen, Kenneth E
Rankin, Gerald J

THOMPSON

Sharp, Anthony C

TREVOSE

Dutton, Richard C
Kerr, David E
Koppel, Spencer
Schultz, Richard K
Sheak, Donald Allen
Trindle, David B

UNIVERSITY PARK

Shapiro, Arnold F

VALLEY FORGE

Bezgin, Nancy M
Butz, Wayne D
Coatsworth, Charles N
Giancola, William T
Lambert, LeeR
Letkiewicz, George F
Mangum, G Douglas, Jr.
McGlynn, Kevin P
Prestwood, John C, Jr.
Raach, Frederick E
Taylor, Douglas W
Wolfe, Douglas Ray

WALLINGFORD

Bassett, Preston C

WARMINSTER

Johnson, Gail E

WAYNE

Bacon, Robert A
Ely, Ray M
Jordan, Robert H
Nacin, Raymond J, Jr.
Stevens, John J

WEST CHESTER

Thimm, Gary G

WILLOW GROVE

Freiberg, Albert M

WYNDMOOR

Burrall, Charles L, Jr.

WYNNEWOOD

Stabert, Bernhardt K

PUERTO RICO

HATO REY

MacDonald, Andrew M
Robbins, Samuel

SAN JUAN

Vazquez-Cruz, Ruperto

SANTURCE

Aponte, Juan B

RHODE ISLAND

JOHNSTON

Pelletier, Charles Albert

PORTSMOUTH

Goddard, Russell P

PROVIDENCE

Calat, George
Cook, Charles F
Johnston, Daniel J
Patterson, David M
Sornberger, George C
Spitzer, C Robert
Stone, Clifton Arthur
Wang, I-Chieh E

RUMFORD

Angell, Donald C
Fecteau, Thomas B
Magnus, Mark B

WARWICK

Lombardo, John Scott
Port, Rhonda D
Silverman, Mark J
Swerdlow, Laurence M

WEST KINGSTON

Ross, James B

WESTERLY

Conklin, Harvey H

SOUTH CAROLINA

AIKEN

Elliott, George B

ANDERSON

Krogh, Elden C
Rowland, Jack L

CHARLESTON

Moore, Burton E
Walker, Stephen L

COLUMBIA

Arial, David B
Broome, Douglas A
Cathcart, John S
Degnan, Dennis Peter
Ely, William R
Etheridge, Lonnie A
Halpern, Emanuel
Jordan, C Michael
Parrish, Janet E
Potok, Charles M
Simons, Martin M
Spencer, Janet Schilling
Stevens, Becky F

GREENVILLE

Ausburn, Miriam B
Bramwell, Earl L
Cash, Lisa Brennan
Davis, J Kenneth
Edwards, Clint E
Egan, Joseph E
Hannah, Margaret J
Jumper, Rebecca S Upchurch
Lee, Lucian R
Lucas, Kevin M
Maloney, Timothy B
Mankin, James A
Morrow, William P, Jr.
Reed, Linda Gholson
Robertson, Frank J
Ruck, Forrest E
Sayre, Kristie K
Sayre, Ralph J
Schaefer, Richard D
Stephens, John R D
Thomas, Warner U, Jr
Vaughan, Richard Carl

LANCASTER

Chang, Chiu-Cheng
Gupta, Om K

PIEDMONT

Sloan, John L

SALEM

Briscoe, J Huell

WEST COLUMBIA

Bailey, William E

SOUTH DAKOTA

MILBANK

Gannon, Donald F

RAPID CITY

Kopp, Ralph B

SIOUX FALLS

Evenson, Russell A
Hambek, Jeffrey L
Iverson, Randall Lee
Roust, Thomas A
Walker, Mark A

TENNESSEE

BRENTWOOD

Anderson, Arnold H
Pinder, William C, Jr
Thornthwaite, Wilfred L

CHATTANOOGA

Aycock, William Thomas
Baucom, B W
Bieter, Charles N
Bourdeau, Joseph A
Brown, Jill A
Bucher, G Scott
Carter, Stephen T
Chiu, Wu-Hsiung
Collings, David W
Cox, David S
Davis, Cydney S
Desai, Maya Vijay
Dunn, Ted L
Earl, Ronald D
Fox, Myra B
Fox, Peter A, Jr
Fuhs, Todd H
Germann, John R
Golden, Robert L
Hall, D Wayne
Hanlin, H Carey
Helton, James T
Hendee, Peter G
Hilliard, Clarence P
Homans, Ronald L
Johnson, Phillip Lee
Katz, Robert L
Kent, Morton J
King, Carolyn
Klaasse, Frank L
Klapman, Brian L
Klopfenstein, Timothy J
LaMar, Jack L
Lau, Kenneth K
Magnuson, Earl S
Morris, James R
Neal, Betty Anne
Park, Richard A
Powell, Cheryl A
Powell, John F
Roland, William P
Ruck, Harold E
Shrader, William R
Smith, Michael L
Srite, Jim H
Stulce, L Jefferson
Trent, Samuel E, Jr
Walker, Winston W
Whaley, Joyce B
Williams, Rickey C

CROSSVILLE

Williams, Thomas L

GALLATIN

Fenker, Richard M

GOODLETTSVLLE

Hagewood, William D

KNOXVILLE

Conover, Robert A
Tillotson, James L

LOOKOUT MOUNTAIN

Archibald, A Edward

MEMPHIS

Buckner, Karen W
Ellis, Richard O
Farrimond, William
Heezen, Donald C
Hollobon, Anthony L
Ohsfeldt, Ronald A
Wade, Terry R
Wallace, Diane
Woodhead, Curt R

NASHVILLE

Acuff, Lucian B
Adkins, Donald E
Altf, Gregory N
Bertles, George G
Black, Harold W
Boatright, David J
Bryan, William J
Carnahan, Clarence E
Costner, J Edward
Cross, Bob R
Deal, D Frank
Desai, Pratiksha A
Fisher, J Bradford

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NASHVILLE - continued
Guyton, Michael George
Johnston, Anthony S
Lebos, Leo, Jr.
Lincoln, Mark H
Macphee, Malcolm T
Maurer, Richard L
McAllister, Joseph P
Metcalf, David M
Noelle, Gerald L
Norris, Thomas J
Owens, Daniel E
Pate, James A, Jr.
Pendleton, Franklin D
Shaub, David L
Smith, David V
Strickert, Roland R
Swain, Thomas A
Ward-Smith, Kenneth
Williams, Vickie N
Wood, J Kenneth, Jr.
Worley, John L, Jr
Ziegler, Linda P

SIGNAL MOUNTAIN

Bonnard, Fernand

TEXAS

AMARILLO

O'Keefe, E Jay

AUSTIN

Bailey, L Allen
Becker, Ted
Boswell, Richard L
Coffman, Kenneth L
Dahl, Hans H
Dial, Philip S
Faerber, Charles V
Fenlaw, Mark R
France, Mark S
Gibson, Stephen Scott
Graber, Larry R
Griggs, Cathy Browning
Gross, Gary L
Hasselmeier, A G
Herbert, Robert F, Jr
Hu, Kaiyuan
Huff, David
Keetch, G Y
Long, Robert A
May, Robert M
McCaul, J Christopher
Mitchell, Clifton M
Monnin, Gary P
Muth, Michael Joseph
Neill, Stephen K
Nichols, Daniel P
Nielsen, Linda D
Onstott, Margaret R
Pettey, G C, III
Stephenson, John W
Taylor, Brannon B
Tobleman, Ronald W
Van Fleet, George
Wisdom, Eugene
Wise, George M, III

BELLAIRE

Johnson, Marilyn R

BOERNE

Jamieson, J Rae

BRENHAM

Triplett, George H

CARROLLTON

Flick, Jesse E

CORPUS CHRSTI

White, William F, Jr

CROWLEY

Ritter, Joseph G

DALLAS

Abelanet, Carolyn
Alhanti, Mark Stuart
Ammann, Eric K
Barnaby, Charles H
Barr, Harold Isaac
Batte, Michael C
Bayer, Clarence E
Beaird, V Clark
Beuerlein, Robert M
Bickerstaff, Thomas A
Bishop, Clifford W
Boeck, Robert Edward
Bolin, Bob J
Brady, Robert Paul
Brammick, Judy S
Brandorff, Perry O
Bridwell, Herbert T
Brockett, Jerry L
Buchanan, John H
Buchter, Gene W
Burke, Frank F
Caldwell, Robert K
Cameron, Logan C
Carter, Edward J, Jr.
Carter, W Michael
Cherry, Calvin D
Clement, Donald F
Colver, Charles F
Conradi, J Christian
Copeland, J David
Corder, Dave
Courage, William H
Cox, David B
Crowther, Richard L
Curlee, Ronald K
Cutler, Alan
Darden, George R, Jr.
Darnell, Robert W
Davenport, Richard L
Davidson, Waid J
Davis, Emily
Davis, J Stephen
Dean, Charles E, Jr.
Dousette, Ralph A
Edwards, Charles E
Elam, Charles P
Epley, H Robert, III
Erdenberger, Richard W
Evans, John J
Ezell, Linda Ann
Farris, William Fred
Ferrante, Russell L
Fisher, Mary C
Fortin, John D
Franke, Marvin Gene
Friedlander, David P
Friend, Randolph M
Fulcher, Rosemary
Galko, Joseph R
Gallagher, Cecily A
Gammill, Glen M
Garner, David C
Glasgow, James E
Gove, Robert E
Groth, Charles D
Grubbs, Gordon M
Hall, E Kent
Haneberg, Ronald L
Hardy, Leslee S
Hatfield, Donald W
Hawke, James S
Heath, Roger R
Hebel, George J, Jr
Heersink, Agnes H
Hemme, Rex D
Hoffmann, Arnold J
Holliday, Bob
Houseman, Raymond F
Hudson, C B
Huffman, Joseph H
Hunzelman, M James
Iverson, Ronald J
Jackson, Will W, Jr
Jenkins, Allen W
Keller, Robert J
Kelly, Gary R
Kirkpatrick, David K
Knutson, James J
Kochhar, Anil Pal
Konen, Mark E
Lang, Larry
Laughlin, Robert L
Lee, Curtis H
Leggette, Charles W
Livingston, James L, Jr
Lutek, Ben Walter
Lutz, Carl J
Mahan, Steven H
Mallett, Richard B
Manning, Clark P, Jr.
Manning, Nancy A
Margolis, Donald R
Marietti, Roger N
Martin, Edward B
Martin, Robert C
McBrierty, Harry J, Jr.
McDaniel, Margaret M
McDonald, Charles
McGarry, James E
McKee, Donald R
Menking, George D
Merino, Edna C
Miller, Charles F
Miller, Orville H
Miller, Richard S
Millman, Neil L
Montague, Theodore L, III
Montgomery, Warren D
Moore, Paul C
Mueller, Marlin M
Munse, Scott R
Murray, Lucille
Murray, Max T
Murray, Robert D
Noble, F Pierce
Olsen, Edith
Overby, Terry L
Pan, Ling Chih
Pape, Frederick H
Park, T Allen
Parker, Gary W
Pauley, Stephen R
Pawelko, Robert L
Pennell, Truman K, Jr.
Peterman, Donna S
Piacenti, Ronald C
Polk, Ken E
Powell, David S
Ray, Roger F
Repp, Frank D, Jr
Richardson, William R
Rollier, Jack A
Rudin, John F, III
Ruhl, Ronald F
Russell, Robert E
Ryan, Robert W
Sandberg, David K
Schilling, Timothy L
Sekac, Albert V
Shelby, Thomas H, III
Sheppard, Alan R
Sicking, Matthew C
Skoglund, David Micheal
Smith, Bradley M
Smith, W Leon
Snyder, Barbara L
Snyder, Mary Beth
Spedden, W Calvin
Stanley, Daniel L
Stanley, Neal N
Stein, Mel
Stephens, John F
Storace, Janet M
Strewchuk, Roy W
Strong, H Raymond
Struble, Danny L
Sullenberger, Mary M
Tak, John A
Ternoey, Brian C
Thompson, Joe L
Thompson, Stuart M
Trieb, Mark A
Tuma, Jerry A
Turnquist, Jack M
Vrla, David D
Waldorf, James R
Ward, Michael C
Waugh, Wilham M, Jr
Webb, Robert J
West, Charles S
Whatley, Patrick L
Whittemore, David G
Wiant, Elaine M
Williams, Dewey G
Williams, James L
Williams, W Thomas
Works, James W
Yoon, Youngjoo
Young, Gregory
Zavattari, Sally Jean
Zwiener, Michael J

EDINGBURG

Reiner, Jack G

EL PASO

Jackson, Clayton L
Roberts, Maurice B

FORT WORTH

Bowman, Alan A
Brown, Everett G, Jr
Caldwell, Alan W
Cooper, Donald R
Coston, Thomas L
Dahlberg, Peter B
Gerrity, Joseph F
Head, Thomas F
Jones, Warren R
Kirby, Karen Marie
O'Brien, Dennis M
Sneed, Donald W
Tucker, Russell B

GALVESTON

Broll, Frank V, Jr.
Cantu, Joseph J
Grant, Joseph F
Maurer, John A
Moeller, Tim
Nicol, William K
Pozzi, James E
Schillaci, Gerald Anthony
Tobleman, Dennis R
Watson, William H
Welch, Ronald J

HOUSTON

Barnard, Wayne A
Bass, Frederick B
Benbrook, Paul
Bickel, Stephen D
Boesen, Michael B
Broer, Gregory S
Brosseau, Alden W
Camp, Jeanne H
Campbell, Robert C
Cargill, Leonard R, Jr
Carney, Gregory J
Cascio, Paul J
Chen, Bill Shun-Zer
Collett, Robert L
Delaney, Andrew
Delaney, Bruce L
Divin, Cherri
Dunham, Kenneth Van
Eversberg, Barbara J
Findley, Jack W
Forman, Brian D
Friedman, Jacob
Friedman, Lloyd K
Goldman, Martin E
Gonzalez, Georgina S
Gunter, Allen C
Hand, William W
Heavilin, David C
Held, Gene
Hemrich, Robert F
Hope, Thomas H
Hoyt, Mary K
Jacobson, Eric A
Jones, Del R
Jordan, George R, Jr
Kerr, John B
Khalique, Abdul
Kummer, Cheryl S
Lee, Timothy D
Lohmann, Leslie John
Ludke, David R
Manchester, Karl L
Mason, Craig T
McLeod, Charles N
Miller, Harry R
Nell, Guy D
Nogarede, Dezere H
Poulos, Bryan K
Powell, Robert W

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HOUSTON - continued
Pulis, R Stephen
Rashid, Zafar
See, Gary N
Shelor, Morgan L
Shelton, Sally Kay
Sigler, John H
Sondergaard, John E
Stephan, Ruth W
Sustman, Scott C
Taggart, Michael Harry
Tan, Charles W
Thompson, E Malcolm
Umali, M Lina
Umali, Roman T, Jr.
Wehner, Joel M
White, Richard E
Winters, Herbert A
Young, Margaret A

HURST

Dykhouse, Jack R
Soppe, Janet M

IRVING

Maltz, Allen P
Martin, Joseph D
Terry, David L, Jr

KINGWOOD

Brown, L Wendell
O'Neill, Kenneth W

LEAGUE CITY

Bailey, Jerrold F

McKINNEY

Portermain, Neill W

MEDINA

Maxon, Robert G

MISSOURI CITY

Clarke, John W

PLANO

Darling, Bruce R
DeMelio, Joseph
Fan, Tuan
Haraburda, Kent Walter
Hickman, Milton G
Ju, Faming
McDermott, Regina V
Neidig, Frank
Pressley, W Michael
Shaw, Joe W, Jr.
Suiter, G Edward, II
Sya, Chung-Shing
Tu, Paul P C
Weigel, Patrick A
Yarus, Stuart A

RICHARDSON

Agee, John E
Allison, Charlie R
Beisenherz, Robert L
Brooks, William E
Bryson, Steven D
Crider, John M, Jr.
Davis, Robert F
DeGeeter, Robert E
Dickson, David William
Ellis, J Daniel
Haliburton, John A, III
Hawkins, David M
Hawkins, Gilbert Eugene
Lewis, William H, Jr.
Macleish, Bruce G
Nelson, Homer
Phillips, Dick L
Rima, Carol F
Thomas, Dean A
Thomas, Robert B, Jr.
Tobleman, Glenn A
Wagner, Ehrhardt H
Wilkes, David G
Willis, Frederick C
Wilson, Charles
Wood, William A, III

SAN ANTONIO

Alexander, Silas J
Branaum, Elizabeth S
Brathwaite, Malcolm E
Bryan, Charles A
Campbell, Charles E, Jr.
Craig, Philip Jim
Duewall, David M
Duncan, Carl I
Dye, Myron L
Gannon, Alice H
Garvin, James M, III
Goldberg, Steven F
Hackard, James C
Hansen, Henry W
Harwood, Catherine B
Hightower, Edwin E
Hinsch, William P
Hutchins, Pamela A
Kenney, Leslie P
Kuo, Chung-Kuo
Magaro, William D
Mason, Floyd D
McCaw, John R
Munt, Donna S
Patzman, Stephen N
Pieper, Wesley Alan
Pruitt, LeRoy
Radliff, Dennis
Reid, Donald H
Rice, Thomas Naffe
Robinson, James A
Thurau, Russell W
Tofte, Roy D
Upchurch, Garland R
Webster, Patricia Jordt
Williams, Robert M

STAFFORD

Beaird, B Lynn
Bertelsen, Gary Hubert
Burke, William P
Hanhan, Mary Beth
Rippel, George C
Roenigk, Robert G
Rose, Beverly S

THE WOODLANDS

Berry, James J
Gifford, Dale L
Holland, Daniel J
James, Lee A
Parrish, Norman W
Shipman, Don R

WACO

Emmert, Gayle E
George, Fran
Harms, Dennis E
Hobelman, James B
Shockley, Marcom H

WICHITA FALLS

Crane, Thomas Ray

UTAH

SALT LAKE CITY

Birdsall, Mark William
Brimley, Dale B
Cannon, Kent H
Daniels, Paul
Dummer, Arthur O
Garrison, Arthur Lyle
Harbertson, Dan A
Jaloszynski, John E
Midgley, Keith
Morgan, Scott C
Ogden, Joan P
Price, John A
Roy, Ronald N
Schramm, Robert H
Svedin, Christian T
Thornton, Scott C
Tierney, Dennis B
Walker, M La Mar
Ward, David P
Weiler, Michael Reid
Wilcox, Robert E

VERMONT

BURLINGTON

Voldman, Annie Brown

MONTPELIER

Bernard, Garth A, Sr.
Braun, Sharlene Tracy
Callnan, William J
Chirolas, William P
Dielensnyder, Richard C
Geisler, Richard J
Hacker, Frank A
Hambro, Michael J
Harding, John H
Higgins, Edward A
Keller, Glen D
Lane, Charlotte L
Langer, Barry F
Preble, W James
Smith, Craig A
Stedman, John A
Trudel, Claude J
von Wallmenich, Theodore
Ware, P Andrew
Welch, Donald B

SOUTH BURLINGTON

Dean, Kathleen S

SOUTH HERO

Miller, John Haynes

VIRGINIA

ALEXANDRIA

Hunter, J Robert
Knapp, Darrell D
Lisle, Lottie
Roberts, James N
Singer, Carl J
Sloan, Thomas L

ANNANDALE

Chang, Holen Helen
McKusick, David R
Trapnell, Gordon R

ARLINGTON

Brown, Charles F
Cloud, Robert B
Cochran, James G
Crapo, Raymond L
Dana, Franklin B
Gibson, Charles T
Hustead, Toni S
Lindsay, Bruce G
McKay, Mary S
Poissant, William A
Qureshi, Arshad H

ASHLAND

Graham, Martha B

CHARLOTTESVILLE

Greville, Thomas N E

FAIRFAX

Thompson, Susan R

FALLS CHURCH

Drake, David C
Kroll, Cedric W

GREAT FALLS

Bolcar, Joseph J

HERNDON

Bems, Vitold A

LYNCHBURG

Angstman, Clifford W
Atkins, James D
Bodtker, Michael B
Bondy, Peter J
Britton, Donald W
Dolan, Ronald V
Smith, Steven A
Strong, Paul J

McLEAN

Abbott, Paul H, Jr
Chalke, Shane A
Desai, Krishna B
January, Nancy Carol
Lynch, Josiah
Santos, Elizabeth J

RICHMOND

Attard, Anthony J
Bachman, Burl Vaughn
Bailey, John M, III
Baldwin, William D
Boardway, Sandra Z
Booker, Bruce E
Boxley, Diane B Y
Boyer, Donald E
Briegel, Dorothy B
Briegel, Heinz A
Campbell, Donna P
Carey, Wayne M
Carr, Mabel B
Carver, Wesley S
Cellucci, Marla A
Chiappetti, Thomas M
Dennison, Scott L
Dowd, William M
Duah, Peter Osei
Flournoy, Selwyn L, Jr.
Games, C Dale
Greene, Mark J
Gresham, Bryan B
Heaston, Gary A
Helwig, David S
Hirko, George E
Hodges, H G
Johnson, Ernest L, III
Kosmer, Deborah Jones
Lough, C Allen
McElhaney, Stephen T
Moore, George E, Jr.
Nash, Humphrey H
Nuckols, Thomas R
Paine, Douglas
Palmer, John J
Perkins, Peter Lynn
Poehler, Glenn R
Posa, Richard R
Pritchard, Dennie W
Rees, John A, Jr.
Ruffini, John W
Sanford, Robert G, Jr.
Schlosser, Michael D
Shall, Carol C
Shall, Mark L
Shea, David A, Jr.
Sherron, W Fred
Spurgeon, Benjamin G
Stark, John W C
Turner, Samuel H
Wagoner, George B, Jr.
West, Lane B
Wirth, William C

ROANOKE

Battle, William R
Cox, Charles D, III
Magness, Herbert L
McInteer, Thomas A
Meier, Carl E
Schneebacher, Alex
Smith, Matthew J
Wagstaff, Robert S

SPRINGFIELD

McCorkle, Robert A

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

VIENNA

Cross, Susan L
Forde, Claudia S
McConnell, Charles W, II
Mulder, Evelyn Toni
Sherman, Ollie L, Jr

WOODBRIDGE

Burley, Winfield C

WOODSTOCK

Walker, Charles N

WASHINGTON

BELLEVUE

Eramo, Robert P
Gladstone, David M
Knight, James P A
Leder, Philip A
Lewis, Randal John
Marker, Richard L
Mill, Ralph A

BIRCH BAY

Farrant, Maurice H

BOTHELL

Immerwahr, George E

FEDERAL WAY

Sawyer, J Stewart, III

KINGSTON

Kessel, Hugh G

LYNNWOOD

Nightingale, William R

MERCER ISLAND

Callahan, Kathryn M
Chen, Cindy
Gray, M Ian
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong
Tupper, Joseph Leonard, III

OLYMPIA

Amlie, William P
Barclay, D Lee
Bland, Steven
Hedin, Elmer R
Jensen, Daryl D
Johnsen, Storm
Murray, William L
Starovasnik, Donald M
Trowbridge, Charles L

REDMOND

McCord, David R

SEATTLE

Affleck, Allan D
Akers, Michael J
Andler, James A
Axene, David V
Bankson, Kim Richard
Beeghly, Paul
Bergstrom, Richard L
Berry, James M
Blatt, Barbara K
Bleakney, Janet Flickinger
Bleakney, Thomas P
Bom, Bruno V
Brajcich, Colleen M
Bryan, William T
Busch, Lawrence J
Carlin, James G
Carlson, Stephen P
Chandler, Robert M
Chin, Pearl G
Cosway, Robert Gordon
Curtis, James A
Curtis, Julie Ann
Dahlman, Gary E
Davenport, Timothy John
Delamarter, Gregory A
Dexter, James B
Dick, Alan J
Eschrich, Robert W
Fallquist, Richard J
Fornia, W B
Fowler, Bradley C
Gamble, Steven R
Gant, Robert L
Gilbert, H Paul
Graves, Janet S
Gray, Mikel T
Haist, Tim A
Harbin, Roger F
Healy, Michael P
Heiberg, Charles Henry
Hemstead, Robert J
Hess, Mason E
Howe, Jay N
Howell, Charles Joseph
Howell, Rick Spencer
Huff, William C
Hulet, Dennis J
Hutzel, Peter B
Inglis, R Evan
Isbell, James L R
Joss, Richard
Kaleas, John R
Kinzer, Michael J
Komaroff, C David
Lhamon, Frederic T
Likkel, Craig F
Liston, Fiona E
Marotta, Bruce A
Massingill, Gary W
Mathes, Richard W
McCaw, Robert I
McGee, Brian R
Minor, Kevin R
Moore, Theresa L
Morgen, Albert J, Jr.
Morin, Michael N
Morrison, Gary C
Moses, Victor C
Murgatroyd, Byron D, Jr
Murphy, Michael J
Odefey, William A
O'Farrell, Brendan
O'Kelley, John Kip
Olsho, David E
Parker, Gregory W
Patterson, Paul J
Peabody, J Lynn
Pepper, David F
Peterson, Davis E
Petit, Charles I
Pollard, Frank H
Porter, Ernest R
Pruiksma, Glenn J
Pryor, Robert A
Raney, Susan G
Reed, James Lowell
Richardson, Robert F
Richter, Virginia W
Roberts, Stanley A
Robertson, Stuart A
Rodby, Craig
Rothmeyer, Wayne A
Schellenberg, George S
Simester, T Thomas
Smith, Martin H
Sommer, Steven D
Southall, Charles R
Southcote-Want, Colin E
Spitzer, Robert F
Stanley, Dennis L
Steffen, Karen
Taylor, Douglas G
Thoen, Franklin N
Torrance, Ellen M
Trautmann, Rolf
van der Burch, Dirk
Wahlstrom, Richard W
Wiegert, Roy E
Winkenwerder, A Duff
Winkenwerder, Richard A
Wisecarver, Timothy L
Wong, Gregory W
Wyman, Richard B
Yamamoto, Dale H
Young, Robert V
Zielinski, Richard P

SEQUIM

Hook, John F
Jones, Hodge L

SPOKANE

Baker, Karl T
Gurche, Carolyn Carter

TACOMA

Foley, John E
Lemkau, Portia Lynn
Lyons, Samuel J, Jr.

WENATCHEE

Clennon, Barton H

WEST VIRGINIA

CHARLESTON

Ferguson, Clyde L

HUNTINGTON

Jones, William W
Sisarcick, Wood Carlton

MORGANTOWN

Nelsen, Alvin B

WISCONSIN

APPLETON

Behling, Scott R
Debbink, Lynn D
Donaldson, Gary M
Gall, John
Hilger, Thomas C
Kuehn, Gary N
Light, George D, Jr.
Lyle, Robert A
Munson, Bartley L
Omdal, Robert W
Peterson, Larry R
Porter, Eugene F
Rieth, Steven M
Rugland, Walter L
Scheig, Henry F
Shinnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A
Ziegler, Ronald Lee

BROOKFIELD

Abrahamson, Alice S
Beilke, Mark G
Bernstein, Gerald R
Booth, Allen D
Brink, Stephen D
Comstock, Susan
Custis, Thomas K
Eckert, John S
Flaherty, Daniel J
Glasgow, William G
Graf, Dennis J
Gwidt, Gary J
Habeck, Charles
Hauboldt, Richard H
Hauser, Peggy L
Herrle, Gregory N
Josephson, Gary R
Kendall, David P
Krueger, David W
Lange, Dennis L
Litow, Mark E
Lumsden, William F
Modaff, James C
Ogden, David F
Olney, Craig A
Pollock, William M
Rholl, Donald A
Sanders, Robert L
Snyder, John B
Soderstrom, Glenn W
Straate, Christine A M
Straate, Lee H
Weber, Donald T
Wegner, Ronald R
Wick, Peter Gerard
Yard, Roger A

DELEFIELD

Nickerson, Bruce E

EAST TROY

Noback, Joseph C

ELKHORN

Smith, Laurence K

GLENDALE

Nellins, Donald C

GREEN BAY

Conley, William
Splitt, Daniel L

HAYWARD

Anderson, T Loyal

LA CROSSE

Bondow, Richard L

LAKE GENEVA

Campbell, Peter N

MADISON

Berg, Roy A
Blanchard, Richard
Bowen, Jennifer K
Carlson, Dennis
Cis, Mark
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Daniel, John W
Durose, Stanley C
Eckert, Thomas R
Ellefson, Thomas J
Gehrig, Jule L
Gile, Bradford S
Haasl, Donald L
Heaton, Timothy J
Heuer, Wayne F
Hickman, James C
Huttleston, David A
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Martin, Steven M
Millar, Stephen K
Moon, Roger S
Nelson, David R
Nelson, Keith E
Ostlund, Steven L
Owens, Barry J
Pfeiffer, Martin J
Pollock, Davis A
Reinke, Janet W
Robinson, Howard Keith
Robinson, James M
Rupp, Lawrence J
Sauey, Dennis D
Schwandt, Jeffory C
Sherman, Steven J
Van Cleave, Marvin E
Zoldos, Steven P

MILWAUKEE

Bailey, John E
Bartlett, Daphne D
Carter, William W
Chambers, William T

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MILWAUKEE - continued

Cochran, William R
Crise, Jane A
Curran, Larry A
Cutlip, William C
Dobrzynski, Kathleen A
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Gatterman, William
Greene, Marvin H
Groeschell, Charles G
Grogan, John M
Gucciardi, Joan A
Gurlik, Gregory Andrew
Hall, Richard L
Hamm, Donald G, Jr
Harder, Stefanie J
Henningsen, Victor E
Henry, Sheryl Ann
Ho, Yang
Holthe, Karen Ann
Jaquint, Michael D
Jensen, Russell R
Keller, John W
Koenig, William C
Kraegel, Wilfred A
Krugel, Michael J
Lewis, Clair A
Macky, Louise E
Magalska, Jon K
Marks, Jeffrey S
Meilander, Robert G
Mibus, Sidney A
Moore, Richard E
Murphy, James J
Nelson, Ronald C
Nohl, Jeffrey J
Oatman, James E
Ott, Dennis Mark
Pearson, Richard D
Peterson, Gary N
Pfannerstill, Larry J
Pickering, Randall J
Raffety, David K
Raffety, Donald C
Rees, Brian N
Reiskytl, James F
Remstad, David
Rice, Frank H
Savard, Wallace V, Jr.
Schoen, James M
Shaffner, Charles Irvin
Shapiro, Robert D
Shinkwin, William
Shugart, G Eric
Siemon, Scott R
Simbro, David W
Skelly, Dennis A
Snell, William M
Stevens, William Richard
Stoiber, Thomas J
Strasburg, Daniel H
Strommen, Stephen J
Szper, Douglas A
Wagner, Clifford J
Weiser, Kenneth D
Weiss, Karen J
Wojcik, Walt J
Youngquist, James A

MUKWONAGO

Steeples, Larry A

NEENAH

Mims, Hornsby
Reckin, George E

NEW BERLIN

Nienhuis, Marianne C

OSHKOSH

Arganbright, A Dean
Pung, Robert E
Ty, Virgilio C
Wick, Gary A

STEVENS POINT

Alfuth, Terry J
Ashenberg, Wayne R
Ballard, Larry C
Carponter, John D
Derksen, David A
Hapke, Alan J
Herder, John
Jersey, Joseph Ralph
Jones, Van Allen
Kalke, William C
Klingenberg, Dean A
Masterson, Norton E
Michel, Joseph W
Rulland, Randy L
Salzmann, Ruth E
Sandman, Donald Dwight
Schroeder, Steven W
Schuh, Dale R
Slipher, Clark E
Streff, James P
Trapp, Peter P
Verhage, Paul A
Wainscott, Robert H
Wernicke, Mark D
Wiegert, Paul M

WAUSAU

Coldwell, E Jay
Ellyson, Craig W
Fiebrink, Mark E
Golz, James F
Koch, Leon W
Koski, Mikhael I
Mealy, Dennis
Nikstad, James R
Phillips, John H
Pray, David W
Retterath, Ronald C
Santillo, Carl J
Scheibl, Jerome A
Siewert, Jerome J
Theisen, Joseph P
Torelli, Anthony James

WAUWATOSA

Kinsey, Paul F

WEST BEND

Bart, Robert D

II. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - CANADA

ALBERTA

CALGARY

Grindley, Robert W
McFarlane, A David
Moore, William I
Tettmar, Don

EDMONTON

Shepp, Bruce N

BRITISH COLUMBIA

PENDER ISLAND

Tallman, Richard H

SIDNEY

Calvert, Geoffrey N

VANCOUVER

Collis-Bird, Jeremy J
Francis, Donald R
Kidd, Thomas D
Morse, Peter F
Pepper, Ron W
Smith, Robert T
Soronow, Frederick T
Stickney, Michael L
Walsh, Alan D
Weddell, Thomas A

MANITOBA

WINNIPEG

Bailin, Ailey
Bergquist, W E
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Devos, Denis J
Dinney, George R
Domenico, Joseph A
Fingas, Wayne E
Jex, Robert L
Loadman, Arthur E
Magnusson, D S
Morrison, David E
Parsonage, Jack O
Rosenberg, Isaac
Steven, David E

NEW BRUNSWICK

FREDERICTON

Hazlett, Richard F S

MONCTON

Martin, Raymond
Martineau, Claude J

NOVA SCOTIA

HALIFAX

Conrad, Paul G
Crawford, J Dickson
MacDonald, J Bruce

ONTARIO

BRAMPTON

Groenendijk, Alida J

BURLINGTON

Bleecker, D Lorne
Tiede, Robert G

DON MILLS

Birkenshaw, John T
Brereton, Alan R
Burgess, C Norman
Chisholm, Donald W
Clark, Kenneth T
Daly, Peter
Dickson, David
Eckler, Samuel
Field, Robert W
Gershuni, David
Peck, Larry A
Rollerson, Lloyd G

ETOBICOKE

Watson, George N

HAMILTON

Roberts, Jack W

ISLINGTON

Alexander, George
Murray, J B M

LONDON

Archer, Allan K

MARKHAM

Groot, Steven L

MISSISSAUGA

Nelson, Roland E

NORTH YORK

Barbosa, Carlos
Betteto, Edward
Chamberlain, John A
Chan, Stanley S

OAKVILLE

Harding, Keith J
Smith, F Eugene

OTTAWA

Cushing, Arthur M
Smith, Fraser M
Woods, H Wayne

SCARBOROUGH

Challenger, James O

TORONTO

Beca, Peter
Beiles, Herb N
Bicknell, Arthur
Boeckner, Robert G
Butler, Paul C
Chan, Beda
Cheng, Laurence
Chow, August C
Christie, James K
Clairman, Stephen A
Clare, James L
Cobban, Robert M
Cohen, Harry H
Cooke, Alan
Cooper, Lorne M
Corrigan, R Dennis
Cosburn, W Dale
Coward, Laurence E
Dalrymple, J Ian
Dancy, Thomas H
Dark, John L
Davies, Ronald S
Doiron, Louis
Dowhaniuk, G Christina
Dowsett, Robert C
Dukacz, Julian J
Engels, J Helmut
Essert, Henry
Evans, Gareth W
FitzGerald, Brian A P
Fox, Kingsley G
Friesen, John M
Galloway, Charles T P
Gardner, John R
Gauer, Donald L
Goldthorpe, R A
Grace, Dave J
Gregoire, Jean
Hafeman, Michael J
Hale, Michael A
Hall, Gordon M
Hele, John C R
Hill, Edward T
Hillhouse, James
Houle, Remi
Hutchinson, R Garth
Hutchison, Michael B
Johnston, David R
Joshi, Atul V
Koch, Kenneth E
Landry, Patrick
Leckie, Robin B
Lee, H Douglas
Lerner, Peter
Livsey, Frank
Loffree, James A
Loney, David A
Lorenz, George
MacDonald, A Ross
Macklin, Donald F
Mandrish, Elaine
Mathews, B Dale
Maynard, John C
Mayo, George F M
McCaw, Daniel L
McCubbin, Horace W
McFarlane, J Donald
McFarquhar, Kenneth A
McGuinness, Michael B
McKay, Robert J
McLeod, Charles C
Mills, John A
Moore, Brian I.
Morrison, Gregory E
Morson, Alan E
Munk, Peter
Nield, David A
Nudelman, Harold M
Patel, Navin J
Patterson, Peter B
Patterson, W Donald
Phillips, Herbert J
Rae, Lawrence J
Reed, Owen A
Robertson, Alexander C M
Rosenblat, Robert M
Rosenfelder, Michael
Schermann, Harris
Shell, Arnold J
Smith, J C McKenzie
Smithen, Robert M
Solomonian, Laura A
Stackhouse, B L
Sutton, Barry S
Swanick, Glenn R
Thompson, Frederick J
Till, Ronald L W
Trudeau, Rene E
Verrier, Marc G
Vincent, B J
Waugh, W B
Weinerman, E Robert
Wharram, Paul F
Williamson, Robert L
Wilson, William E
Winokur, Paul
Wong, Henry Y P
Woolsey, E John
Wright, Kenneth A
Young, William M
Zimmerman, Oscar

WATERLOO

Bennett, Michael A
Eckersley, Derek
Reynolds, Frank G
Reynolds, George A
Reynolds, Margaret A

WEST HILL

Dunn, R Lewis

WILLOWDALE

Beatty, Chester D
Millyard, David M
Morrison, Thomas B

QUEBEC

BEACONSFIELD

Bailey, Sidney M T

MONTREAL

Bauer, Nicholas
Bisson, Richard
Blondeau, Gilles
Duhaime, Roger G
Fortier, Richard
Lafond, Andre
Lapierre, Denis
Lemieux, Richard G
Leroux, Jean-Francois
Madou, Roland Georges
McLeod, Hugh
Page, Jean-Claude
Vanasse, Denis

QUEBEC

White, Geoffrey B

SAINTE FOY

Drolet, Michel
Genest, Pierre

SASKATCHEWAN

SASKATOON

Miller, Lawrence D

III. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - FOREIGN

ARAB EMIRATES

SHARJA

Ahmad, Saiyed A

AUSTRALIA

CHATSWOOD

Nichaus, M S, Jr.

MILSONS POINT

Luk, Peter

SYDNEY

Graham, John

BAHAMAS

NASSAU

Stanley, J Perham

BELGIUM

BRUSSELS

Leblond, Richard M

BERMUDA

HAMILTON

Bouska, Amy S
Brown, Peter
Burville, John C
Cascio, Michael J
Narvell, John C
Rayner, John W
Schaller-Kelly, C V
Whitehead, Guy H
Whiting, David R

BRAZIL

RIO DE JANEIRO

Buchanan, J Douglas

SAO PAULO

de Montigny, Andre E
Woerner, Lawrence W

CAMEROON

SAIPAN

Bencivenga, David F

ENGLAND

CROYDON

Brooks, Alexander T

LONDON

Boden, Donald E
Einck, Nancy R
Fishman, Alan S
Goford, Jeremy
Hall, Robert Edward
McLean, Alastair G
Merriman, Patricia E
Orros, George C
Rushton, Ian Lawton
Ryan, John P
Smart, Ian C

SUSSEX

Matthews, Peter Nelson

WEST SUSSEX

Davies, Roger W

FRANCE

VENCE

Morazain, Pierre

VILLEFRANCHE-SUR-MER

Kyle, George B

GREECE

ATHENS

Koutsopoulos, Constantine
Valavanis, Manolis
Venetakis, Basil

HONG KONG

HONG KONG

Belfer, Arthur J
Chan, Frank Yun Lam
Ip, Joseph C
Jenkins, Terry D
Lin, Che

WANCHAI

Leung, Kung Lup

IRELAND

DUBLIN

Creedon, Seamus

ITALY

FLORENCE

Halverson, Florinda M

JAPAN

TOKYO

Abkemeier, Noel J
Betz, Edwin H
Sakaguchi, Kiyofumi
Siegel, Henry W
Yoshida, Hideyuki E

MALAYSIA

KUALA LUMPUR

Foong, Soo Hah
Wong, Steve

NETHERLANDS

DEN HAAG

Austin, Frank S

THE HAGUE

Skriletz, Jess A

NEW ZEALAND

AUCKLAND

Dixon, D Bruce
Magee, Ken

PAKISTAN

KARACHI

Akhtar, Saiyid S

PHILIPPINES

MANILA

Gaitan, Wilfredo J
Juan, Mabini L
Miravite, Feliciano F

SCOTLAND

GLASGOW

Baxter, Brian A

SWEDEN

STOCKHOLM

Wohlner, Ellis A

SWITZERLAND

HERRLIBERG

Parlin, Robert W

LUTRY

Seal, Myrna L

ZURICH

Brooks, Charles E

TAIWAN

TAIPEI

Chang, Youling Grace
Chen, Li-Chieh
Min, Joanne J
Poon, Patrick S C

UNITED KINGDOM

LONDON

Sanders, David E

WEST GERMANY

FRANKFURT

Dillman, James W

BYLAWS
OF THE
AMERICAN ACADEMY OF ACTUARIES

A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT
(ADOPTED APRIL 29, 1966 AND LAST AMENDED IN 1987)

ARTICLE I
MEMBERSHIP

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

Members shall be entitled to attend meetings of the Academy, vote, hold office, serve as elected Directors, make nominations, serve on committees, and generally exercise the rights of full membership. They are authorized to designate themselves as "members" of the American Academy of Actuaries and to append to their names the initials M.A.A.A.

SECTION 2. *Requirements for Admission to Membership.* Any person may apply for membership and shall become a member by meeting the requirements contained in this section.

A. Application. Each candidate for admission must submit a written application which shall include a resume of the candidate's education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request.

B. Education. Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors, herein after called the "Board."

C. Experience. Each candidate must, at the date of application, have had at least three years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, or property and liability insurance.

D. References. Evidence of character and professional integrity of the candidate shall have been deduced by references from two members who have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board. The procedures for the conduct of such appeal shall be as prescribed by the Board.

E. Nonresidents. A candidate who is not a resident of the United States must meet such other requirements as are prescribed by the Board.

F. Approval. Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

ARTICLE II
MEETINGS OF THE MEMBERS

There shall be an annual meeting of the members each fall at such time and place as the Board shall designate.

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

ARTICLE III
BOARD OF DIRECTORS

SECTION 1. *Composition.* The Board shall consist of twenty-eight Directors, comprising the eight Officers, the two immediate Past Presidents and eighteen elected Directors.

SECTION 2. *Election and Term of Office.* Each year the members shall elect six Directors to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director, other than one who was elected to fill a vacancy, whose term as an elected Director expires, shall not be eligible for re-election as an elected Director at that time. A Past President whose ex-officio membership on the Board as Past President expires, shall not be eligible for election as an elected Director at that time. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of the election and shall continue until the close of the annual meeting at the end of the term for which the Director was elected and until a successor shall have been elected.

SECTION 3. *Meetings.* There shall be an annual meeting of the Board within sixty days prior to the annual meeting of the Academy. Special meetings of the Board shall be called whenever the President or at least five members of the Board so request.

Meetings of the Board may be held either within or outside the state of Illinois. Notice of the meetings of the Board shall be given not less than ten days nor more than thirty days before the meeting, except in the event of a meeting of the Board following the annual meeting of the Academy, in which event newly-elected Directors shall be given notice of such meeting of the Board as promptly as possible. Such notice to newly elected directors may be given personally, by telephone, by mail, or by telegraph.

Any action required to be taken at a meeting of the Board may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the members of the Board.

SECTION 4. *Quorum* At meetings of the Board, a majority of the members of the Board shall constitute a quorum.

SECTION 5. *Duties and Powers.* The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

(a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.

(b) To establish the location of the offices of the Academy.

(c) To invest and administer the funds of the Academy.

(d) To arrange an annual audit of the accounts of the Treasurer.

(e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.

(f) To elect the Officers of the Academy.

(g) To authorize such committees as it may deem necessary for the conduct of the affairs of the Academy.

ARTICLE IV

EXECUTIVE COMMITTEE

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

ARTICLE V

OFFICERS

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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

The term of two of the Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the third subsequent annual meeting of the Academy. The term of any other Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy. The terms of the Secretary and the Treasurer elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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

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

Each Officer shall hold office for the term elected and until a successor shall have been elected.

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

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

ARTICLE VI

DUTIES OF OFFICERS

SECTION 1. *President.* The President shall preside at the meetings of the Board and of the Academy, shall appoint committees authorized by the Board, and may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.

SECTION 2. *President-Elect* The President-Elect shall have such duties as may be assigned by the President or by the Board. In the absence of the President, or in the event of the President's inability or refusal to act, the President-Elect shall perform the duties of the President's office.

SECTION 3. *Vice Presidents* Each of the Vice Presidents shall have such duties as may be assigned by the President or by the Board.

SECTION 4. *Secretary.* The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members, have charge of the preparation and publication of any Yearbook which may be published, have general supervision of any arrangments for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of all such duties, the cost of which shall be paid by the Academy.

ARTICLE VII

FINANCES AND CONTRACTS

SECTION 1. *Dues.* Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. At the time when dues are payable, any member who has become totally disabled or who, having attained an age to be selected by the Board, and having retired from active work or who has attained age 70, so notifies the Treasurer in writing shall be granted exemption from the payment of dues by the Executive Committee. In addition, any member who is (a) expected to earn no significant income for the calendar year from actuarial activities, and (b) is within a class of members eligible for dues waiver as determined by the Board shall be granted exemption from the payment of dues by the Executive Committee.

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If dues remain unpaid, such person shall, on the date which falls three months after the date of mailing such notice, cease to be a member of the Academy for all purposes other than with respect to any penalty or other action determined under disciplinary procedures as provided in Article VIII, Section 2, relating to conduct prior to such date. Reinstatement as a member shall be subject to such conditions as the Board may prescribe.

SECTION 2. *Publications.* The Board shall determine the extent of distribution of publications of the Academy and the fees or prices to be charged any classes of recipients.

SECTION 3. *Contracts.* The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.

SECTION 4. *Checks* All checks, drafts, or other orders for a payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.

SECTION 5 *Deposits.* All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

SECTION 2. *Discipline.*

(1) There shall be a standing Committee on Discipline of not fewer than fifteen Committee members, one of whom shall be chairperson.

(2) The Committee shall have the power to consider and take action, as herein provided, with respect to any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy, and all other questions which may arise as to the conduct of a member of the Academy in the member's relationship to the Academy or its members or in the member's professional practice, or affecting the interests of the actuarial profession. The Committee may, on its own initiative, investigate and take action with respect to any such question and may also receive and hear any complaint relating to the conduct of a member preferred in writing. In considering any question, the Committee may consult confidentially with members of the Academy who have experience relevant to the matter under consideration.

(3) In the event that the Committee learns that a member has been convicted by a court of competent jurisdiction of a felony, the Committee shall gather appropriate documents which establish the fact of the conviction and shall immediately notify the member that the member shall be expelled from membership, effective forty-five days from receipt of notice thereof from the Committee. During that forty-five day notice period, the member may request a hearing to show cause why expulsion from the Academy should not be effectuated. Any such hearing shall be conducted pursuant to the procedures set forth below with respect to hearings. At the conclusion of such show-cause hearing, the Committee may reduce or waive the penalty of expulsion. The member may appeal the final decision of the Committee to the Board of Directors in accord with the procedures for such appeals set forth below.

(4) In the course of dealing with questions and complaints relating to the conduct of members, the chairperson may appoint, from among the members of the Academy, at least one of whom shall be a member of the Committee, with the consent of the President, investigating committees and disciplinary boards vested with the following powers:

(a) Investigating committees, empowered to investigate questions and complaints and to propose charges against a member.

(b) Disciplinary boards, empowered to hear evidence relating to questions and complaints and to recommend to the Committee findings with respect to such evidence.

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

(6) In any hearing before the Committee or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence on behalf of the member. Any member preferring a complaint many appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor. A written transcript shall be made of the proceedings in any hearing for submission to each member of the Committee. The Committee or disciplinary board shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.

(7) Whenever, in the course of any hearing under this Section, evidence shall be presented upon which another charge or charges against the respondent might be made, it shall not be necessary for the Committee or disciplinary board to prepare and serve such additional charge or charges on the respondent, but the Committee or disciplinary board may, after reasonable notice to the respondent and an opportunity for the respondent to answer and be heard, proceed to the consideration of such additional charge or charges as if they had been made and served at the time of service of the original charge or charges, and may render such decision or recommendation upon all such charges as may be justified by the evidence in the case.

(8) In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct had occurred, it may, on its own initiative, privately and confidentially warn or admonish the member or recommend to the Board of Directors that the member be publicly reprimanded, or be suspended or expelled. If such a recommendation is made, the member involved shall have the right to appear personally and by counsel before the Board to explain why the Committee's recommendation should not be sustained. If the Committee has issued a private and confidential warning or admonishment, the member involved shall have the right to appeal to the Board within forty-five days to explain why the Committee's action should be reversed. Board action reversing a private and confidential warning or admonishment, or Board action publicly reprimanding, suspending or expelling a member requires an affirmative vote of a majority of the whole Board. The Board may, by the vote of a majority of the whole Board, impose a lesser penalty than that recommended or adjudged by the Committee on Discipline.

(9) A member against whom an order of public reprimand, suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members of the Academy upon the following conditions:

(a) If suspension or expulsion has been tendered, all rights and privileges of membership status shall be suspended during the pendency of the appeal.

(b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.

(c) The appealing member shall, within ten days after an invoice of the amount due is sent, deposit with the Treasurer the cost of transcription and printing the transcript of the evidence and copies of any

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

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

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

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

SECTION 3. *Confidentiality.* Except as noted herein, all proceedings under Section 2 of this article are deemed confidential and shall be kept secret. The exceptions to this requirement are as follows:

(a) The Committee shall submit to the Board of Directors at least twice annually a detailed report (excluding names) of matters concluded or under consideration by the Committee.

(b) The final outcome of any complaint shall be communicated to the complainant, if any, provided that the complainant pledges to maintain the confidentiality of that notification for such period of time as confidentiality is required herein.

(c) The Board shall notify the members of its action in all instances in which the Board orders the public reprimand, suspension or expulsion of a member. Such notification shall not be given until the time to appeal has expired or, in the event of an appeal, until a majority of the members present at the meeting of the Academy have voted in favor of public reprimand, suspension or expulsion. At the same time notification is given to the members, the Board may also give notice of such public reprimand, suspension or expulsion to such newspapers or journals as it may select.

ARTICLE IX

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 any such person's heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which one or more of them may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of willful misconduct.

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

ARTICLE 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 of Directors, in accordance with Article I, Section 2B of the Bylaws prescribes examinations as follows:

A candidate who has attained by examination the indicated status listed below shall be deemed to have met the education requirements for admission to membership:

Associateship in:	Casualty Actuarial Society Society of Actuaries
Fellowship in:	Canadian Institute of Actuaries Conference of Actuaries in Public Practice Faculty of Actuaries in Scotland Institute of Actuaries

Enrolled Actuary under Subtitle C of the Title III of the Employee Retirement Income Security Act of 1974.

In those cases where familiarity with actuarial practices and principles in the United States cannot be assumed, the Admissions Committee is empowered to call for evidence of such familiarity.

PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT, QUALIFICATION, AND PRACTICE*

PART I: INTRODUCTION

The development of standards of professional conduct, qualification standards, and standards of practice has become a major area of involvement for the American Academy of Actuaries in recent years. The development and enforcement of such standards are essential for the actuarial profession to be publicly recognized as a profession.

Standards are expressed in three distinct areas:

1. *Ethics*—A professional should conduct activities in an ethical way. A professional should be sure to accept assignments only within areas of competence, should deal honestly and completely with clients or an employer, and should consider and deal with potentially misleading aspects of any work product.
2. *Qualifications*—A professional should give actuarial advice only when qualified to do so. Evidence of qualification to perform certain designated actuarial functions is provided by educational training and experience.
3. *Quality of Work*—A professional should produce work of high quality. A professional should be sure to correctly use acceptable and appropriate assumptions and techniques, and should be sure that such assumptions and techniques are appropriate for the situation at hand.

The Academy addresses the area of *ethics* by promulgating standards of conduct entitled 'Guides and Interpretative Opinions as to Professional Conduct." Such Guides and Opinions provide general guidance to ethical conduct for all actuaries.

The Academy addresses the area of *qualifications* in certain instances involving publicly required statements of actuarial opinion. Such qualification standards are subject to the same requirements for development as exist for Guides and Opinions.

The Academy addresses the area of *quality of work* by promulgating standards of practice entitled 'Recommendations and Interpretations," which are currently developed under the direction of the Interim Actuarial Standards Board (IASB). Such Recommendations and Interpretations provide more specific guidance in particular practice areas.

The Academy believes that following appropriate procedures is necessary in the development of professional standards. The following were considerations in developing these procedures.

1. Standards of conduct, qualification, and practice are the cornerstones for the effective self-regulation of a profession.
2. For professional standards to achieve credibility with audiences outside the profession, the public must be assured that such standards are responsibly developed.
3. It is essential that the differences among the various types of professional standards be clearly articulated, so that the standards will become more meaningful and useful to all actuaries.
4. Procedures must be followed which allow full participation of the membership in the development of professional standards in order that such standards are validated and become generally accepted.
5. The content of standards and the procedures by which they are developed must meet all applicable legal criteria.
6. An effective disciplinary mechanism is dependent upon the development of generally accepted standards of conduct, qualification, and practice.

The procedures contained in this document apply to the development by the American Academy of Actuaries of new or revised standards of professional conduct, qualification, and practice. Part II includes the procedures applicable to standards of professional conduct and qualification standards, while Part III applies to standards of practice.

The term "exposure draft" as used herein refers to a proposed draft of a professional standard for which the comments of the membership and other interested parties are being solicited. An exposure draft has not received final approval and thus is not in effect during the exposure process.

The following are definitions of the various types of professional standards:

1. *Guide*

   The Guides to Professional Conduct are a generic code of professional ethics relating to the conduct of the actuary and include demeanor and relationships with other actuaries and the public at large. The Guides outline the ethical responsibilities that adhere to all members of the Academy.

   An allegation of a violation of a Guide by a member is a serious charge that should be referred to the Committee on Discipline. The entire range of disciplinary sanctions as set out in Article VIII of the Bylaws is available for an infraction of the Guides.

2. *Opinion*

   The Interpretative Opinions as to Professional Conduct also represent a code of professional ethics. 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.

*The Procedures for the Development of Standards of Professional Conduct, Qualification Standards, and Standards of Practice were adopted by the Board of Directors on October 14, 1987. These procedures replace prior procedures adopted by the Board of Directors in 1981 and amended in 1985.

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 that differ materially from a Recommendation should consider the possible disciplinary effect of such action by referring to Opinion 4.

4. *Interpretation*

An Interpretation is an explanation, clarification, or enlargement of a related Recommendation. It is intended to provide the actuary with additional guidance that should be evaluated for applicability to the 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.

PART II: PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT AND QUALIFICATION STANDARDS

Substantial compliance with these procedures is required for a standard of professional conduct or a qualification standard to become effective and applicable to the activities of members of the Academy.

These procedures do not apply when the Board of Directors, by a two-thirds vote for good cause, finds that exposure draft procedures are impractical because of compelling circumstances. In such event, the Board may direct that a standard of professional conduct or a qualification standard be promulgated and made effective on an interim basis. Such interim pronouncement will also be issued as an exposure draft as soon as practical, but in any event no later than 60 days after the effective date of the promulgation. After completion of a regular exposure process, the new pronouncement will be substituted in total for the interim pronouncement.

The procedures for handling exposure drafts of standards of professional conduct and qualification standards that are specified below will also be utilized in those instances in which it is decided to expose a pronouncement other than a professional standard. Examples of such "other pronouncements" are the Risk Classification Statement of Principles (exposed in 1979, adopted in 1980) and the revised Statement of Purpose of the Academy (exposed and adopted in 1981). Exposure of such "other pronouncements" is at the option of the Board of Directors.

A. *Procedures*

1. *Development*—The committee developing the proposed standard pronouncement is free to utilize the input of non-committee members, as well as committee members, in preparing the proposed standard. The committee is encouraged to seek out a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public hearing to solicit ideas in the initial developmental stages of a proposed standard. To be considered for exposure, the draft must be accompanied by a written report from counsel advising the Board of Directors of the draft's compliance with any applicable law or regulation and other applicable legal issues.

2. *Approval to Expose*—The proposed standard will be presented to the Board with a request that the Board approve exposure of the document. The Board can choose to approve the committee draft for exposure with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard. Under unusual circumstances, the Executive Committee or the President may act in place of the Board to authorize exposure.

3 *Format*—The exposure draft should contain the following information:

   a. Title page

   b. Date

   c. Status and history of the draft to date

   d. Draft being exposed

   e. Other supporing material, if any

   f. Address to send comments

   g. Deadline for submitting comments

   h. Names of committee members (no organizational affiliations shown)

4. *Production*

   a. The Washington office will handle production of the exposure draft.

   b. The committee chairperson is encouraged to provide the Washington office with photo-ready copy in order to expedite processing time.

   c. This phrase "exposure draft" will appear on each page, so that copied extracts will not be misinterpreted as final standards.

   d. The exposure draft will be produced in booklet form. Color coding will be used as appropriate.

5. *Deadline*—The deadline for comments is set by staff unless the Board specifies a date and is normally 60 days after the expected distribution date. A longer

time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the President. An absolute minimum of 30 days must be permitted under all circumstances.

6. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent, in order to minimize mailing costs.

7. *Non-Members*—The committee chairperson, after consulting with appropriate officers and staff of the Academy, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the Board. Copies of the exposure draft will be made available to anyone else upon request.

8. *Processing*

   a. All comments are to be sent to the Washington office of the Academy. Each response is assigned a sequential number upon receipt.

   b. A permanent file of all comments is maintained in the Washington office.

   c. Responses are distributed to the committee in batches by the Washington office.

   d. The committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are forwarded to the Washington office for inclusion in the above procedure.

   e. Oral comments received by the Washington office or the committee chairperson will not be processed unless they are subsequently committed to writing.

9. *Communications with Respondents*

   a. Each individual submitting a response receives an acknowledgment of receipt from the Washington office.

   b. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.

   c. Generalized committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section 10 following.

10. *Status Reports*—Status reports on the deliberations of a committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the President.

    a. Such reports should be for the entire membership and not just those initially responding. The preferred vehicle for such status reports is *The Actuarial Update*.

    b. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission.

    c. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

11. *Committee Deliberations*

    a. Views of non-members as well as members will be considered.

    b. All comments received will be given appropriate consideration.

    c. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.

    d. A review of counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law.

12. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft. Non-members of the committee may speak only if the prior approval of the chairperson is obtained.

13. *Public Hearings*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. See Section B following for further comments.

14. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.

15. *Final Approval*—The final standard will be presented to the Board for its approval. The Board can choose to approve the committee draft for promulgation with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard.

16. *Promulgation*

    a. The Washington office will distribute the final standard.

    b. The format of the final standard is as follows:

— Title page

— Date

— Final standard

— Other supporting material, if any

— Names of committee members (no organizational affiliations shown)

c. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final standard. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale is provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.

d. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following Board approval unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent in order to minimize mailing costs.

e. Final standards will be incorporated into the *Yearbook*. "Other pronouncements" will be incorporated into either the *Yearbook* or the *Journal*, at the direction of the Board.

17. *Minority Opinions*

a. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested.

b. It is permissible for a committee to expose alternative wording for comment, i.e., two or more versions of certain sections of the draft, in order to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.

c. If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.

d. Proposed changes in the standards of professional conduct or qualification standards require at least a majority vote of the committee and the Board to expose. Adoption requires a two-thirds vote of the committee and the Board.

B. *Public Hearings*

1. *Decision*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. Factors to be considered in deciding whether a public hearing should be held include:

a. The complexity of the exposure draft.

b. Its (anticipated) controversial nature.

c. The professional significance of the draft.

d. Other relevant considerations.

2. *Arrangements*—Arrangements for the public hearing will be made by the Washington office. Expenses directly related to the hearing will be borne by the Academy, including the cost of a hearing room, tape recording service, transcription service, audio-visual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense.

3. *Location*—If convenient,attachment to an otherwise scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred.

4. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update* or otherwise, at least 30 days prior to the hearing. Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

5. *Moderator*—The committee chairperson will normally moderate, although the committee chairperson may request that another moderator be chosen, e.g., a Vice President, the President, or the Executive Director.

6 *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.

7. *Agenda*—A list of speakers and a brief agenda should be available one hour prior to the hearing. Copies will be available at the hearing.

8. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.

9. *Questions and Answers*—Time should be allowed for questions and answers, if possible.

10. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to non-members as well as members for both formal presentations and for questions and comments. Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements

will be heard only after all regularly scheduled speakers and only if time permits.

11. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis.

C. *Documentation*

1. All written responses, tapes and transcripts, and other relevant materials connected with the development of a standard are available for inspection or listening in the Washington office during normal working hours.

2. Copies of the above will be distributed to the committee and certain other Academy officials (e.g., President, other officers) without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

PART III: PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PRACTICE

I. Introduction

A. Standards setting areas initially have been identified in five broad categories: casualty, health, life, pension, and specialty (the last category includes topics which do not fall clearly into one of the other areas or may include topics which contain elements of more than one area). Each of the five standards areas has an "operating committee" that is responsible for the drafting and development of standards. These are:

— Casualty Committee of the IASB

— Health Committee of the IASB

— Life Committee of the IASB

— Pension Committee of the IASB

— Specialty Committee of the IASB

The makeup of these operating committees is intended to be generally representative of the various interests and subspecialties in the profession for the particular practice area. The IASB may establish other operating committees as it deems appropriate.

B. The IASB has the authority to prescribe its own operating procedures, to establish committees, subcommittees, and task forces it may deem necessary in carrying out its assigned functions; and, to appoint individuals to positions on such committees, subcommittees and task forces. The operating committees report to the IASB and function under its direction.

C. Any matter before the IASB shall be deemed approved only when at least six (6) members of the IASB vote in the affirmative at a meeting of the IASB. Votes may also be conducted by mail, and by telephone poll (subsequently documented). In that case a decision can only be rendered when:

1. All members have been contacted by phone or mail; and

2. There are at least seven (7) affirmative votes.

D. All members of the IASB will have equal authority and responsibility to pass judgment upon all matters under consideration by the IASB, regardless of the area of actuarial practice in which the individual member may specialize.

II. Appointment Procedures for the Operating Committees

A. The initial chairpersons and members of the operating committees were appointed by the President of the Academy This authority has been granted to the IASB for future appointments.

B. The IASB will normally delegate to the chairpersons of the operating committees the authority to appoint members to the operating committees, subcommittees, and task forces as deemed appropriate, with appointments to be reviewed by IASB as they occur. Each committee chair will submit a proposed committee roster by September 1 to be reviewed for acceptance at the IASB meeting in October.

C. The number of members on each operating committee, subcommittee, or task force shall be determined by the IASB, although this authority will often be delegated to the chairpersons of the operating committees

D. The IASB has the authority to determine the tenure of chairpersons and members of the operating committees, subcommittees, or task forces.

E. Persons who are not members of the Academy may be appointed to operating committees with the approval of the IASB.

III. Attendance and Participation at IASB Meetings

A. Each operating committee chair or representative should attend the January IASB meeting to present the objectives and strategic plans of the committee for the coming year. In order for areas of standards of practice to be identified, an ongoing prioritization and identification of topics where standards need to be articulated is required. Operating committees are responsible for preparing such lists for IASB review.

B. Each operating committee chair or representative should attend at least two meetings of the IASB for every standard developed: one meeting before a draft is exposed, and another meeting when the proposed standard is submitted for adoption by the IASB for recommendation to the Academy Board of Directors.

C. The following policy relates to attendance of non-IASB members at its meetings:

1. All meetings of the IASB are open, and members of the profession and the public at large are invited to attend

and observe the proceedings of the IASB. Seats will be made available in the meeting room for observers.

2. The IASB may also meet in executive session from time to time.

3. In order to provide members of the profession and the public at large with an opportunity to attend meetings of the IASB, notice of the time, place, and potential agenda items will be published in *The Actuarial Update*.

4. Participation at meetings of the IASB is limited to members of the IASB and other individuals invited to participate by the chairperson. Individuals invited to speak could be representatives of operating committees, individual actuaries, representatives of other interested organizations, or members of the public at large.

5. Any individual may request an opportunity to address the IASB. Such requests must be in writing, addressed to the chairperson of the IASB, and must be received at least ten days prior to the meeting. The request must indicate the subject matter of the proposed presentation, and the reasons why the request is being made. In addition, if the discussion concerns a pending standard, the individual must first submit his/her views to the relevant operating committee. The decision to grant an opportunity to address the IASB rests with the chairperson, who will base his/her decision on the relevance of the request to the IASB's pending agenda and time constraints.

IV. Process for Standards Development

A. The IASB has the authority to direct the operating committees and specifically appointed subcommittees and task forces with the development of standards and to set priorities for all work undertaken by them.

B. Proposed standards of practice are to be developed generally under the authority of an appropriate operating committee, but on occasion another committee or task force may be appointed to assume responsibility for a particular project.

C. The committee developing a proposed standard may utilize the input of non-committee members, as well as committee members, in preparing proposed standards. The committee is encouraged to seek a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public meeting to solicit ideas in the initial developmental stages of a proposed standard.

D. When the committee developing a proposed standard has completed initial consideration of the standard, it will present the standard to the IASB with a request that the IASB approve exposure of the document. All standards which are to be considered for eventual adoption must undergo the exposure process as described in this section.

E. To present a proposed standard to the IASB for exposure, at least a majority of the entire membership of the operating committee must vote in the affirmative. However, in special or unusual circumstances by a majority vote of the IASB, drafts of standards under development at any stage of the process will be forwarded to the IASB for review and possible action even though the draft failed to receive favorable consideration in the operating committee.

F. To be considered for exposure, the draft must be accompanied by a written report from counsel advising the IASB of the draft's compliance with any applicable law or regulation and other legal issues.

G. The IASB will normally either expose the proposal or return it to the operating committee with appropriate comment or direction, including direction to terminate work on the project. While it is not expected that the IASB will make substantive changes in the wording of a proposal by a committee, it reserves the right to do so if in the judgment of the IASB special or unusual circumstances warrant such action.

H. Minority opinions in exposure drafts are permitted to the extent determined appropriate by the IASB. However, if minority opinions are expressed, they should be accompanied with a clear explanation of the nature of the dissent.

V. Format for Exposure Drafts

A. A model format of a standard is being developed for use by the operating committees. Once it is adopted, each committee should submit the exposure draft in the uniform format adopted by the IASB.

B. It is desirable that the operating committee provide background reference materials to IASB members prior to the review of any proposed exposure draft. These references should include:

1. Description of the project
2. Brief glossary of terms related to the particular discipline
3. General background and/or historical information
4. Identification of critical or controversial issues

C. The exposure draft should contain the following information:

1. Title page
2. Date
3. Status and history of the draft to date
4. Draft being exposed
5. Other supporting material, if any
6. Address to send comments
7. Deadline for submitting comments
8. Names of committee members (no organizational affiliations shown)

D. Since each committee has a target date for the publication of an exposure draft, certain timing constraints of the

IASB need to be considered. To allow adequate time for review, the committees should distribute draft materials as early as possible to IASB members prior to the meetings.

VI. Standards Adoption Procedures

A. At least two-thirds of the entire membership of the operating committee must vote in the affirmative for an operating committee to present a proposed standard to the IASB for adoption.

B. Following completion of the exposure process, the operating committee will present to the IASB a final proposed standard. The IASB will normally approve the proposal (and thereafter forward the proposal to the Academy Board), or return it to the operating committee with appropriate comment or direction. While it is not ordinarily expected that the IASB will make substantive changes in the wording of a proposal by a committee, it reserves the right to do so, if in the judgment of the IASB, unusual circumstances warrant such action.

C. Proposed standards which are approved by the IASB will be submitted to the Academy Board for approval. The Academy Board may approve or disapprove any such proposal, without amendment.

VII. Exposure Process

A. *Production*

1. The Washington office will handle production of the exposure draft.
2. The committee chairperson is encouraged to provide the Washington office with photo-ready copy in order to expedite processing time.
3. This phrase "exposure draft" will appear on each page, so that copied extracts will not be misinterpreted as final standards.
4. The exposure draft will be produced in booklet form. Color coding will be used as appropriate.

B. *Deadline*—The deadline for comments is set by staff unless the IASB specifies a date and is normally 60 days after the expected distribution date. A longer time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the Chairperson of the IASB or, in his absence, the President of the Academy. A minimum of 30 days must be permitted under all circumstances.

C. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless urgency necessitates a special mailing. A special mailing requires the approval of the Chairperson of the IASB or, in his absence, the President of the Academy and should be used only when urgent, in order to minimize mailing costs.

D. *Non-Members*—The operating committee chairperson, after consulting with IASB and staff of the Academy, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the IASB. Copies of the exposure draft will be made available to anyone else upon request.

E. *Processing*

1. All comments are to be sent to the Washington office of the Academy. Each response is assigned a sequential number upon receipt.
2. A permanent file of all comments is maintained in the Washington office.
3. Responses are distributed to the operating committee in batches by the Washington office.
4. The operating committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are forwarded to the Washington office for inclusion in the above procedure.
5. Oral comments received by the Washington office or the committee chairperson will not be processed unless they are subsequently committed to writing.

F. *Communications with Respondents*

1. Each individual submitting a response receives an acknowledgment of receipt from the Washington office.
2. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the operating committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.
3. Generalized operating committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section G following.

G. *Status Reports*—Status reports on the deliberations of an operating committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the President of the Academy or the Chairperson of the IASB.

1. Such reports should be for the entire membership and not just those initially responding. The preferred vehicle for such status reports is *The Actuarial Update*.
2. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission.
3. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

H. *Committee Deliberations*

1. Views of non-members as well as members will be considered.

2. All comments received will be given appropriate consideration.

3. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.

4. A review of counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law.

I. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft. Non-members of the committee may speak only if the prior approval of the chairperson is obtained.

J. *Public Hearings*—Public hearings are not generally required, but may be authorized by the Chairperson of the IASB.

K. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.

L. *Final Approval*—The final standard will be distributed to the Board of Directors of the Academy for its approval. The Board may vote to adopt or return the proposal to the IASB.

VIII. Distribution of Standards of Practice

A. The Washington office will distribute the final standard.

B. The format of the final standard is as follows:

1. Title page

2. Date

3. Final standard

4. Other supporting material, if any

5. Names of committee members (no organizational affiliations shown)

C. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final standard. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale is provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.

D. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following Board approval unless urgency necessitates a special mailing. A special mailing requires the approval of the chairperson of the IASB and should be used only when urgent in order to minimize mailing costs.

IX. Minority Opinions

A. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested.

B. It is permissible for a committee to expose alternative wording for comment, i.e., two or more versions of certain sections of the draft, in order to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.

C. If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.

X. Public Hearings

A. *Decision*—Factors to be considered in deciding whether a public hearing should be held include:

1. The complexity of the exposure draft.

2. Its (anticipated) controversial nature.

3. The professional significance of the draft.

4. Other relevant considerations.

B. *Arrangements*—Arrangements for the public hearing will be made by the Washington office. Expenses directly related to the hearing will be borne by the Academy, including the cost of a hearing room, tape recording service, transcription service, audio-visual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense.

C. *Location*—If convenient, attachment to a scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred.

D. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update* or otherwise, at least 30 days prior to the hearing. Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

E. *Moderator*—The moderator will be selected by the Chairperson of the IASB.

F. *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.

G. *Agenda*—A list of speakers and a brief agenda should be available one hour prior to the hearing. Copies will be available at the hearing.

H. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.

I. *Questions and Answers*—Time should be allowed for questions and answers, if possible.

J. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to nonmembers as well as members for both formal presentations and for questions and comments Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements will be heard only after all regularly scheduled speakers and only if time permits.

K. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis.

XI. Documentation

A. All written responses, tapes and transcripts, and other relevant materials connected with the development of a standard are available for inspection or listening in the Washington office during normal working hours.

B. Copies of the above will be distributed to the committee and certain other Academy officials (e.g , President, other officers or the IASB Chairperson) without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

GUIDES TO PROFESSIONAL CONDUCT

PREAMBLE

Professional conduct involves the actuary's own sense of integrity and professional relationship with those to whom the actuary renders services, with an employer, with other members of the profession and with the world at large. In all these relationships, every member of the profession is concerned not only with the member's own professional conduct but, as the good name of the profession is the concern of all its members, with the professional conduct of all actuaries.

In order to assist the Board of Directors and the Academy in achieving the objectives of the Academy and, more importantly, to guide members of the Academy when they encounter questions of professional conduct as actuaries, the following 'Guides to Professional Conduct' have been prepared by order of, and approved by, the Board. As is true of codes of ethics generally, these Guides deal with precepts and principles only. They are not precise rules and are subject to interpretation in relation to the variety of circumstances that occur in practice.

The Committee on Guides to Professional Conduct answers inquiries about professional conduct, including both general inquiries and those relating to particular situations. Complaints and questions involving named members should not be directed to this Committee but rather to the Chairperson of the Committee on Discipline. Questions involving the proper application of standards of practice in a particular situation should be referred to the Chairperson of the appropriate Operating Committee of the Interim Actuarial Standards Board for guidance.

GUIDES

1. *Professional Duty.*

   (a) The member will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.

   (b) The member will bear in mind that the actuary acts as an expert when giving actuarial advice and will give such advice only when qualified to do so.

   (c) The member will not provide actuarial service for or associate professionally with any person or organization where there is an evident possibility that such service or association may be used in a manner that is contrary to the public interest or the interest of the profession or in a manner to evade the law.

2. *Relationship and Responsibility of the Actuary to Clients and Employers.*

   (a) The member will assure that it is clear to those concerned who is the member's client or employer and in what capacity the member is serving.

   (b) The member will act for each client or employer with scrupulous attention to the trust and confidence that the relationship implies and will have due regard for the confidential nature of professional work.

   (c) The member will recognize the ethical responsibilities owed to any person or organization whose actions may be influenced by actuarial opinions or findings. When it is not feasible to render opinions or findings directly to such person or organization, the member will leave no doubt that the member is the source of the opinions or findings and will clearly indicate personal availability to provide supplemental advice and explanation. If such opinions or findings are submitted to another actuary for review, either the member or the other actuary will be available for supplemental advice and explanation.

   (d) The member will not perform an actuarial service in any situation in which there is or may be a conflict of interest, whether one or more clients or employers are involved, if the conflict makes or is likely to make it difficult to act independently. In any situation in which there is either the appearance, or the potential, of a conflict of interest the member will not act unless there has been a full disclosure of the situation to the parties involved and the parties have expressly agreed to the member's performance of the service.

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

3. *Relations with Other Actuaries.*

   The member will conduct all professional activities on a high plane. The member will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. While recognizing that there is substantial room for honest differences of opinion on many matters, the member will not condone what the member believes may be another actuary's serious professional fault.

4. *Actuarial Calculations and Communications.*

   (a) The member will customarily include in any report or other actuarial communication quoting actuarial values a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.

   (b) The member will exercise due diligence to ensure: that any calculations or recommendations made or opinions rendered by, or under the direction of, the member are based on sufficient and reliable data, to the extent such data are reasonably available; that any assumptions made are adequate and appropriate; and that the

methods employed are consistent with the sound actuarial principles and practices established by precedents or common usage within the profession and within the applicable jurisdictions. If, nevertheless, a member is requested or chooses to prepare a study which in the member's opinion deviates from this practice, any resulting report or other actuarial communication will include an appropriate and explicit qualification.

(c) The member will have due regard to the requirements of laws and regulations, recognizing their intent with respect to designated publics.

5. *Advertising.*

The member will not engage either directly or indirectly in any advertising or other activity which can reasonably be regarded as being likely to attract professional work in a deceptive manner, or where the content is false, fraudulent, misleading or unprofessional.

6. *Titles and Designations.*

The member will not use a title or designation dependent upon elective or appointive position within the Academy in such a manner as might convey the appearance that the member is acting in such capacity on behalf of the Academy, unless actually acting in such capacity.

NOTE. Guides to Professional Conduct are continually under review by the Committee on Guides to Professional Conduct. Promulgation of the Guides is through authority of the Board of Directors. The Guides in their present format were adopted in 1969 and revised in 1973, 1976, and 1984

INTERPRETATIVE OPINIONS AS TO PROFESSIONAL CONDUCT

TABLE OF CONTENTS

OPINION 1: Relations with other Actuaries 328
OPINION 2: Use of Titles and Designations 329
OPINION 3: Professional Communications of Actuaries 330
OPINION 4: Actuarial Principles and Practices 331
OPINION 5: Qualifications to Give Advice in a Specific Situation 332
OPINION 6: Advertising 333

Opinions as to Professional Conduct are expansions of the Guides in particular areas. They are developed by the Committee on Guides to Professional Conduct and are published in accordance with procedures prescribed by the Board of Directors.

INTERPRETATIVE OPINION 1: RELATIONS WITH OTHER ACTUARIES

(Adopted 1969: Revised 1976, 1979, 1984)

INTRODUCTION

"I hold every man a debtor to his profession, from the which as men of course do seek to receive contenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto."—Francis Bacon

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

Thus, there is the necessity, as well as the desirability, of cordial relations and mutual confidence among the members of a profession. This contributes to the advancement of the profession and to the improved quality of its service to its clients.

A characteristic of, and a satisfaction to, the professional is to have the respect and good opinion of fellow practitioners. Mutual confidence is built on adherence to ethical conduct and professional courtesy.

Competence and concern for clients require that a professional be ready to refer work to specialists or consult with them, where appropriate.

OPINION

(a) *Professionalism.*

An actuary, as a professional, will show courtesy toward other actuaries and their clients.

(b) *Disagreements and Differences of Opinion.*

Because of the nature of actuarial work, differences of opinions among actuaries may arise, particularly in choices of assumptions and methods. Guides 1(a) and 3 are applicable. It is expected that discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another, will be conducted objectively and with courtesy.

An actuary, in the course of employment or an engagement, may encounter a situation such that the best interest of the employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which lend support to the alternative opinion. Guide 3 and this Opinion should not be construed as preventing the actuary from expressing such alternative to the employer or client.

If an actuary believes that a material difference of findings has been engendered by incompetence or misconduct on the part of another actuary, the procedures set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. Charges of incompetence or misconduct should not be circulated except in private communication to appropriate legal authorities or to those in the profession charged with supervision and judgment of such matters, unless such violations have been publicly stated by those authorities to have occurred.

(c) *Responsibility of Actuary if Illegal or Unprofessional Acts by Another Actuary are Suspected.*

An actuary may have reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of professional activity. In such cases the actuary should confer with the Committee on Discipline, and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. In such a case, the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should consider seeking legal

counsel; action may bring the possibility of a defamation suit; inaction may bring civil charges.

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. An actuary who condones another actuary's misconduct is also guilty of misconduct. Ethical conduct is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience.

The Committee on Guides to Professional Conduct stands ready to confer with any actuary who needs guidance regarding a problem of professional ethics whether the problem concerns a member or another actuary who is not a member.

(d) *Change of Actuary or Appointment of Additional Actuary.*

An actuary may provide service to any principal (any present or prospective client or employer) who requests it, even though such principal may be served by another actuary in the same matter, or may succeed another actuary at the request of the principal. A principal has an indisputable right to choose a professional adviser. A principal may have legitimate reasons to change advisers or to retain more than one adviser in the same matter. The purpose of a new appointment may not always be above criticism, however, and an existing adviser's freedom to fulfill an engagement in a professional way must be safeguarded.

Accordingly, if an actuary is invited to advise a principal for whom the actuary knows, or has grounds for supposing, that another actuary is already acting in a professional capacity with respect to the same matter, or has recently so acted, it would normally be a professional courtesy and a prudent procedure to consult the other actuary, both to prepare adequately for the assignment and to make an informed judgment whether there are professional considerations which might affect acceptance of the assignment.

The prospective new or additional actuary should request the principal's consent to such consultation. The withholding of such consent could be a material factor affecting the propriety of accepting the appointment.

In such consultation, the relevant items for discussion include: (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between the principal and the other actuary as to matters of actuarial concern; and (4) whether there are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on the principal's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before deciding whether to act.

When the principal has given consent to such discussion, the original actuary should cooperate in making available relevant information, provided appropriate compensation is anticipated. Such information would include any pertinent data and documents but need not include any items of a proprietary nature.

The original actuary must not, without the consent of the principal, disclose to the new or additional actuary any information which might involve the principal's confidential affairs.

INTERPRETATIVE OPINION 2: USE OF TITLES AND DESIGNATIONS

(Adopted 1970; Revised 1984)

INTRODUCTION

Guide 6 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by members and, in particular, with designations related to the Academy. The purpose of the Guide is to clarify the proper use of a designation. For this Opinion, the term *title* means any title conferred by an employer and need not denote officer standing, and the term *designation* means a specific reference to any relationship of a member to the Academy.

OPINION

(a) *Appropriate Signatures.*

The designation "M.A.A.A." may be signed or may be written as "Member of the American Academy of Actuaries." As an example of the use of titles by a member, consider an employee who has the title of "Assistant Actuary" conferred by an employer and is also a Member of the Academy. The member would sign as follows:

J. H. Jones, M.A.A.A.
Assistant Actuary
or
J. H. Jones, Member of the
American Academy of Actuaries
Assistant Actuary

The use of a designation is optional.

(b) *Academy Business.*

A member of the Board of Directors may use the designation "Member of the Board of Directors, American Academy of Actuaries" only when dealing with Academy business or when authorized to speak for the Academy. This principle applies to all elective or appointive positions in the Academy. Regardless of offices held, either elected or appointed, the member may never speak for the Academy or for one of its committees unless authorized to do so by the Board of Directors.

(c) *Non-Academy Activities.*

A member may not include on a letterhead any references to offices and committee membership held in the Academy, except when used for Academy business.

(d) *References.*

It would not be a violation of Guide 6 to refer to offices held in the Academy in biographical material of any type (including material in connection with a book or article written by a member) or in connection with other generally published material. It would not be a violation to refer to offices held in the Academy when giving testimony in a court of law or before a public body, provided it is made clear that the member does not speak for the Academy or one of its committees unless specifically authorized to do so.

It would not be a violation to use such biographical material when appropriate in announcing a member's promotion or change in employment or on any similar occasion. The ultimate test is whether the reader could be led to conclude that the member is speaking for the Academy or one of its component parts.

INTERPRETATIVE OPINION 3: PROFESSIONAL COMMUNICATIONS OF ACTUARIES

(Adopted 1970; Revised 1981)

INTRODUCTION

This Opinion applies to all written communications by actuaries on actuarial subjects and, unless clearly inapplicable, to oral communications as well. However, advertising, which is the subject of Opinion 6, is not included.

OPINION

(a) *Communications.*

(1) *Important Kinds of Communication.* Several kinds of actuarial communication are of such importance as to warrant specific mention:

(i) *Statement of Actuarial Opinion.* A statement of actuarial opinion is a formal statement of the actuary's professional opinion on a defined subject. It outlines the scope of the work but normally does not include descriptive details. The actuary takes responsibility for the opinion expressed, and must stand ready to answer for it.

(ii) *Actuarial Report.* An actuarial report is a document, or other presentation, prepared as a formal means of conveying the actuary's professional conclusions and recommendations, to record and communicate the methods and procedures, and to ensure that the parties addressed are aware of the significance of the actuary's opinion or findings. An actuarial report customarily should describe or identify the data, assumptions and methods used with sufficient clarity that another actuary practicing in the same field could make an objective appraisal of the reasonableness and validity of the report.

(iii) *Statement of Actuarial Review.* A statement of actuarial review is a formally communicated 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 is being appraised or with that person's client, employer, or other affiliate. A statement of actuarial review which is not to be communicated to third parties by the client or the employer, and which within its own text is identified as such, is not a "statement of actuarial review for public use or reliance," and financial or organizational independence is not required.

(iv) *Required Actuarial Document.* A required actuarial document is an actuarial communication of which the formal content is prescribed by law or regulation. A required actuarial document should meet the guidelines for an actuarial communication as well as those standards required by law or regulation.

(2) *Form and Content.* The form and content of any actuarial communication should meet the needs of the particular circumstances, taking into account the knowledge and understanding of the users and the actuary's relationship to the users.

(3) *Non-Independence* Any actuarial communication made by an actuary who is not financially and organizationally independent concerning any matter related to the subject of the communication should disclose any pertinent relationship which is not apparent.

(4) *Reliance on Another.* An actuary who makes an actuarial communication assumes responsibility for it except to the extent the actuary disclaims responsibility by stating reliance on another person. Reliance on another person means making use of that person's work without assuming responsibility therefor. A communication making use of any such reliance should define the extent of reliance.

(5) *Responsibility for Written Actuarial Communication.* Any written actuarial communication must be signed with the name of the actuary who is responsible for it. The name of an organization with which the actuary is affiliated may be incorporated into the signature, but the actuary's responsibilities and those of the organization are not affected by the form of the signature.

(b) *Users.*

(1) *Direct Users.* A client or employer is the direct user of the actuary's service, distinguished from an indirect user in that the direct user has the opportunity to select the actuary and is in a position to communicate directly with the actuary about qualifications, work, and recommendations.

(2) *Indirect Users.* Information prepared by an actuary may be used by another person in a way which may influence the actions of a third party. If such infor-

mation is to be conveyed to any such indirect users by someone other than the actuary, the actuary should recognize the risk of misquotation, misinterpretation or other misuse of its actuarial aspects. The actuary should take all reasonable steps to ensure that the actuarial material is presented fairly, that the presentation as a whole is clear in its actuarial aspects and that the actuary is identified as the source of the actuarial aspects and as the individual who is available to answer questions.

(3) *General Responsibility to Users.* An actuary has a responsibility to direct users, to whom the actuarial communications are generally directed. An actuary's obligation to observe standards of professional conduct is the same for indirect users as for direct users and whether acting as a consultant or as an employee.

(4) *Protecting the Interests of Indirect Users.* The actuary does not normally have an obligation to communicate with any person other than the client or employer. If aware of any significant conflict between the interests of indirect users and the interests of the client or employer, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

(c) *Miscellaneous.*

(1) *Conflict With Professional Judgment.* If the service requested by a client or employer produces a result which conflicts materially with the actuary's professional judgment, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

(2) *Advocacy.* When an actuary acts, or may seem to be acting, as advocate for a client or employer, the nature of that relationship should be disclosed to directly interested parties. The actuary should support the position of the client or employer only to the extent the actuary is satisfied that that position is professionally supportable, recognizing that honest differences of opinion may exist. The actuary's professional judgment should not be subordinated to the judgment of others.

(3) *Responsibility Not Dependent on Fee.* The waiving of a fee for professional services, either partially or totally, does not relieve the actuary of the need to observe professional standards.

(4) *Documentation.* Records and other appropriate documentation of the actuary's work should be maintained by the actuary and retained for a reasonable period of time. Documentation should be sufficiently complete so that another actuary practicing in the same field could follow the work.

(5) *Availability of Documentation.* Documentation should be available to the actuary's client or employer, and it should be made available to other persons when the client or employer so requests, assuming appropriate compensation and provided such availability is not otherwise improper. In the absence of specific agreement between an actuary and the client or employer, ownership of documentation is normally established by law.

(6) *Obligation Imposed by Law.* Laws and regulations may establish restraints and obligations on the part of the actuary toward designated publics. The requirements of laws and regulations are binding; but when such requirements are in conflict with professional standards, they should be recognized as flowing directly from the laws and regulations and not from professional considerations.

INTERPRETATIVE OPINION 4: ACTUARIAL PRINCIPLES AND PRACTICES

(Adopted 1982)

INTRODUCTION

This Opinion interprets Guide 4(b).

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment and perspective in relation to the circumstances applicable to the particular situation and the purpose for which the results are intended. Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for different purposes. It therefore would be inappropriate to prescribe inflexible guides for the performance of the actuary's work.

On the other hand, there is merit in adopting statements of principles relating to the appropriate application of actuarial science in its various aspects. The making and the observing of such statements tends to minimize both the possibility of misunderstanding or misinterpretation by those who rely on the actuary's work and the likelihood of need for disciplinary action under the Academy's Bylaws.

This Opinion addresses the question of soundness of principles and practices used by the actuary as distinct from "actuarial soundness" of a specific financing arrangement. "Actuarial soundness" is neither an absolute nor a unique concept, but must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, general opinions as to "actuarial soundness" should be avoided, wherever possible, and an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.

OPINION

(a) *Generally Accepted Actuarial Principles and Practices.*

Guide 4(b) requires the actuary to "exercise due diligence to ensure . . . that the methods employed are consistent

with the sound actuarial principles and practices established by precedents or common usage within the profession . . ." Such "sound actuarial principles and practices" constitute Generally Accepted Actuarial Principles and Practices.

(b) *Sources of Generally Accepted Actuarial Principles and Practices.*

Sources of Generally Accepted Actuarial Principles and Practices emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes, but is not limited to, the Recommendations and Interpretations published under the auspices of the American Academy of Actuaries; the professional journals of recognized professional actuarial organizations; recognized actuarial textbooks and study materials; and applicable provisions of law and regulations; and may include standard textbooks or other professional publications in related fields such as mathematics, statistics, accounting, economics and law.

(c) *Recommendations and Interpretations.*

An actuary working in a specialized field should take into consideration any published Recommendations and Interpretations of a relevant Operating Committee of the Interim Actuarial Standards Board.*

An actuary who uses principles or practices which differ materially from any published Recommendation must be prepared to support the particular use of such principles or practices and should include in an actuarial communication appropriate and explicit information with respect to such principles and practices.

Although an Interpretation does not have the force of a Recommendation, an actuary who uses principles or practices which differ materially from any published Interpretation should take any measures needed to prevent misunderstanding by a user of the actuary's work.

An actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation or Interpretation of a Committee. Any such proposed Recommendation or Interpretation is subject to withdrawal or to revision prior to adoption. If an actuary uses any proposed Recommendation or Interpretation it should be identified clearly as such, and measures should be taken to assure that the user appreciates the possible consequences of using a proposal that is subject to withdrawal or revision.

When dealing with a specific situation not covered by a published Recommendation or Interpretation, the actuary should be aware of relevant precedents and generally available literature in deciding what constitutes Generally Accepted Actuarial Principles and Practices.

*NOTE Currently such committees include Casualty Committee of the IASB, Health Committee of the IASB, Life Committee of the IASB, Pension Committee of the IASB, and Specialty Committee of the IASB

(d) *Profession Judgment Prevails.*

In all cases the professional judgment of the actuary should prevail.

INTERPRETATIVE OPINION 5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION

(Adopted 1973; Revised 1975, 1978, 1983)

INTRODUCTION

This Opinion interprets Guide 1(b). The actuary should keep in mind that actuarial advice is given in any professional communication to which Opinion 3 applies.

Because of the actuary's rigorous training in actuarial mathematics, insurance, employee benefits, and related subjects, the public may believe that every actuary is well qualified to advise on all actuarial matters. Most actuaries, however, are expert in only part of the broad spectrum of actuarial practice. A special responsibility rests on every actuary to undertake only those assignments for which the actuary is currently qualified; otherwise, the client will be ill-served and so will the profession and the public.

OPINION

(a) *General Requirements.*

Whether or not the actuary is qualified by training and experience to give advice on a particular assignment is a decision which the actuary must make. In making that decision, the actuary's responsibilities to the client, the actuarial profession and the public must be considered. The actuary should also be guided by the published material relating to Qualification Standards adopted by the Academy and any other standards specified by law with respect to any aspect of that assignment. The actuary must be prepared to accept the judgment of peers on the validity of the decision.

(b) *Criteria.*

Absent more stringent requirements, an actuary will be considered qualified to give advice in a specific situation if general experience involving the application of actuarial studies and training equips the actuary:

(1) to understand such situation, and

(2) to produce (with such professional consultation as may be necessary) solutions, opinions, or recommendations whose likely consequences that actuary should be able to ascertain.

Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

(c) *Limited Qualifications.*

There may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where the actuary has had limited training or experience.

An assignment for which the actuary's qualifications are limited in this manner should be accepted only after disclosure of the limitations to the client. In any such case the actuary should undertake, in the course of the assignment, research and professional consultation sufficient to overcome theses limitations.

INTERPRETATIVE OPINION 6: ADVERTISING

(Adopted 1984)

INTRODUCTION

This Opinion interprets Guide 5 by presenting standards with which to distinguish advertising inconsistent with the intent of the Guide from advertising which serves the informational needs of the public and the legitimate publicity needs of actuaries and of organizations which employ the services of actuaries. An actuary practicing in any field which is subject to rules prescribed by a regulatory body also should be aware of any rules promulgated by that body to govern advertising by professional practitioners whose service falls within its jurisdiction.

"Advertising," as used in this Opinion, encompasses all communications by whatever medium, including oral communications, which may directly or indirectly influence any person or organization to decide whether there is a need for actuarial services or to select a specific person or firm to perform actuarial services.

It is the intent of the Opinion to discourage advertising which contains any statements or claims which are in any respect false, fraudulent, misleading or deceptive, without discouraging advertising which serves the public by conveying information which is likely to be useful in deciding whether the services of any actuary are needed and in selecting an actuary to perform needed services. Doubtful cases should be resolved in the spirit of that intent.

OPINION

(a) *Unacceptable Forms of Advertising.*

An actuary would be acting in conflict with the Guides to Professional Conduct if advertising used knowingly by or on behalf of the actuary contains any statement or claims which are in any respect false, fraudulent, misleading, or deceptive. Examples of unacceptable advertising include, but are not limited to, the following:

(1) Advertising that falsely states or suggests that the services offered by another actuary are inferior to, or more expensive than, comparable services offered by the advertiser;

(2) Advertising that contains statements of subjective opinion unless clearly identifiable as such;

(3) Advertising that creates an expectation of favorable results that an actuary with relevant experience would know to be unjustified;

(4) Advertising that implies the ability to bring improper influence to bear on any legislative, judicial or regulatory body;

(5) Advertising that offers a program, plan or other service that requires continued or future supervision by an actuary for its proper application but which fails to state the need for such continued or future supervision.

(6) Advertising that deliberately underestimates the fees the actuary intends to charge for a specific assignment;

(7) Advertising that describes or suggests the basis of charges without disclosing any additional factors which may result in greater charges or other cost to the client; or

(8) Advertising that offers actuarial services at reduced rates without disclosing that the cost of these services is included in whole or in part in the cost of other services or products provided to the client either by the actuary or by another person or organization with whom the actuary has any direct or indirect financial affiliation.

(b) *Acceptable Forms of Advertising.*

It would not be in conflict with the Guides to Professional Conduct to use advertising, subject to the foregoing, which:

(1) Seeks to improve public understanding of actuarial services and of the availability of actuaries to perform such services;

(2) Describes the nature of services offered and lists the names and professional qualifications (including biographical data when appropriate) of actuaries providing such services;

(3) Contains a statement of policy or position related to the practice of actuarial science or addressed to a subject of public interest;

(4) Announces the promotion of actuaries, or changes in personnel or affiliation, or change of address; or

(5) Announces the availability for sale or other distribution of books, programs or systems written or produced by the actuary or the actuary's firm.

(c) *Actuary May Have Indirect Responsibility.*

Advertising which relates to professional actuarial services, which emanates from a client, employer or other affiliate of the actuary and which may result in personal advantage to the actuary will be presumed to have been used on behalf of, and with the knowledge and consent of, the actuary, who therefore shares the responsibility for such advertising.

QUALIFICATION STANDARDS

The following three qualification standards establish presumptive criteria for signing the statements of opinion in the NAIC Life and Accident and Health Blank, the NAIC Fire and Casualty Blank, and the NAIC Hospital, Medical and Dental Service or Indemnity Corporation and the Health Maintenance Organization Blanks. The need for the standards arises from the Instructions to the three Blanks, each 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 5. Guide 1(b) states: "The member will bear in mind that the actuary acts as an expert when giving actuarial advice and will give such advice only when qualified to do so." In addition, members are referred to Financial Reporting Recommendations 7, 8, and 10 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 Qualifications. Any such contact should be initiated directly with the chairperson of the 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 three standards arise in two principal ways. First, the Instructions in the various 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 opinions. 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.
- 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.
- The Instructions in the two health blanks refer to a "qualified health service corporation actuary" as the signer of an "opinion relating to loss reserves, provision for experience rating refunds, and any other actuarial items."
- Examinations of the Society of Actuaries qualify actuaries to sign statements only if the actuary took those examination routes containing advance 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 ANNUAL STATEMENT BLANK

(Adopted 1981)

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 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 and liabilities including a general knowledge of accounting, expense analysis and of the NAIC Life and Accident and Health Annual Statement Blank

— the valuation and nonforfeiture 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 STATEMENT OF OPINION AS A "QUALIFIED LOSS RESERVE SPECIALIST" ON THE NAIC FIRE AND CASUALTY ANNUAL STATEMENT BLANK

(Adopted 1981)

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 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 FOR SIGNING STATEMENTS OF OPINION AS A "QUALIFIED HEALTH SERVICE CORPORATION ACTUARY" ON THE NAIC HOSPITAL, MEDICAL AND DENTAL SERVICE OR INDEMNITY CORPORATION BLANK AND THE HEALTH MAINTENANCE ORGANIZATION ANNUAL STATEMENT BLANK

(Adopted 1984)

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 Qualifications.

Education

The "qualified health service corporation actuary" should have acquired a comprehensive knowledge of:

— principles of insurance and underwriting

— mathematics of finance and health insurance

— principles of ratemaking

— insurance accounting and expense analysis

— premium, loss, expense and contingency reserves

— social insurance

One way of demonstrating comprehensive knowledge of these subjects is the successful completion of the examinations of the Casualty Actuarial Society or the Society of Actuaries covering these subjects. Knowledge of these subjects may also have been demonstrated by successful completion of the "health service corporation" actuarial examination offered by the American Academy of Actuaries in 1982 and 1983. Some health service corporation actuaries may have acquired the necessary knowledge by other means. In addition, the health service corporation actuary should update and maintain knowledge by continued study and practice.

Experience

The "qualified health service corporation actuary" should have at least three years of relevant recent experience in a responsible actuarial capacity, preferably in a health service corporation, so as to develop the skills and judgments required to tender an "opinion relating to loss reserves, provision for experience rating refunds and any other actuarial items." With that experience, the "qualified health service corporation 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.

FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

TABLE OF CONTENTS

STATEMENT RESPECTING THE STRUCTURE AND THE PROCEDURES IN THE DEVELOPMENT OF FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS 337

RECOMMENDATION 1: Actuarial Methods and Assumptions for use in Financial Statements of Stock Life Insurance Companies Prepared in Accordance with Generally Accepted Accounting Principles 337

Interpretation 1-A: Underlying Theory 338

Interpretation 1-B: Conservatism 339

Interpretation 1-C: Expenses 340

Interpretation 1-D: Purchase Accounting 341

Interpretation 1-E: Mortality and Morbidity 342

Interpretation 1-F: Lapse 343

Interpretation 1-G: Interest 343

Interpretation 1-H: Relation to Gross Premium Assumptions 343

Interpretation 1-I: Nonparticipating Guaranteed Renewable Life and Accident and Health Insurance Policies 344

RECOMMENDATION 2: Relations with the Auditor 344

Interpretation 2-A: Relations with the Auditor .. 345

Interpretation 2-B: Documentation 345

RECOMMENDATION 3: Actuarial Report and Statement of Actuarial Opinion 346

Interpretation 3-A: Illustrative Statements of Actuarial Opinion 347

RECOMMENDATION 4: Reinsurance Ceded by Life Insurance Companies 348

Interpretation 4-A: Reinsurance Approximations 349

RECOMMENDATION 5: Recognition of Premiums 349

Interpretation 5-A: Recognition of Premiums for Individual Life Insurance (Other than Credit) 349

Interpretation 5-B: Recognition of Premiums for Individual Health Insurance (Other than Credit) 352

Interpretation 5-C: Recognition of Premiums for Credit Insurance 353

RECOMMENDATION 6: Participating Policies Sold by Stock Life Insurance Companies 354

Interpretation 6-A: Determination of Stockholders' Portion of Participating Profits 354

Interpretation 6-B: Choice of Actuarial Reserving Methods and Assumptions for Participating Policies Sold by Stock Life Insurance Companies 355

RECOMMENDATION 7: Statement of Actuarial Opinion for Life Insurance Company Statutory Annual Statements 356

Interpretation 7-A: Responsibilities of the Actuary and Others 358

Interpretation 7-B: Adequacy of Reserves 358

Interpretation 7-C: Qualification of Actuary's Statement of Opinion 359

RECOMMENDATION 8: Statement of Actuarial Opinion for Fire and Casualty Insurance Company Statutory Annual Statements 359

Interpretation 8-A: Responsibilities of the Actuary and Others 360

Interpretation 8-B: Adequacy of Reserves 360

Interpretation 8-C: Qualification of Actuary's Statement of Opinion 361

RECOMMENDATION 9: Materiality 361

Interpretation 9-A: Materiality, Typical Users 361

Interpretation 9-B: Materiality, Quantitative Considerations 362

Interpretation 9-C: Materiality, Qualitative Considerations 362

RECOMMENDATION 10: Statement of Actuarial Opinion for Health Service Corporation Statutory Annual Statements 362

Interpretation 10-A: Responsibilities of the Actuary and Others 363

Interpretation 10-B: Adequacy of Liabilities 364

Interpretation 10-C: Qualification of Actuary's Statement of Opinion 364

RECOMMENDATION 11: Statement of Actuarial Opinion for Interest-Indexed Universal Life Insurance Contracts 364

Interpretation 11-A: Interest-Indexed Universal Life Insurance Contracts .. 365

STATEMENT RESPECTING THE STRUCTURE AND THE PROCEDURES OF FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

The following Recommendations and Interpretations are intended to interpret and amplify the application of the Guides to Professional Conduct, and their relation to the financial reporting of insurance companies, and are promulgated pursuant to Opinion 4 in accordance with procedures prescribed by the Interim Actuarial Standards Board. They apply to any actuary who acts for an 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" or on a statutory accounting basis, as those terms are 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.

It would be inappropriate to prescribe inflexible guides for the performance of the actuary's work in connection with the financial reporting of insurance companies. 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 be unprofessional.

On the other hand there is merit in adopting a statement of principles relating to the appropriate application of actuarial science to the financial reporting of 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.

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 different 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 statement and for the methods to be employed in the calculations.

RECOMMENDATION 1: ACTUARIAL METHODS AND ASSUMPTIONS FOR USE IN FINANCIAL STATEMENTS OF STOCK LIFE INSURANCE COMPANIES PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

(Adopted 1973)

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 nonparticipating 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, and 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 methods 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 nonparticipating 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 acquisiton 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 acquisiton 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 premium 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.[1] 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 acquisiton 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 acquisiton expense."

11. The term "acquisiton 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 nonparticipating insurance other than ordinary and industrial life insurance.

13. In the interest of practicality and the avoidance of unnecessarily burdensome procedures, the actuary should feel free to adopt approximate procedures and to make reasonable groupings of policies as long as he is satisfied that the results of using such procedures and groupings do not differ materially from the results of applying the Recommendation directly.

INTERPRETATION 1-A: UNDERLYING THEORY

(Adopted 1973)

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."

[1]Generally accepted accounting principles, as determined by the Financial Accounting Standards Board, 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 question or close decision involved in selecting such assumptions be consistently resolved in the direction which would result in deferring the recognition of profit.

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."[2] 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 form risk; profit or loss from the second source will emerge in each accounting period to the extent that actual experience is more favorable or less favorable than expected experience; and any profit from the third source will emerge substantially in proportion to the receipt of premiums.

6. The relationships defined in paragraph 4 of Recommendation 1 may be applied for an entire line of business or at the discretion of the actuary, for major blocks within a line. The actuary would not be expected to compute Type 2 and Type 3 premiums if actual gross premiums equal or exceed Type 1 premiums, nor would he be expected to compute Type 3 premiums if actual gross premiums are less than Type 2 premiums.

7. The determination of actual gross premiums is the responsibility and prerogative of the company. If the gross premiums so established make relatively small provision for the risks of adverse deviation, the GAAP reserves will be based on actuarial assumptions which produce a valuation premium substantially equal to the actual gross premium, with no specific loading for profit.

8. A loading for profit can be recognized in GAAP accounting only to the extent that the gross premium is larger than the valuation premium based on assumptions which make reasonable provisions for the risks of adverse deviation. If it is desired that the gross premium contain a specific loading for profit, it will be the responsibility of the actuary to determine the amount of provision for the risk of adverse deviation associated with each assumption which, in the aggregate effect on the valuation premium, is reasonable.

9. If the actual gross premium is unusually low, it will be the responsibility of the actuary to test whether measures should be taken to avoid deferring the recognition of loss.

INTERPRETATION 1-B: CONSERVATISM

(Adopted 1973; Revised 1976)

1. The AICPA Audit Guide states that "conservation 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 para-

[2]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.

graph 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 1 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

(Adopted 1973; Revised 1979)

1. Generally Adopted 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, unleveled renewal commissions will affect either the reserve or the amount of unamortized acquisition expenses.

4. Although actuarial principles might recognize other alternatives, the Audit Guide requires that the amount of provision for deferred acquisition expenses taken into the reserve system for any accounting period not differ materially from the actual recoverable deferrable acquisition expenses of that period. Thus, if actual deferrable acquisition expenses are materially greater than the provision made in the valuation premium for such expenses, the actuary should increase the provision for acquisition expense in the valuation premium, provided that the resulting valuation premium does not exceed the gross premium. Similarly, if actual deferrable acquisition expenses are materially less than the provision made in the valuation premium for such expenses, the actuary should eliminate the difference from the amount of acquisition expenses deferred. Adjustments because of differences between actual and assumed acquisition expenses should be reflected in the valuation premiums used when making the recoverability test specified in paragraphs 4 through 8 of Recommendation 1.

5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.

6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily

related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on recoverability. Any first-year expense not deferred will be charged against income in the accounting period in which it is incurred and thus not matched against future premium revenues. In order that the valuation premium include provision for all future costs, it is important that any item charged as a first-year expense not include any amount which properly should be attributed to any subsequent policy year.

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

(Adopted 1977)

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 "Purchasing 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.[3] The following two methods are recognized to have substantial support within the profession as producing results consistent with the application of Recommendation 1 to other business.

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

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

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

   Although, under the Definied 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 have 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 expense 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

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

the purchased company is continued as a separate entity or merged with the purchaser.

2. Under both methods, assumptions for experience after the date of purchase are to be chosen as of the purchase date. The interest assumptions should be chosen with due consideration to the investment income which will be generated by the assets attributable to the business, which will have been revalued to market at the time of the purchase. Mortality, expense, and lapse assumptions should reflect current experience rather than the historical assumptions appropriate at the time the policies were originally issued by the purchased company. Assumptions for future maintenance expenses should be appropriate for the company which will be maintaining the business in the future, which may be either the acquiring company or the purchased company.

3. In applying either of the above methods, the actuary should consider the reasonableness of the results. The reasonableness of the Defined Initial Reserve Method may be judged by examining the relation of valuation premiums to gross premiums. The reasonableness of the Defined Valuation Premium Method may be judged by comparing the amount of goodwill to other items in the financial statement.

4. It is required for purposes of presentation of the financial statement to divide the reserve into an asset item and a liability item. One technique for accomplishing the division is to calculate valuation premiums, using the assumptions adopted in accordance with paragraph 2, which have a present value equal to the deferred acquisition cost carried by the purchased company at the date of purchase. This amount could then be added to both assets and liabilities so as to produce a deferred acquisition cost and to increase the benefit reserve. Another technique would be to determine the additional valuation premiums necessary to make the benefit reserve equal to the benefit reserves carried by the purchased company at the purchase date, and to add the present value of these additional premiums to both assets and liabilities, so as to produce a deferred acquisition cost asset. A third technique would be to split the valuation premium into an expense valuation premium and a benefit valuation premium in the same proportion as the valuation premium is split on new issues.

5. When, because of purchase accounting rules, cumulative deferred tax credits are eliminated from the balance sheet, reserves for the insurance then in force should be sufficient to provide for future Federal Income Taxes which are expected to be generated by such business.

6. If the cost of the purchased company exceeds the net assets (assets less liabilities) acquired, the excess should be amortized in accordance with the requirements of prevailing accounting rules. If the excess arises only in connection with the acquisition of existing individual life insurance business, the actuary may, for example, compute an amortization method which is appropriate to the GAAP profits expected to emerge from the business, based on the revised valuation assumptions. If the excess arises from other lines of insurance or from business to be generated in the future by the existing management and agency plan, the actuary may compute an amortization method which is proportionate to the projected GAAP profits from all sources.

7. If the net assets of the purchased company exceed the cost, it may be appropriate to reduce valuation net premiums for the existing insurance in force, so as to increase future profit margins. The reduction should first be applied to the portion of the premiums representing deferred acquisition costs.

INTERPRETATION 1-E: MORTALITY AND MORBIDITY

(Adopted 1979)

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 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 increase 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

(Adopted 1979)

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 convertability, 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

(Adopted 1979)

1. The interest rate assumptions in 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

(Adopted 1979)

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.

INTERPRETATION 1-I: NONPARTICIPATING GUARANTEED RENEWABLE LIFE AND ACCIDENT AND HEALTH INSURANCE POLICIES

(Adopted 1982)

This Interpretation addresses actuarial considerations involved in computing policy benefit and expense reserves and deferred acquisition cost assets prepared in accordance with generally accepted accounting principles for those nonparticipating insurance policies which permit the issuing companies to modify the gross premiums charged from time to time based on current and prospective actuarial assumptions. Examples of such policies include nonparticipating, nonguaranteed premium life insurance policies and nonparticipating, guaranteed renewable accident and health insurance policies.

When establishing actuarial assumptions for these policies, the actuary should refer to the guidance provided in the Academy's Financial Reporting Principles Recommendation 1 and related Interpretations. Recommendation 1 states, in part, that actuarial valuation assumptions

"... should be based on experience or estimated experience which is reasonably applicable to the specific business in light of all the characteristics of that business ... and 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."

Interpretation 1-H. Relation to Gross Premium Assumptions states, in part, that

"... in selecting the actuarial assumptions for financial reporting under Generally Accepted Accounting Principles, 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."

Consistent with this guidance, actuarial assumptions for new business for nonparticipating guaranteed renewable life and accident and health insurance policies generally should be related to the level of gross premiums the company anticipates charging the policyholder. However, such assumptions may contain lower provisions for adverse deviation than would be appropriate for guaranteed premium policies due to the possibility that premiums may be increased if adverse experience is anticipated.

Subsequent to any specific gross-premium-change-date, policy benefit and expense reserves and deferred acquisition cost assets should be computed using actuarial assumptions appropriate for these policies as of such date, which assumptions should generally maintain the previously described relationship to the level of the then current, revised gross premiums. When current assumptions are introduced at a gross-premium-change-date, the amounts of the policy benefit and expense reserves and deferred acquisition cost assets should remain unchanged as of the date of change of actuarial assumptions. The revised assumptions should apply only to policy durations subsequent to the gross-premium-change-date.

When gross premiums are changed by the company, policy benefit and expense reserves and deferred acquisition cost assets may continue to be based on original assumptions if, after having compared the expected prospective flow of earnings under both original and current assumptions, the actuary is satisfied that the retention of original assumptions produces a reasonable matching of revenues and costs and does not materially distort the pattern of earnings expected had current assumptions been introduced. In the event that prior assumptions are continued beyond the gross-premium-change-date for this reason, such assumptions should then be continued until the next following gross-premium-change-date.

Assumptions selected as of the acquisition date or as the last gross-premium-change-date at which assumptions were revised should be used in computing policy benefit and expense reserves and deferred acquisition cost assets for use in all financial statements prepared in accordance with generally accepted accounting principles prior to the next following gross-premium-change-date unless reserve strengthening is required to recognize future losses. If reserve strengthening is required, the actuary should refer to paragraph 9 of Recommendation 1 for guidance. Such tests for loss recognition should make appropriate consideration of the company's ability and willingness to exercise any contractual rights to modify future gross premiums. In this regard, assumed future gross premiums which vary from the then current gross premiums should be used in such tests only in those instances where the risk is considered insignificant that anticipated premium modifications will not be obtained and implemented on a timely basis, at levels comparable to those assumed.

RECOMMENDATION 2: RELATIONS WITH THE AUDITOR

(Adopted 1974; Revised 1983)

1. This Recommendation supplements Opinions 3 and 4 in giving important advice concerning the actuary's relations with the auditor in connection with review of financial statement 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 advise and explanation.

3. Guide 2 relates to the relationship and responsibility of the actuary to clients and employers. An actuary who is responsible for any part of the 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 the published financial statements, the context of such opinion should make

clear the relationship between the actuary and the company.

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, an actuarial report should be furnished to the company and to the company's independent auditor, if any. 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 principle actuary participate in work relating to any such financial statement, any actuarial report or opinion should include the signature of the principal actuary.

   The actuary should 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.

5. 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 2A: RELATIONS WITH THE AUDITOR

(Adopted 1974)

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

(Adopted 1975; Revised 1983)

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 anytime to determine from such documentation the procedures followed, the test performed, the evidential matter collected, the conditions found, and the conclusions reached. Accordingly, documentation may include work programs, analysis, 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 circumstance for supervision and review of the work performed by any assistants.

4. Although the quantity, type and content will vary with the circumstances, documentation should generally include or show:

(a) Information sufficient to demonstrate that the items audited or reviewed were in agreement with (or reconciled with) the company's records.

(b) That the actuary's activities had been planned and coordinated with auditor engaged in the audit or review.

(c) The procedures followed, tests performed, and documentary evidence collected to support findings and conclusions.

(d) The resolution of exceptional or unusual matters.

5. In accordance with Opinions 3(c)(4) and 3(c)(5), the actuary should adopt reasonable procedures for the safe custody of such documentation with particular regard for the provisions of Guide 2(b). 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.

RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION

(Adopted 1974; Revised 1983)

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 acceptable accounting principles" as that term is understood in the United States.

2. As used in this Recommendation and related Interpretations, "Actuarial Report" and "Statement of Actuarial Opinion" means the actuary's report and statement of actuarial opinion as defined in Opinion 3. A written plan of coordination or other working communication of a consulting actuary to an auditor as referred to in paragraph 5 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. 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.

5. Guide 1(b) and Opinion 5 remind the actuary that he will give actuarial advice only when he is qualified to do so. 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.

6. Guide 2(d) provides, in part, that "The member will not perform an actuarial service in any situation in which there is or may be a conflict of interest, whether one or more clients or employers are involved, if the conflict makes or is likely to make it difficult to act independently." 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 2(d) is intended to relate. Guide 2(d) 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, Opinion 3(a)(2) requires that his relationship with the company be clearly described in the opinion.

Actuarial Report

7. When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, an Actuarial Report should be furnished to the company and to the company's independent auditor, if any. The actuary should 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.

8. An Actuarial Report should contain descriptions of the scope of the actuary's work and of the actuarial assumptions and methods used.

9. 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 (cf., Recommendation 1).

10. If the actuary is unable to form an opinion in any respect defined in paragraph 9, or if his opinion in any such report is adverse or qualified, the Actuarial Report should specifically state the reason.

11. 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 this 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.

12. The report should also compare (a) the amount for 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

13. 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 8, 9, 10, 11 and 12 above, although normally without the supporting detail which would be appropriate in an Actuarial Report.

Other Actuarial Statements

14. 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 and Interpretative Opinions.

INTERPRETATION 3-A: ILLUSTRATIVE STATEMENTS OF ACTUARIAL OPINION

(Adopted 1974; Revised 1983)

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 calculation 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 9 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 12 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 $_____ 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

(Adopted 1974)

1. This Recommendation applies to the treatment of ceded reinsurance in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.

2. When reserves are computed according to generally accepted accounting principles, the cost of reinsurance ceded should be taken into consideration in the same manner as other costs. An equivalent alternative to recognizing the cost directly in the reserve calculation is to calculate the reserves without consideration of reinsurance and calculate an adjustment to this reserve for the ceded reinsurance. Although this adjustment is frequently referred to as a "reinsurance reserve credit," it is important to keep in mind that it is actually an adjustment of the basic reserve and has no special independent significance. In particular, there is no necessary relationship between the reinsurance reserve adjustment of the reinsured company and the reserve for the reinsurance accepted established by the reinsurer (except in the case of affiliated companies filing consolidated statements).

3. In determining the reinsurance cost, it is appropriate to take into consideration the expected value of all transactions between the reinsurer and the reinsured including reinsurance premiums, claim reimbursements, experience refunds, and any other benefits or expenses reimbursed by the reinsurer. Because the reinsurance reserve adjustment relates to the reserves for the basic policy, it is important that the assumptions for the reinsurance adjustment be consistent with the original assumptions. When testing for recoverability of acquisition expenses or when testing for the necessity for reserve strengthening to recognize future losses, the expected cost of the reinsurance must be taken into consideration.

4. In practice, the degree of materiality of reinsurance adjustments is such that most companies will be able to use simplified approaches without materially distorting their financial statements. For example, for YRT, most companies will find it convenient to calculate, as the reinsurance adjustment, the statutory reserve credit, the unearned reinsurance premium, or, possibly, no adjustment at all. For coinsurance where the conditions of the reinsurance parallel those of the original insurance, the adjustment to the benefit reserve would usually be proportional to the benefit reserve computed prior to adjustment for reinsurance and the expense reserve would need to be adjusted to reflect the amount and 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 re-

serves 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

(Adopted 1978)

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 portion of the total amount to 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 to 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

(Adopted 1974)

1. This Recommendation relates to the recognition of premiums in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. The timing of recognition of premium revenue should be consistent for corresponding gross and valuation premiums. (Such valuation premiums are the premiums required to maintain the reserves, based upon the actuarial methods and assumptions used in determining such reserves. The reserves relate to all elements affecting costs —i.e., all benefits and all expenses, excluding any specific loading for profit.) Depending on the revenue assumption employed, the items included in premium income and the change of reserves will vary among companies and between various types of insurance. To the extent that premiums are recognized as revenue in the 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 5-A: RECOGNITION OF PREMIUMS FOR INDIVIDUAL LIFE INSURANCE (OTHER THAN CREDIT)

(Adopted 1975)

1. The 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 *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.[4] 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[5] is subtracted from the gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. No asset will be held on account of deferred premiums or uncollected premiums.

   (b) Valuation premium:

   If the reserve computation has assumed that the full annual premium has been paid (as in 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 rate 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 advanced 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

[4]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 anniverary and was "released" on the date that premium was due

[5]"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 The Interpretation relates to advance premiums before application of any discount, the accounting for such discount is not within the scope of this Interpretation

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

(b) Valuation premium:

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

(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 inappropriate 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 adjustment 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.

[6]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).

(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 paragraph 5c and 6c) are.

(a) establishing an appropriate liability and charging in the income statement an amount equal to the increase in that liability, and

(b) where appropriate as an approximation, not counting as an asset any gross premium more than a selected number of days past due.

10. Under Method #1 and Method #2, it is an acceptable alternative to exclude the entire profit margin on the unearned premiums, and under Method #2 and Method #3, it is an acceptable alternative to exclude the entire profit margin on the due and uncollected premiums. Such exclusion can be accomplished by including in the income statement an item representing the increase in the profit margin to be excluded and establishing a liability for the amount of such profit margin.

11. If a portion of the current year's premium is due and uncollected (whether or not it is recognized in revenue), the reserve liability for future policy obligations should be determined as of the valuation date (as opposed to the date to which premiums have been paid).

12. This Interpretation assumes that each premium paying policy has a premium due on its policy anniversary. Where circumstances differ, appropriate adjustments should be considered.

13. A company's revenue, outgo, net income, assets, liabilities, and surplus accounts are affected to some extent by the method adopted. The actuary should be aware of these effects.

14. The method of recognizing premiums should be disclosed in the Actuarial Report, which should state whether the method used is consistent with the method previously used. If the method is changed, the Actuarial Report should state whether the actuary agrees with the change.

INTERPRETATION 5-B: RECOGNITION OF PREMIUMS FOR INDIVIDUAL HEALTH INSURANCE (OTHER THAN CREDIT)

(Adopted 1975)

1. This Interpretation relates to questions which may arise with respect to individual health insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.

2. Individual health insurance contracts "which are expected to be in force for a reasonable period of time and for which elements of expense or benefit cost are not level" (cf. Audit Guide, page 71) are treated like individual life insurance for purposes of premium recognition. Interpretation 5-A applies to any form of individual health insurance, regardless of the renewal provisions provided in the policy, if it is expected that the policy may be renewed over a period of years with reasonably predictable persistency.

3. Other individual health insurance contracts (except credit) where the policy is not expected to be in force for a reasonable period of time will generally have a term of one year or less. The gross premiums for such contracts are recognized as revenue on a pro rata basis over the period covered by the premium. An unearned gross premium[7] 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 premium may be recognized as revenue in the same way as for individual life insurance, and the increase in the unearned gross premium will be changed in the income statement like changes in life insurance reserves. This method is most commonly used by life insurance companies.

[7]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)

(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 premiums; 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 5C: RECOGNITION OF PREMIUMS FOR CREDIT INSURANCE

(Adopted 1975)

1. This Interpretation relates to questions which may arise with respect to credit life and credit health insurance contracts, both individual and group, in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.

2. The protection under credit insurance contracts is directly associated with a loan agreement or sales contract. Under single premium contracts, the entire premium for the insurance on an individual is paid at the inception of his coverage. Under monthly outstanding balance contracts, premiums are paid monthly for the protection granted during the period on each person covered under one master contract.

3. Regardless of the type of coverage or manner of premium recognition, the reserving structure of 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[8] of any premium which has been recognized as being received may be determined by the monthly pro rata method.

5. Single Premium Contracts:

Premiums for these contracts are recognized as revenue by subtracting from the gross collected premium any increase in the gross unearned portion of the premiums.

(a) Credit Life Insurance:

"Gross premium revenues on such contracts should be recognized in proportion to the amounts of insurance in force" (cf. Audit Guide, p. 69).

Thus, the gross unearned portion of the premiums is generally determinable (i) by the sum-of-the-digits (or Rule of 78) method for decreasing term contracts, and (ii) by the straightline pro rata method for level term contracts. (More sophisticated techniques may be required for contracts of terms longer than 4 or 5 years.)

In practice, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

(b) Credit Health Insurance:

"Gross premiums should be recognized as revenues over the stated period of the contract in reasonable relationship to the anticipated claims" (cf. Audit Guide, p. 71). Net single premiums for anticipated future claims may be determined with reference to tables such as those published in the Proceedings of the National Association of Insurance Commissioners, for 1968 and 1970, or to tables based on the company's own experience. The gross unearned portion of the premium may be determined as a fraction of the gross single premium for the contract, the fraction being equal to the ratio of (i) the net single premium for anticipated future claims as of the valuation date to (ii) the net single premium for anticipated future claims as of the date of issue of the contract, both based on an appropriate table, as mentioned above.

The value of the gross unearned premium thus determined will generally lie between the values determined by the "straight-line pro rata" and "Rule of 78" methods, so that a weighted average of the latter two values may be used. For many companies, tests will indicate that the value determined with reference to the NAIC tables is very close to the mean of the latter two.

In practice, as for credit life insurance, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

6. Profit Recognition:

The profit margins contained in the gross premiums for these coverages should be distributed among time periods

[8]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.)

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

(Adopted 1976)

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 periods. 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: DETERMINING OF STOCKHOLDERS' PORTION OF PARTICIPATING PROFITS

(Adopted 1976)

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 particpating 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 of 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 if 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

(Adopted 1976)

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-divided 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 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 a 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

(Adopted 1975; Revised 1978)

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 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.

3. 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.

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 ac-

tuary 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 cutoff 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

(Adopted 1975)

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 in force inventory. That wording is appropriate for use where the accounting firm maintains the company in force inventory. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the in force 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 in force.

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 that 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

(Adopted 1975; Revised 1978)

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 unity 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 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

(Adopted 1975)

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

(Adopted 1978)

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 6 comment on these responsibilities.

4. "Commonly accepted actuarial standards" and "sound actuarial principles" emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actuaries, the *Proceedings* and other publications of the Casualty Actuarial Society, the *Proceedings* of the Conference of Actuaries in Public Practice, recognized actuarial textbooks and regulations of State Insurance Departments. In particular, the Casualty Actuarial Society's statement of principles regarding property and casualty loss and loss adjustment expense liabilities and the reference 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

(Adopted 1978)

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 organized 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

(Adopted 1978)

1. The Statement of Actuarial Opinion deals with loss and loss expense reserves. Other liabilities may be included in the actuarial opinion. It does not call upon the actuary to

express an opinion with regard to the general assets of the company.

2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unpaid obligations represented by the stated reserves. . . ," the actuary should evaluate the actuarial judgments used giving recognition to other factors as well as the time periods over which the liabilities will extend. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would be excessive and good actuarial practice does not encompass such a degree of conservatism.

INTERPRETATION 8-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Adopted 1978)

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

(Adopted 1978; Revised 1983)

1. This Recommendation, sponsored by the Committee on Life Insurance Financial Reporting Principles, discusses 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, Recommendation 2, paragraph 4 states that "approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods." As another example, the paper "Analysis of Approximate Valuation Methods," by E. Allen Arnold in Volume VII of the *Transactions* of the Society of Actuaries deals theoretically with methods for approximation.

2. An actuary is expected to pay scrupulous attention to professional standards in the selection of actuarial assumptions and methods, and in the disclosure of significant information to those whose actions may be influenced by his actuarial opinions or findings. An actuary, however, may find that the improvement in accuracy or in understanding which may result from the application of theoretically ideal formulas and methods in complete detail, without regard to considerations of timing and expense, by comparison with the use of 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 use 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

(Adopted 1978; Revised 1983)

1. Opinion 3: Professional Communications of Actuaries describes the general responsibility of the actuary to the users of his services to whom his actuarial communications are directed. 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

(Adopted 1978)

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

(Adopted 1978)

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.

RECOMMENDATION 10: STATEMENT OF ACTUARIAL OPINION FOR HEALTH SERVICE CORPORATION STATUTORY ANNUAL STATEMENTS

(Adopted 1984)

1. This Recommendation delineates the responsibility of the actuary in signing the type of Statement of Actuarial Opinion which is described in the Instructions of the NAIC Blank for Hospital, Medical and Dental Service or Indemnity Corporations and the NAIC Blank for Health Maintenance Organizations, as adopted at the June 1983 meeting of the NAIC. Such opinion relates to the actuarial items contained in an annual statement of a health service corporation 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 actuarial items:

   (i) are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,

   (ii) are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the Statement was prepared,

   (iii) meet the requirements of the laws of (state of domicile),

   (iv) make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the corporation under the terms of its contracts and agreements,

(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 items which ought to be established.

Paragraphs 4 through 7 comment on these responsibilities.

4. "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 Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries and its predecessors; 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 Casualty Actuarial Society and the Society of Actuaries, and the Syllabus for the American Academy of Actuaries qualifying examination for health service corporation 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 contracts with respect to which the actuary is expressing an opinion.

5. The actuary should review the statutory requirements of the state of domicile of the corporation on whose actuarial items 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 standards, or extraordinary external events occurring prior to the statement date, the statutory liabilities might not make good and sufficient provision for unpaid obligations, the actuary should make further tests before expressing an opinion as to such liabilities and other actuarial items. It is important to note that the actuary is expressing an opinion of the adequacy of the aggregate liabilities 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. 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 3 and that recommendations as to these items have been carried out to his or her satisfaction.

8. The Statement of Actuarial Opinion should include (1) a paragraph identifying the actuary and indicating his or her relationship with the corporation; (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 10-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

(Adopted 1984)

1. An actuary stating an actuarial opinion in a Statutory 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 underlying data. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the underlying data, since it is the intent of the Instructions that the actuary indicates reliance, if at all, on the person or firm directly responsible for maintaining such data.

3. Most health service corporations 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 corporation's business. In that case the one actuary should sign the opinion as called for by the Instructions. However, in a corporation where no one actuary has sufficient knowledge of the actuarial items to enable him or her to render a single opinion for the business of the entire corporation (as, for example, may occur in a corporation 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 consulting actuary is responsible for some of the actuarial statement items.

   In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear 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 ac-

tuary'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.

INTERPRETATION 10-B: ADEQUACY OF LIABILITIES

(Adopted 1984)

1. The Statement of Actuarial Opinion deals with unpaid claim liabilities and other actuarial liabilities. It does not call upon the actuary to express an opinion with regard to the general assets of the corporation.

2. In forming an opinion as to whether the actuarial items "make a good and sufficient provision for all unpaid claims and other actuarial liabilities . . .", 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 liabilities so great that a company could withstand any conceivable adverse circumstances, no matter how improbable, would be excessive and good actuarial practice does not encompass such a degree of conservatism.

INTERPRETATION 10-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Adopted 1984)

1. The statement of Actuarial 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. The following is an example, for illustrative purposes, of language which might be included in an actuary's qualified Statement of Actuarial Opinion in a Statutory Statement. The language should indicate the actuary's estimate of the amount of inadequacy, and should follow the scope paragraph and precede the opinion paragraph:

   The corporation holds unpaid claim liabilities 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 contracts.

   (When appropriate the actuary may identify specific liability 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)

3. 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 others' work forms the basis for the opinion.

4. If the inadequacy exceeds annual statement surplus, the Statement of Actuarial Opinion should so state.

RECOMMENDATION 11: STATEMENT OF ACTUARIAL OPINION FOR INTEREST-INDEXED UNIVERSAL LIFE INSURANCE CONTRACTS

(Adopted 1984)

1. This Recommendation delineates the responsibility of the actuary in signing the type of statement of actuarial opinion which is described in the Universal Life Model Regulation as adopted at the December, 1983 meeting of the NAIC. Such opinion relates to the Interest-Indexed Universal Life Insurance Contracts issued by an insurer.

2. The Model Regulation requires that such a statement express the opinion of the actuary as to whether or not the anticipated insurance and investment cash flows make good and sufficient provision for the contractual obligations of the company under such contracts. While the wording in the Model Regulation uses the phrase "the anticipated insurance and investment cash flows make good and sufficient provision for the contractual obligations," a more technical description (and the interpretation we place on this phrase) is that the anticipated investment cash flows plus anticipated considerations to be received make good and sufficient provision for the anticipated insurance cash outflows (i.e., payment of obligations plus the associated expenses).

Paragraphs 3 through 8 comment on these responsibilities.

3. The Statement of Actuarial Opinion should identify the in force policies and contracts on which the actuary expresses an opinion. Cash flows arising from policies to be sold after the valuation date are not to be considered. The actuary's review need not extend to items other than those specified in the Regulation.

4. The Statement of Actuarial Opinion should be based upon "commonly accepted actuarial standards" and "sound actuarial principles," which 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 and 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 and that they do not reflect any official interpretation or opinion of the Society of Actuaries. The actuary's judgment in developing the standards for the actuarial tests and calculations must take into account the specific characteristics of the contracts and cash flows 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 contract provisions affecting the cash flow needs of the company. The following is a list of examples—not intended to be complete—of policy provisions which should be considered: interest guarantees; interest indexing; surrender and loading charges; mortality guarantees, and expense guarantees.

6. The actuary should check the valuation requirements, if any, of the state of domicile of the company on whose contracts he or she is expressing an opinion. The actuary should also be aware of, and take into account, any prescribed valuation procedures.

7. It is important to note that the actuary is expressing an opinion on the adequacy of the investment and insurance cash flows arising from the contracts to which the Statement of Actuarial Opinion pertains. This implies an identification of asset cash flows relative to such contracts. Projections of investment and insurance cash flows should be made under various assumptions as to future interest rates, recognizing those contractual provisions and characteristics of the company's contracts and investments that might cause future cash flows to vary with changes in the level of prevailing interest rates. Any reliance on the company's Chief Investment Officer for investment cash flows and any reliance on the investment policy of the insurer, as filed, should be noted in the opinion.

8. If there is any change in the actuarial assumptions or methods from those previously employed, that change should be described in the actuarial statement. The determination of cash flow projections based on the periodic updating of experience data is not a change in actuarial assumptions or methods within the meaning of this paragraph.

9. The statement of actuarial opinion should include (1) a paragraph giving the actuary's name and relationship with the company; (2) a paragraph identifying the subject on which an opinion is to be expressed and describing the scope of the actuary's work; and (3) a paragraph expressing his or her opinion with regard to such subject. One or more additional paragraphs should be included if the actuary considers it necessary to qualify the opinion or to explain some other aspect of the opinion.

INTERPRETATION 11-A: INTEREST-INDEXED UNIVERSAL LIFE INSURANCE CONTRACTS

(Adopted 1984)

The Interpretations supporting Recommendation 11 provide more detailed guidance for the actuary than is usually the case. This is a deliberate effort on the part of the Committee to provide guidance in the area where methodology is likely to continue developing. Because new techniques are likely to emerge in the near future, it should be remembered that the Interpretations are guidelines and that other approaches and techniques are acceptable if the actuary demonstrates they are satisfactory in a specific situation. Thus, while the Interpretations contain many guidelines and suggestions, it should not be inferred that other approaches are prohibited.

1. The actuary should review the contract provisions under the contracts being tested, identifying the provisions (i.e., future considerations and contractual payments) that can materially affect future insurance cash flows.

2. In testing the adequacy of future cash flows, the actuary will need to project future cash flows from the contracts under various paths of future interest rates—both insurance cash flows from the contractual obligations under the contracts, and investment cash flows from the assets held by the company in support of the contracts. When making such projections, the actuary should employ assumptions which contain sufficient margins to cover reasonable fluctuations from best estimate expected assumptions.

   In projecting insurance cash flows, the actuary should consider contractual provisions and non-contractual conditions or assumptions that can affect future cash flows. For example, the following contractual provisions and assumptions are among those that should be considered by the actuary:

   (a) the amounts and incidence of guaranteed or projected death benefit payments,

   (b) the likely amounts and incidence of policy loans, partial withdrawals and surrenders, recognizing the surrender charges or other penalties, if any, contained in the contract,

   (c) the likely amounts and incidence of future considerations to be received and the amount of sales and related compensation to be paid on them,

   (d) the amount of future maintenance expenses,

   (e) the amount of future premium and income taxes to be paid.

   Each of the above should be examined to determine the extent to which future insurance cash flows may vary due to changes in the prevailing interest rates. For example, the incidence of future premium payments, partial withdrawals, surrenders, policy loans, etc. may be expected to vary as interest rates rise or fall.

3. The Universal Life Model Regulation requires each company to submit a description of the amount and type

of assets held by the insurer with respect to its Interest-Indexed Universal Life Insurance contracts. In addition, the company is required to file its investment policy. In expressing an opinion, the actuary may rely on the investment policy of the insurer, as filed, and on projected investment cash flows provided by the company's Chief Investment Officer. Similarly, the actuary should consider anticipated future management actions as they influence insurance cash flows. For example, management's plans for modifying premiums on non-guaranteed premium products, establishing credited interest rates and mortality charges at levels different than the minimum guaranteed levels of the contracts, etc. should be considered.

In projecting investment cash flows, the actuary, or the officer on whom the actuary may be relying, should pay particular attention to those characteristics of the invested assets that can affect future cash flows, such as:

(a) the types of investments and whether future investment cash flows are fixed or variable (e.g., due to equity features in the investment),

(b) the amounts and incidence of scheduled (or expected) investment earnings,

(c) the amounts and incidence of scheduled repayments of principal,

(d) early repayment provision (e.g., call provisions),

(e) the expected marketability of the investments (e.g., private bonds and mortgages vs. public issues),

(f) the impact of hedging, options or similar strategies,

(g) investment related expenses and taxes, as applicable.

Each of the above should be examined to determine the extent to which future investment cash flows may vary due to changes in the prevailing interest rates. For example, as interest rates fall, non-scheduled repayments of principal may be expected to rise; as interest rates rise, such repayment may decline.

The projections of investment cash flows should include investment earnings and repayments of principal not only from the invested assets held by the company on the valuation date, but also from assets to be acquired after the valuation date. This requires an explicit assumption in the projections as to how any future net positive cash flows will be invested, with particular emphasis on the durations of such investments and the extent to which the durations of future investments may vary with prevailing interest rates at the time of acquisition. Similar assumptions are also required for interest rates and durations of borrowed money, which again will vary with the prevailing interest rates at the time of borrowing, if borrowed funds are needed to cover future negative cash flows at any time during the projection period. It should be noted that, in general, the cost of borrowing money may be greater than the prevailing interest rate that can be earned.

To the extent assets are assumed to be sold, either to cover future negative cash flows at any time during the projection period, or for other reasons, an explicit assumption about the capital gains or capital losses, and federal income taxes thereon, needs to be made.

4. While the actuary is expected to examine the scheduled investment earnings and repayments of principal from the assets supporting the contracts, and the extent to which these cash flows may vary with changes in future interest rates, it is not expected that the actuary will be called upon to express an opinion with regard to the underlying quality of the assets and with regard to the risk of asset default as to interest and/or principal. In this regard, it is expected that the actuary can rely on the company's valuation of assets in accordance with NAIC asset valuation bases and procedures. The actuary may wish to include provision for the risk of default (interest and/or principal) by an explicit reduction in the assumed cash flows of investment income or principal repayment.

5. Among the most important assumptions in the projections of insurance and investment cash flows are the various paths of future interest rates being tested. Testing on a single path of future interest rates, even if that path is deemed most likely by the actuary, is insufficient. Similarly, a simple extrapolation of recent rates is not enough. Several different paths need to be tested in the calculations.

   The paths of interest rates, and the projection period used in the tests, should extend far enough into the future to provide for the major portion of the future runout of insurance cash flows from the contractual obligations on the valuation date as well as future investment cash flows from assets held on the valuation date. Paths to be tested should include at least one with future interest rates higher than that prevailing on the valuation date, and at least one with lower future interest rates. A useful test is to assume a path with rates increasing (or decreasing) during the period immediately following the valuation date, followed by a period of decreasing (or increasing) rates, and then to repeat this cycle into future periods. In most practical situations it is expected that more than three paths will be tested. A level path of future interest rates may also be useful as a reference.

   Tests should cover as many alternative interest rate paths as the actuary deems necessary to generate an understanding of the dynamics relating the insurance and investment cash flows. The range of paths tested should be broad enough to enable the actuary to form an opinion that the cash flows do make a good and sufficient provision for the contractual obligations under the policies and contracts.

   Grouping approximations, modeling and other acceptable actuarial techniques may be employed.

6. After completing the year-by-year projections, the actuary needs to accumulate or discount these results to arrive at a basis for expressing his opinion. One such approach is described below.

The insurance and investment cash flows could be added together (or netted) for each future year or other unit of time in the projections and the results accumulated forward to a common date, or the insurance and investment cash flow streams may be accumulated separately, and then combined on the common date.

The rates used to accumulate the cash flow streams should be the set of interest rates, and related durations for investment of future cash flow, assumed to be earned under that particular scenario.

One possible approach would be to project the total cash flow, including insurance and investment cash flows, with reinvestment of net positive cash flows during the projection period and borrowing or selling assets to cover net negatives, and then determine the "market value" of any remaining assets and/or borrowed funds at the end of the projection period. Such market value would be based on the assumption that interest rates after such a date would be frozen at the prevailing rate on that date which, though not necessarily a valid assumption, should not materially impact on the overall calculations.

If the "net market value" of remaining assets and borrowed funds on such date exceeds the value of the liabilities on that date, the cash flows would be deemed to be good and sufficient to meet the contractual obligations on that interest rate path; if not, the cash flows would be deemed not sufficient on that path.

7. An actuary stating an actuarial opinion that the anticipated insurance and investment cash flows make good and sufficient provision for the contractual obligations of the company under such contracts is expressing a personal opinion for which the actuary takes full responsibility. The actuary stating the opinion will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers and may have another actuary perform the calculations. Even in this latter case, however, the actuary stating the opinion is responsible for the opinion and cannot delegate that responsibility to the actuary who undertakes the calculations.

In forming such an opinion, the actuary should select the actuarial assumptions used by comparison with plausible sets of adverse circumstances, including plausible paths of future interest rates, and in relation to the time periods over which such circumstances can plausibly be expected to prevail. The adequacy of the future cash flows and the advancing of an opinion by the actuary that said cash flows do indeed make good and sufficient provision for the unmatured obligations being reviewed requires that the projected cash flows be sufficient under all plausible paths of future interest rates, combined with other assumptions which contain margins to cover reasonable fluctuations from expected assumptions. The actuary's opinion does not imply that the cash flows would be adequate under every conceivable adverse circumstance, no matter how remote. Good actuarial practice does not require that the actuary's tests include paths of future interest rates that, while possible, can be considered unlikely or not plausible. The results of tests of such paths, if performed, may properly be excluded from the tests upon which the actuary bases his or her opinion, but should be described by the actuary in a report to company management.

8. If the amount of assets identified as currently held by the company with respect to its Interest-Indexed Universal Life Insurance contracts needs to be greater than the amount of the statutory reserves for such business in order for the actuary to express an opinion that the cash flows make good and sufficient provision for the contractual obligations, the amount of such assets and reserves should be disclosed in the opinion. If, for companies where Interest-Indexed Universal Life contracts comprise a material portion of their total business, the level of future shareholder or policyholder dividends would likely need to be reduced in the future if the amount of such excess were added to statutory reserves, this likelihood should be disclosed by the actuary in a report to company management.

PENSION PLAN RECOMMENDATIONS AND INTERPRETATIONS

TABLE OF CONTENTS

A. CALCULATIONS OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

SECTION 1. General 369

SECTION 2. Definition of Actuarial Present Value 369

SECTION 3. Purposes of Actuarial Present Value 370

SECTION 4. Calculation of Actuarial Present Values to Determine Cost and Benefit Recommendations 370

SECTION 5. Calculation of Actuarial Present Values to Determine Adequacy of Available Assets 371

SECTION 6. Actuarial Assumptions 373

SECTION 7. Data Employed 373

SECTION 8. Valuation of Assets for Actuarial Purposes 373

SECTION 9. Approximations 374

SECTION 10. Relationship With Other Professions 374

B. RECOGNITION OF INFLATION IN THE CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

SECTION 1. Introduction 374

SECTION 2. Scope 374

SECTION 3. Definition of Inflation 375

SECTION 4. The Effect of Inflation of Actuarial Assumptions 375

SECTION 5. Predictability of Inflation 376

SECTION 6. Recommendations 376

SECTION 7. Transitional Recommendations 377

C. PENSION ACTUARIAL COMMUNICATIONS 377

D. COMMUNICATIONS RELATED TO STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS NOS. 87 AND 88 378

INTERPRETATION 1: Interpretation of Recommendations Concerning the Calculation of the Actuarial Present Value of Vested Benefits 378

INTERPRETATION 2: Interpretation of Recommendations Concerning the Calculation of the Actuarial Present Value of Accrued Benefits Under an Active Plan 379

INTERPRETATION 3: Interpretation of Recommendations Concerning the Appropriate Use of the Accrued Benefit Method With Proration Based on Compensation 384

These Recommendations and Interpretations are promulgated pursuant to Opinion 4 in accordance with procedures prescribed by the Interim Actuarial Standards Board.

A. CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

(Adopted 1976)

SECTION 1. GENERAL

1.1 Opinion 4 describes the basic responsibilities of the actuary in the application of actuarial principles and practices. 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 benefit 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 of 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 alternatve 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 consideration, 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 methods 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.

Present Value of Benefits Payable Upon Plan Termination

5.3 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 termination 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.

Present Value of "Vested" Benefits

5.4 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.

Present Value of Accrued Benefits Under an Active Plan

5.7 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.

Identification of Actuarial Assumptions

6.2 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.

Selection of Actuarial Assumptions

6.3 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 3, 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

(Adopted 1976)

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 inadequate, 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 implicity.

(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 represents 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 of 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 inflation 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.

C. PENSION ACTUARIAL COMMUNICATIONS

(Adopted 1983)

1.1 Opinion 3 applies to all written communications by actuaries on actuarial subjects and, unless clearly inapplicable, to oral communications as well.

1.2 Section (a)(2) of the Opinion states that: "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."

1.3 A pension actuarial communication provides information directed towards plan sponsors, government bodies, employee groups, or other members of the public in connection with the design, revision, valuation, or pricing of employee retirement plans. This Recommendation supplements Opinion 3 with respect to pension actuarial communications.

1.4 Not all of the items of information set forth in this Recommendation need be presented in every pension actuarial communication; what must be included depends upon the situation. The communication should include, either directly or by reference to accessible prior communications, sufficient information so that:

(a) it would be properly interpreted and applied by the person or persons to whom the communication is directed, and,

(b) another actuary unfamiliar with the situation could form an opinion about the reasonableness of the conclusion.

1.5 RECOMMENDATION C (1): The pension actuarial communication, in addition to including the name of the actuary responsible for its content, should contain, either directly or by reference to accessible prior communications, the following elements, where pertinent:

(a) The name of the person or firm retaining the actuary and the purposes that the communication is intended to serve.

(b) An outline of the benefits being discussed or valued and of any significant benefits not included in the actuarial determinations.

(c) A statement as to the effective date of the calculations, the date as of which the participant and financial data were compiled, and the sources of such data. The statement should include a full description of any material omissions in the data and any assumptions made with respect thereto.

(d) A summary of the participant data, separated into significant categories such as active, retired, and terminated-vested. Actuaries are encouraged to include a detailed display of the characteristics of each category and a reconciliation with prior reported data.

(e) A summary of assets by financial institution or other reporting source and a derivation of the actuarial value of assets. Actuaries are encouraged to include an asset summary by category of investment and a reconciliation with prior reported assets showing total contributions, benefits, investment return, and any other reconciliation items.

(f) A description of the actuarial assumptions and cost method and the asset valuation method. Changes in assumptions and methods from those used in previous communications should be stated and their effects noted.

(g) A statement of the findings, conclusions, or recommendations necessary to satisfy the purpose of the communication and a summary of the actuarial determinations upon which these are based. The communication should include applicable actuarial information regarding statutory minimum funding, tax deductibility, and financial reporting. Actuaries are encouraged to include derivations of the items underlying these actuarial determinations.

(h) A disclosure of (1) any deviations from Generally Accepted Actuarial Principles and Practices in the preparation of the material presented in the com-

munication, and (2) any facts which, if not disclosed, might reasonably be expected to lead to an incomplete understanding of the communication.

D. COMMUNICATIONS RELATED TO STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS NOS. 87 AND 88

(Adopted 1987)

1. *Background*—The Financial Accounting Standards Board (FASB) adopted Statement of Financial Accounting Standards No. 87, "Employers' Accounting for Pensions" (FAS87), and Statement of Financial Accounting Standards No. 88, "Employers' Accounting for Settlements and Curtailments of Defined Benefit Pension Plans and for Termination Benefits" (FAS88) in December 1985. They made major changes in the way pension information is determined and presented in employers' financial statements. Although much of the information required will have to be furnished by actuaries, the basis for those calculations is prescribed by FASB.

2. *Scope*—Pronouncements of FASB set forth required practices with respect to calculations for FAS87 and FAS88. This Recommendation establishes disclosure standards for actuarial communications with respect to FAS87 and FAS88.

3. *Existing standards*—The American Academy of Actuaries Interpretative Opinion 3, "Professional Communications of Actuaries," and Pension Plan Recommendation C, "Pension Actuarial Communications," apply fully with respect to FAS87 and FAS88 calculations. In view of the number of potential indirect users of such calculations and the likelihood of significant variations from generally accepted actuarial principles and practices, the actuary should carefully evaluate what disclosure is appropriate for communication related to FAS87 and FAS88.

4. *Disclosure*—An actuarial communication for purposes of FAS87 and FAS88 must be identified as such. The results of calculations prepared for other purposes (e.g. funding, plan reporting, government requirements, plan terminations, etc.) are likely to be significantly different; the actuary should disclose this fact.

5. *Disclosure of exceptions*—If the calculations conflict significantly with the actuary's understanding of FAS87 and FAS88, including with respect to the assumptions utilized, that fact should be disclosed as part of the actuarial communication.

6. *Sample disclosure*—In the absence of exceptions, application of FAS88, or other special circumstances, the following sample disclosure is suggested:

   Actuarial computations under Statement of Financial Accounting Standards No. 87 are for purposes of fulfilling employer accounting requirements. The calculations reported herein have been made on a basis consistent with our understanding of FAS87. Determinations for purposes other than meeting employer financial accounting requirements may be significantly different from the results reported herein. Accordingly, additional determinations are needed for other purposes, such as judging benefit security at termination or adequacy of funding for an ongoing plan.

INTERPRETATION 1: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CALCULATION OF THE ACTUARIAL PRESENT VALUE OF VESTED BENEFITS

(Adopted 1976)

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

(Adopted 1978)

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 benefits 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.

11. 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 Make-up	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
	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 Make-up	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 Make-up	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)(u) 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 assets 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

(Adopted 1981)

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 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.

*(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 applications of these regulations, actuaries are directed to 45 *Federal Register* 86428 (December 31, 1980) 26 CFR Part I

RECOMMENDATIONS AND INTERPRETATIONS FOR DIVIDENDS AND OTHER NON-GUARANTEED ELEMENTS

TABLE OF CONTENTS

A. RECOMMENDATIONS CONCERNING ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH DIVIDEND DETERMINATION AND ILLUSTRATION FOR PARTICIPATING INDIVIDUAL LIFE INSURANCE POLICIES AND ANNUITY CONTRACTS

SECTION 1. General 386

SECTION 2. The Contribution Principle 386

SECTION 3. The Process of Dividend Determination 387

SECTION 4. Policy Factors 387

SECTION 5. Experience Factors 387

SECTION 6. Claims Factors 388

SECTION 7. Investment Income Factors 388

SECTION 8. Termination Factors 389

SECTION 9. Expense Factors 389

SECTION 10. Tax and Other Factors 389

SECTION 11. Termination Dividends 390

SECTION 12. Determination of Participating Earnings Limitations on Amounts Transferred Among Accounts .. 390

SECTION 13. Illustrated Dividends 391

INTERPRETATION 1: Interpretation of Recommendations Concerning Paying the Same Dividends to Policies with Differing Experience Expectations 391

INTERPRETATION 2: Interpretation of Recommendations Concerning the Charge for Shareholder Retention for a Block of Participating Policies 392

INTERPRETATION 3: Interpretation of Recommendations Concerning Situations with Substantial Probability that an Illustrated Dividend Scale will not be Maintained 392

B. RECOMMENDATIONS CONCERNING THE REDETERMINATION (OR DETERMINATION) OF NON-GUARANTEED CHARGES AND/OR BENEFITS FOR LIFE INSURANCE AND ANNUITY CONTRACTS

SECTION 1. General 392

SECTION 2. The Actuary's Report 393

SECTION 3. Redetermination (or Determination) Policy 393

SECTION 4. Process of Determining Non-Guaranteed Charges and Benefits 394

SECTION 5. Actuary's Advice 395

SECTION 6. Regulatory and Other Matters .. 396

INTERPRETATION 1: Recouping Past Losses/ Distributing Past Gains 396

These Recommendations and Interpretations are promulgated pursuant to Opinion 4 in accordance with procedures prescribed by the Interim Actuarial Standards Board.

A. RECOMMENDATIONS CONCERNING ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH DIVIDEND DETERMINATION AND ILLUSTRATION FOR PARTICIPATING INDIVIDUAL LIFE INSURANCE POLICIES AND ANNUITY CONTRACTS

(Adopted 1980; Revised 1985)

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 for participating individual life insurance policies and annuity contracts. Unless otherwise specified, the word "policies" will be used hereafter for both policies and contracts.

1.2 These Recommendations apply to dividends illustrated or distributed after December 31, 1987 under the provisions of participating policies issued for delivery in the United States by mutual and stock life insurance companies and by fraternal societies and associations. For a stock company, they also apply to transfers from any participating account to any stockholder or non-participating account. Until the effective date of these Recommendations, the Dividend Recommendations previously adopted and found on pages 605-615 of the 1985 *Yearbook* will remain in full force and effect.

1.3 These Recommendations do not address the determination of divisible surplus, the aggregate amount of dividends to be distributed to policyholders. This determination 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.

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 Individual life insurance policies and annuity contracts may be composed of several distinct agreements, each of which has a defined consideration and benefit structure. For example, in addition to the basic benefits, a life insurance policy may include disability and accidental death benefit provisions, term riders, etc. These Recommendations may be applied separately to any of these different types of agreements which is participating.

1.6 These Recommendations set out the considerations that bear on the actuary's professional work in the area of dividend determination and illustration for participating individual life insurance and annuity policies. They elaborate on the requirements imposed on the actuary by Opinion 3 and the more general provisions of Guides 2(c), 4(a) and 4(b).

1.7 RECOMMENDATION 1: Whenever an actuary advises an insurance company on dividends, either illustrated dividends or current dividends, a written report should be prepared 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 assumptions and procedures are used which deviate materially from those prescribed in these Recommendations, the actuary should include in the report an appropriate and explicit statement with respect to the nature, rationale and effect of such deviations.

1.8 "Sound actuarial principles" are defined by paragraph (b) of Opinion 4 as follows:

> Generally Accepted Actuarial Principles and Practices emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes, but is not limited to, the Recommendations and Interpretations published under the auspices of the American Academy of Actuaries; the professional journals of recognized actuarial textbooks and study materials; and applicable provisions of law and regulations; and may include standard textbooks or other professional publications in related fields such as mathematics, statistics, accounting, economics and law.

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.

In its pure form, the Contribution Principle applies to each year's divisible surplus. However, the Contribution Principle can also be related to divisible surplus over an extended period of time when constraints on divisible surplus or the dividend distribution system prevent the application of the Principle each year. In such event, the procedures which lead to the longer term operation of the Contribution Principle should be described in the actuary's report.

2.2 RECOMMENDATION 2: The use of the Contribution Principle in determining dividends is generally accepted practice in the United States. 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).

It is the application of a particular method, by means of the experience factors, which determines whether or not it follows the Contribution Principle—not the method itself. Also, it may be that a particular method which does not of itself satisfy the Contribution Principle will do so when termination dividends (see Section 11) are taken into account.

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.

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.

4.2 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 these Recommendations, 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, experience factors may be based on actual 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. In either case, the development of experience factors requires sound professional judgment.

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 partiuclar, 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, 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 line of business for which dividends are being determined. 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 10. 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 policy loan expense levels, and whether policy loan interest is aggregated with other investment income recognizing the utilization rate of loanable funds (which may depend on the contractual loan interest rate, the plan and the size of policy) or whether policy loan interest is passed through directly to borrowing policyholders.

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 or over a specific group of policies supported by a portfolio of investments (e.g. a segmentation approach). 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 lines 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 describe the approach 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, marketing method, frequency of premium payment, plan 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 Expense 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, investment income and termination 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 Tax factors may be incorporated in the determination of dividends. Details of taxation may vary widely depend-

ing on the application of law and regulation in various jurisdictions. Differences in dividends resulting from differences in taxation should reflect the elements addressed in the tax law.

10.2 RECOMMENDATION 14: Any 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 An important element in the determination of dividends for stock company participating business is the charge for stockholder retention. This charge can be reflected at an aggregate level in determining divisible surplus. Alternatively the charge can be a separate factor in the formula for the dividend scale or can be implicitly included as a part of one or more of the other experience factors. Shareholder retention charges may vary by series, type of policy, etc. Shareholder retention charges ordinarily should not be changed from the scale of charges used in the original dividend illustration. If the retention charges are changed from the scale of charges used in the original dividend illustrations, corresponding changes should ordinarily be made for all policies in force.

10.4 RECOMMENDATION 15: The actuary's report should describe the method used by the company for shareholder retention charges. If the dividend scale contains a specific experience factor for such charges, the actuary's report should describe the shareholder retention factors used and any changes during the year in the values of these charges.

10.5 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.

10.6 RECOMMENDATION 16: The actuary's report should describe the nature and purpose of any special adjustments which have been made to dividends. If the basis of determining a special adjustment differs among groups of policies, the actuary's report should describe the bases employed and the actuary should be prepared to provide appropriate demonstrations to support such differences.

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. Termination dividends paid on death, maturity, and surrender generally reflect a policyholder's share of surplus which has not been distributed through the annual dividend. This surplus may be generated by investment in common stocks and real estate, but other types of gains, including non-investment gains, may also be recognized. The termination dividend program may be part of a recurring process by which such gains are distributed, and/or it may be a one-time distribution over a period such as one to three years.

11.2 RECOMMENDATION 17: The actuary's report should specifically state whether termination dividends equitably reflect the incidence, size and growth of the policy's share of the amounts previously accumulated on behalf of the policies on which such dividends are payable, whether differences in termination dividends among different policies reflect differences in the corresponding amounts accumulated, and whether termination dividends are expected to be recurring and/or for a temporary period. The actuary's report should include a description of the process used to determine termination dividends, the sources of funds or the types of investment gains which are being used to support the dividend, and any changes in practice with respect to the determination of termination dividends since the last report.

SECTION 12. DETERMINATION OF PARTICIPATING EARNINGS LIMITATIONS ON AMOUNTS TRANSFERRED AMONG ACCOUNTS

12.1 Determination of dividends requires analysis of the experience of the participating block for which the dividends are being determined. Maintaining separate accounts for participating business and for non-participating business, and by line within each of these businesses, may be helpful for this purpose. If separate accounts are utilized, they should be maintained using generally accepted accounting/actuarial standards and principles, and/or standards and methods defined by statute or regulation. If separate accounts are not utilized, the actuary's report should describe the methods used to determine the earnings for each participating line. Furthermore, if any amounts have been removed from the experience of the participating line in a manner similar to a transfer of funds from a participating account to a non-participating and/or the shareholders' account, the actuary's report should include information comparable to that which would have been provided if separate accounts were maintained.

12.2 Amounts transferred from a participating account to a non-participating account and/or the shareholders' account should be reasonable in amount and should be reasonably consistent from year to year. There are various measures that could be used to test reasonableness. One is comparing the gross transfers to the shareholders' account over recent fiscal periods. Another is the proportion which the transferred amount represents of the total earnings in the participating account for the same fiscal period and whether this proportion is materially larger than in recent fiscal periods. A significant consideration is the extent to which the participating account has been funded with amounts transferred from the non-participating account and/or the shareholders' account. Any transfer which represents a refund of such contributions with a reasonable rate of return thereon should ordinarily be satisfactory. Finally, the impact on the current dividend scale for policies in a participating account should be considered. Ordinarily, material increases in transfer levels from a particular block of participating policies should not be made if they would impair the company's ability to maintain the current dividend scale on that particular block of participating policies.

12.3 RECOMMENDATION 18: The actuary should state in the report whether a separation of accounts is maintained and, if it is, whether it is maintained on the basis of statutory or regulatory standards and methods and/or generally accepted accounting/actuarial standards and principles.

12.4 RECOMMENDATION 19: The actuary should report, or incorporate by reference, the current earnings and policyholder surplus of each participating account, the amounts proposed to be distributed to policyholders or proposed to be transferred among the several accounts and, for a stock company, the amounts proposed to be transferred to a non-participating account or the shareholders' account. The report should describe the basis on which such transfers are determined and the actuary should state why the transfers are reasonable or unreasonable. The report should also indicate whether, in the actuary's judgment, the transfers might impair the company's ability to maintain the current dividend scale.

12.5 RECOMMENDATION 20: The actuary should state in the report whether a current limitation exists, by reason of charter, statute, or other regulation, on amounts transferred from a participating account to a non-participating account and/or the shareholders' account.

SECTION 13. ILLUSTRATED DIVIDENDS

13.1 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 is required to ensure that the differences in experience factors are based upon sound data, reasonable expectations and equitable methods.

13.2 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.

13.3 Circumstances can arise under which there is a substantial probability that an illustrated dividend scale will not be maintained in the near future. In such a situation, the actuary may find it appropriate to have as the illustrated dividend scale a reduced scale which is consistent with the expected experience.

13.4 RECOMMENDATION 21: The actuary should conduct tests of illustrated dividends which are adequate to judge whether those illustrated dividends could be paid in the near future. If there is a substantial probability that the illustrated dividend scale will not be supportable in the near future, the actuary's report should include a statement to that effect.

13.5 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 one 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.

13.6 RECOMMENDATION 22: The actuary's report should identify the time period used to determine the portfolio or investment generation rate of return for policies to which the illustrated dividends apply.

13.7 RECOMMENDATION 23: 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.

INTERPRETATION 1: INTERPRETATION OF RECOMMENDATIONS CONCERNING PAYING THE SAME DIVIDENDS TO POLICIES WITH DIFFERING EXPERIENCE EXPECTATIONS

(Adopted 1985)

This Interpretation deals with Section 5.6 of the Dividend Recommendations. Section 5.6 states that in the formation of

experience factor classes, a company should "group together policies with similar levels of experience." Despite this language, contractual guarantees, other legal circumstances, or existing company practices may justify paying the same dividends to policies with differing experience expectations.

An example of such a situation might be grouping of underwritten new business policies of a particular whole life plan with conversions from term policies to that same plan. Although the company anticipates different mortality and lapse experience from these two sets of policies, it may have established an overriding agreement with the converting policyholders to treat them in all respects identically to those who purchased underwritten whole life policies. This agreement may be explicit; it may be implicit in the wording of the conversion guarantee; or it may be implicit from prior company practice. It may cause the dividend scale to be based strictly on the experience of underwritten policies despite the fact the scale also applies to some non-underwritten policies.

Another example would be the grouping together of coverage obtained through exercise of guaranteed insurability provisions with underwritten coverage. Similar situations can occur with group conversions and other contractually guaranteed options.

While the Recommendations imply that combining such differential expectation groups is contrary to generally accepted practice, such action may be regarded as permissible whenever circumstances similar to those described above are present.

INTERPRETATION 2: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CHARGE FOR SHAREHOLDER RETENTION FOR A BLOCK OF PARTICIPATING POLICIES

(Adopted 1985)

This Interpretation deals with Section 10.3 of the Dividend Recommendations. The section includes the statement that the charge for shareholder retention "can be a separate factor in the formula for the dividend scale or can be implicitly included as a part of one or more of the other experience factors." This statement allows (but does not require) a stock company to let the charge for shareholder retention for a block of participating policies vary according to the actual experience of that block.

Take, for example, two companies which expect the mortality savings on their par blocks to be 50¢ per thousand. The first company may earmark 10¢ as shareholder retention, while the second company earmarks 20%. Thus, if actual experience equals expected, both companies will allocate 40¢ to the policyholders and keep 10¢ as profits. If actual mortality savings are double what was expected ($1.00), however, the first company will retain 10¢ while the second retains 20¢. Both approaches are in compliance with the Recommendations.

Some companies may provide more complicated sharing formulas, such as those incorporating sliding scales, minima, maxima, etc. In order to be in compliance, such formulas must always provide (and conversely can charge) the policyholders with a substantial share of the deviations from expected experience.

INTERPRETATION 3: INTERPRETATION OF RECOMMENDATIONS CONCERNING SITUATIONS WITH SUBSTANTIAL PROBABILITY THAT AN ILLUSTRATED DIVIDEND SCALE WILL NOT BE MAINTAINED

(Adopted 1985)

This Interpretation deals with Sections 13.3 and 13.4 of the Dividend Recommendations. These sections state that if "there is a substantial probability that an illustrated dividend scale will not be maintained in the near future," the actuary should either reduce the illustrated dividend scale or note the fact in his report.

Such circumstances can arise for a variety of reasons. Obviously, expected future *unfavorable* events, such as an anticipated drop in interest rates or other anticipated experience deteriorations, could result in such a situation.

It is less obvious, but perhaps, equally important, that both current and future *favorable* events could also result in such a situation.

For example, a huge temporary increase in distributable surplus could result from such current *favorable* events, as the following:

(a) investment operations (e.g., capital gains; sale of the company's home office),

(b) a reduction in required surplus due to reduced total risk (e.g., a more balanced combination of life insurance and annuity mortality risks; the cession of assumption reinsurance on a large block of inforce policies), or

(c) the release of reserves (e.g., the release of contingency reserves established in conjunction with legal or tax issues which have just been successfully terminated).

As mentioned above, not only current, but *future* favorable events could also imperil a current dividend scale. For example, an anticipated huge growth in future sales could generate future surplus strain that would result in a future temporary decrease in distributable surplus.

B. RECOMMENDATIONS CONCERNING THE REDETERMINATION (OR DETERMINATION) OF NON-GUARANTEED CHARGES AND/OR BENEFITS FOR LIFE INSURANCE AND ANNUITY CONTRACTS

(Adopted 1986)

SECTION 1. GENERAL

1.1 These Recommendations set out the considerations that bear on the actuary's professional work in the area of the

determination of non-guaranteed charges and benefits for new individual life insurance contracts and annuity contracts. They also address the closely-related process of the periodic redetermination of non-guaranteed charges and benefits for business in force. They elaborate on the requirements expressed in the Guides to Professional Conduct. The word "individual" applies both to individual contracts and to individual-type contracts which are issued under a "Group" umbrella of any trust which does not have the discretion to select the insurer(s) on behalf of all the individual policy-holders.

1.2 These Recommendations apply to contracts on which charges or benefits may vary at the discretion of the company, such as: (i) universal life contracts, (ii) indeterminate premium policies, and (iii) so-called "excess interest" policies. They do not apply to policyholder dividends, which are covered by the Recommendations on Participating Business, nor to any charges or benefits that contractually follow a separate account result or a defined index. To the extent that a contract involves both non-guaranteed charges and benefits and policyholder dividends, it is subject to both these Recommendations and the Recommendations on Participating Business.

1.3 "Sound actuarial principles" are defined by paragraph (b) of the Academy's Interpretative Opinion 4 as follows:

Generally Accepted Actuarial principles and Practices emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes, but is not limited to, the Recommendations and Interpretations published under the auspices of the American Academy of Actuaries; the professional journals or recognized professional actuarial organizations; recognized actuarial textbooks and study materials; and applicable provisions of law and regulations; and may include standard textbooks or other professional publications in related fields such as mathematics, statistics, accounting, economics and law.

SECTION 2. THE ACTUARY'S REPORT

2.1 Contracts with non-guaranteed elements have grown dramatically recently and are still evolving. There has been little standardization in such areas as benefit design, pricing structure, marketing practices, and investment philosophies. The obligations of the actuary to the client take on an added dimension during a period of rapid growth and increased diversity such as that which characterizes this business. The actuary's essential obligations with respect to this business are: (1) to assure the completion of all of the activities required to advise the client professionally and (2) to prepare an actuarial report for the client presenting this advice. The word "client" in this context includes the employing company of an employee actuary.

For some interest-sensitive products, interest rate guarantees might be subject to review and redetermination as frequently as weekly, and unless the company's relevant policy (as discussed in section 3.1) is changed, an actuary would normally not be asked to formally advise on the redetermination process. In such circumstances, an actuarial report would therefore not normally be made. However, whenever the company's redetermination policy is changed, it is expected that as a matter of general practice, actuarial advice would be sought and an actuarial report made. (Similarly, when the company's policy is initially determined.)

It may be that many aspects of a company's redetermination policy will have been described in an earlier actuarial report. In such a case, the current actuarial report can be shortened by noting those aspects of company policy which remain unchanged from the description given in the earlier report (which would be referenced).

2.2 RECOMMENDATION 1: Whenever an actuary advises an insurance company on non-guaranteed charges or benefits, whether on determinations for new business or on redeterminations for inforce business, a written report should be prepared which documents the advice. Such a report should include a description of the framework within which the actuary's advice has been developed, a description of the facts, methods, procedures and assumptions upon which the advice was based and the other information called for by these Recommendations. The actuary may refer to prior reports with respect to any of these features which have remained unchanged since the most recent report.

SECTION 3. REDETERMINATION (OR DETERMINATION) POLICY

3.1 Whenever the word "redetermination" is used in these Recommendations, it includes the concept of initial determination when appropriate.

In developing advice on non-guaranteed charges and benefits, the actuary requires a redetermination policy for the business. This is the policy which the client seeks to employ in the redetermination of non-guaranteed charges and benefits. Such policy includes the client's solvency, marketing, and profit objectives. In order to implement the policy, the client will seek to follow a set of operating practices (such as investment, underwriting, claims, sales, service, and administrative) which affect initial pricing and subsequent repricing actions.

If the client company has an incomplete policy for the business, the actuary should describe what additional assumptions the actuary found to be necessary to develop his or her advice.

3.2 The redetermination policy and the selection of the solvency margin, marketing and potential profit objectives associated with that policy are company management decisions. Examples of some possible policies are presented in the following paragraphs.

One possible policy is to seek at each redetermination to adjust the original non-guaranteed charges or benefits for differences between the experience anticipated at the time of redetermination and that underlying the original non-guaranteed charges or benefits. Under this policy, anticipated experience plays the key role and explicit profit margins would usually not be changed after issue.

A second possible policy is similar to the first except that adjustments are made only when the redetermined charges or benefits would be less favorable to the insured.

A third possible policy is for the company to set non-guaranteed charges and benefits (at issue or at redetermination) to obtain a particualr competitive position in the marketplace. Under this policy, the actuary's work is to advise the client of the likely effect of such market-based pricing on the company's operating results and solvency based on the experience the actuary anticipates will emerge from the prices that have been established.

Of course, many other policies are possible.

Solvency and profit margins could be overall objectives or could be specific to the several types of business conducted. They could be expressed in terms of percentage of reserves, return on equity, percentage of premiums, or in some combination of these, or in other forms.

One example of a marketing objective would be the achievement of defined comparative market position in terms of share of sales or share of inforce business. This could be looked at on an overall basis or separately for different geographical areas, different socio-economic groupings or other market segments. Another example would be the maintenance of a defined (relative) market position in the levels of non-guaranteed charges and benefits. This also could be an overall objective or it could be defined separately for different market segments. Other types of marketing objectives are possible.

In any event, the company's policy with respect to the redetermination of non-guaranteed charges and benefits should be an integral element taken into acocunt by the actuary in developing advice.

3.3 RECOMMENDATION 2: Whenever the actuary advises an insurance company on non-guaranteed charges and benefits, the report presenting such advice should include a description of the company's redetermination policy for the contract classes involved. The actuary should disclose to the company any areas in which the policy is judged to be incomplete and should describe the additional assumptions which were made. Also, if there has been any material change in the policy or in the assumptions the actuary has made about the policy since the previous report, the actuary should describe the impact of such changes, if any, on the actuary's advice.

3.4 An essential adjunct to the redetermination policy is a description of the company's special handling of its normal business practices, such as underwriting, claims, investment, sales, services and administrative, which must be considered in the pricing and repricing of the classes of business for which non-guaranteed charges or benefits are being developed. In the case of underwriting, for example, these practices would include any special underwriting rules to be applied in first and/or renewal years and an indication of whether the mortality experience on this business should be analyzed separately. In the case of investments, for example, such practices would include any restrictions by type of investment and any asset-liability matching standards to be applied. They would also include whether the investments supporting this business are/should be (1) maintained in a segment in the company's general account separately from the assets supporting other classes of business, (2) combined with other assets but with separate identification by year of investment or (3) commingled with other assets and with the investment results measured on a portfolio basis. The actuary's report should also include the risks involved in deviations from these special factors.

3.5 RECOMMENDATION 3: The actuary's report should include a description of special operating practices that affect or could affect pricing and repricing actions. The report should identify the operating practices that have been designed to try to ensure the kind of experience required by the company's policy with respect to the redetermination of non-guaranteed charges and benefits.

SECTION 4. THE PROCESS OF DETERMINING NON-GUARANTEED CHARGES AND BENEFITS

4.1 The process of redetermination of non-guaranteed charges and benefits will usually be carried out for a single contract class or for several related contract classes. A contract class consists of all contracts that the company groups together for purposes of determining non-guaranteed charges or benefits. Ordinarily, a contract class, once closed, will remain intact until all contracts included therein have matured. No assignment of a particular contract to a class should be based on the occurrence or non-occurrence of a claim on that contract.

4.2 In general, a contract class will consist of all contracts that: (1) are of a similar type (e.g., universal life, indeterminate premium), (2) have the same structure of guaranteed and non-guaranteed charges or benefits, (3) are based on the same anticipated experience factors or the same sets of anticipated experience factors (e.g., a mortality table, a set of durational expense factors), (4) are issued over a continuous time period and (5) have similar marketing objectives.

4.3 RECOMMENDATION 4: The actuary's report advising on non-guaranteed charges or benefits should describe the contract classes involved. If there have been any changes in the assignment of contracts to these contract classes, the actuary's report should identify how the assignment has been changed and the reason for the changes.

4.4 The redetermination of non-guaranteed charges or benefits for any class of contracts usually requires the use of two basic types of factors: contract factors and anticipated experience factors.

4.5 Contract factors are values defined in the contract or values emerging from the operation of its terms. Contract factors include the face amount of insurance, the cash surrender value, the account value, the maximum guaranteed mortality charge rate, the minimum interest credit rate, the loan interest rate, etc.

4.6 RECOMMENDATION 5: The actuary's report should identify any contract factors used in the redetermination of non-guaranteed charges and benefits. If approximate or projected measures of particular contract factors are used, the actuary should describe the basis of the measures used.

4.7 Anticipated experience factors are those elements in the redetermination of non-guaranteed charges and benefits that reflect expected future experience. Examples of anticipated experience factors are: incidence and level of premium payments, mortality rates, investment income rates, termination rates, reinsurance results, tax rates and expense rates. The anticipated experience factor for a given contract class may have several different numerical values. For example, the anticipated expense factor for a contract class may have several components (e.g., percentage of premium, percentage of commission, constant per contract, constant per $1,000), each of which may vary by contract year. And, the anticipated mortality factor may be represented by tables of mortality rates.

4.8 As used in these Recommendations, the anticipated, or projected, experience of a factor class means experience expected in the future as determined by the actuary through the application of sound professional judgement. Where applicable, anticipated experience should be based on recent experience and expected trends in experience for that factor class or other similar classes of business either in the same company or other companies or from other sources, generally in that order of preference. Of course, discontinuities may exist between current experience and anticipated experience for valid reasons such as tax law changes or other changes in the operating environment, and in these cases projections of past trends may be of limited value.

4.9 RECOMMENDATION 6: The actuary's report should describe the anticipated experience factors used in the redetermination of non-guaranteed charges and benefits. The report should also include an identification of all changes in the values of anticipated experience factors from the last redetermination of charges and benefits for the contract classes with respect to which the report is being prepared.

4.10 The process of redetermination of non-guaranteed charges or benefits leads to a formulation which produces the specific amounts or rates. Under many of the contract designs covered by these recommendations, it is possible that significantly different levels and incidences of premium payments will emerge among the contracts of a given class. These should be reflected in redetermining charges or benefits—by modelling or by appropriate averaging or classification of contracts. This process always requires the use of contract factors and anticipated experience factors. However, those factors may or may not appear in the formulation actually used.

4.11 RECOMMENDATION 7: The actuary's report should include a description of the processes and methods, including any significant modelling or averaging used in the redetermination of non-guaranteed charges and benefits as well as the manner in which the contract factors and anticipated experience factors are used in these processes and methods.

SECTION 5. ACTUARY'S ADVICE

5.1 The actuary's report should present the actuary's specific advice on non-guaranteed charges and benefits for the contract classes covered by the report, including any changes from those for the most recent period. The report should indicate the degree to which the advised non-guaranteed charges and benefits are expected to meet the company's objectives. These objectives include the company's policy with respect to the redetermination of non-guaranteed charges and benefits and the company's solvency, profits, and marketing objectives

5.2 RECOMMENDATION 8: The actuary's report should present the specific non-guaranteed charges or benefits advised for the forthcoming period If these charges or benefits differ from the charges or benefits for the most recent period, the report should identify such changes, indicate the amount of the difference(s) and describe the reasons therefore.

5.3 RECOMMENDATION 9: The actuary's report should state the degree to which the advised charges or benefits follow the company's policy for redetermining such charges or benefits and the degree to which they the actuary expects them to meet the company's solvency, profits, and marketing objectives.

5.4 The actuary's advice is based on estimates of future experience. It is possible that the actual experience, as it emerges, could be significantly different from that anticipated and, if it is, the non-guaranteed charges or benefits may produce significantly different operating results. To assist the client company in reaching a decision with respect to non-guaranteed charges and benefits, the actuary should furnish information as to the impact of likely deviations in experience from that anticipated. This information should cover the degree of variation that might reasonably occur and the effect that these variations would have on the likely attainment of the company's several goals. If there are any likely variations which would have a potentially sizeable impact on the

company's operating results, the actuary should consider whether there are any changes in operating practices or product design which might alleviate or obviate these potential effects. Any such changes which the actuary believes to be practicable should be stated in the report.

5.5 RECOMMENDATION 10: In the development of non-guaranteed charges or benefits, the actuary should conduct sensitivity tests of the potential impact of likely deviations in experience from that on which the actuary's advice is based, that may have a material effect. The actuary's report should contain a description of any sensitivity tests, a summary of the results and any advice the actuary may have as to practicable changes in operating practices or product design which would avoid or minimize the impact of any likely experience variations that would have materially adverse consequences. The actuary's report should explain the reasons for not conducting any sensitivity test.

SECTION 6. REGULATORY AND OTHER MATTERS

6.1 Several jurisdicitons have regulations which apply to the redetermination of non-guaranteed charges and benefits for life insurance and annuity contracts. These regulations must, of course, be taken into account by the actuary when developing his or her advice.

6.2 RECOMMENDATION 11: The actuary's report should describe any applicable regulatory requirements including any explicit approvals which must be given by the regulatory authorities before the redetermined charges or benefits can be used. Where there are any significant interpretative questions, the report should describe these and the actuary's interpretation and conclusions.

INTERPRETATION 1: RECOUPING PAST LOSSES/ DISTRIBUTING PAST GAINS

(Adopted 1986)

This Interpretation deals with Section 3.2 that describes various redetermination policies.

One important element in a company's policy for redetermining non-guaranteed charges or benefits is the extent to which accumulated losses or gains will be allowed to affect the redetermination.

There is no question that future non-guaranteed charges and benefits should reflect the experience anticipated in the future, even though it is worse than originally expected. A specific provision for recovery of past losses or distribution of past gains in the redetermination of non-guaranteed charges or benefits is also a possible element of a company's policy. If there is such an intent, the actuary's report should specifically describe the policy.

In this context, the recovery of acquisition expense through annual amortization is not considered recovery of past losses.

The actuary should also be aware of any regulatory restrictions on this type of policy and should take those restrictions into account in developing his or her advice.

RECOMMENDATIONS FOR CONTINUING CARE RETIREMENT COMMUNITIES

TABLE OF CONTENTS

ACTUARIAL STANDARDS OF PRACTICE RELATING TO CONTINUING CARE RETIREMENT COMMUNITIES

SECTION 1. Scope 398

SECTION 2. General Considerations 399

RECOMMENDATION 1: Frequency of Actuarial Studies 400

RECOMMENDATION 2: Provision for Future Services 401

SECTION 3. Actuarially Based Financial Management: Comprehensive Approach 401

RECOMMENDATION 3: Time Value of Money and Consistency in Valuing Assets and Liabilities ... 402

SECTION 4. Actuarially Based Financial Management: Component Approach . 402

SECTION 5. Actuarial Statement of Operations .. 403

SECTION 6. Cash Flow Projections 404

RECOMMENDATION 4: Likelihood of Negative Cash Balance 404

SECTION 7. Population Projections 404

RECOMMENDATION 5: Updating Projections ... 404

SECTION 8. Actuarially Assisted Financial Management: Limited Engagements 404

RECOMMENDATION 6: Scope of Limited Engagements 405

SECTION 9. Feasibility Studies 405

SECTION 10. Actuarial Assumptions 405

RECOMMENDATION 7: Assumptions about Periodic Fee Increases 406

RECOMMENDATION 8: Sensitivity Tests 406

SECTION 11. Approximations: Materiality 406

RECOMMENDATION 9: Standards of Materiality . 406

SECTION 12. Reports and Opinions 407

RECOMMENDATION 10: Scope of Actuarial Report 407

RECOMMENDATION 11: Affiliation with Another Organization 407

RECOMMENDATION 12: Material Changes in Assumptions 407

RECOMMENDATION 13: Comment on Balance Sheet Deficit 407

RECOMMENDATION 14: Direct and Indirect Users 407

RECOMMENDATION 15: Comment on "Going Concern" Assumption 407

RECOMMENDATION 16: Qualification of Opinion . 407

SECTION 13. Relations with the Auditor 407

RECOMMENDATION 17: Material Differences between GAAP and GAAPP 407

SECTION 14. Miscellaneous 407

ACTUARIAL STANDARDS OF PRACTICE RELATING TO CONTINUING CARE RETIREMENT COMMUNITIES

(Adopted 1987)

SECTION 1. SCOPE

1.1 These standards give advice to an actuary who is serving a continuing care retirement community. They are designed to focus on the applications of actuarial techniques to this specialized field. The standards are not concerned with ethical issues, which are addressed in the Guides to Professional Conduct and in the Interpretative Opinions.

1.2 The term "continuing care retirement community" (CCRC) refers to a residential facility for retired people which provides stated housekeeping, social, and health care services. The residency agreement, or contract, between the CCRC and the resident or pair of joint residents defines the services to be provided by the CCRC and the fees to be paid by residents for those services, including the degree to which they may be modified in the future. The contracts are of long duration, and may be for the life of the individual or the life of the survivor of joint residents. The services always include living quarters and access to a health care bed;[1] and usually include one or more daily meals, cleaning, flat laundry, transportation, social activities, and so forth.

1.3 CCRC is used as a generic term in this statement of standards. Another term, "life care community" (LCC), refers to a CCRC which, in addition to meeting the general definition, satisfies two further conditions: (1) health care costs are risk pooled and are prefunded in the fee structure since the resident does not pay the full cost of health care when usage actually occurs; and (2) its contracts continue for the full lifetime of the resident.

1.4 In return for the services promised by the CCRC, each resident or pair of residents agrees to pay fees according to a schedule set forth in the contract. The typical fee schedule has three parts: (1) an advance fee which is payable before the resident assumes occupancy and a designated portion of which may be refundable upon termination of the contract; (2) periodic fees which are payable throughout the term of the contract; and (3) additional fees on an "as used" basis covering services not otherwise provided for (such as extra meals, guest meals, use of a carport, or, if applicable, health care in excess of specified limits). The contract also states the portion, if any, of the advance fee which will be refunded upon termination.

1.5 The advance fees, together with the periodic fees, investment income, and any gifts or other funds, constitute the resources available to finance the CCRC's physical plant and basic promised services. Unless specifically provided otherwise by law or in the residency agreement (or the terms of a gift), funds from any such source may be used for any such purpose. In other words, the actuary is concerned with evaluating total current and projected revenues versus total current and projected expenses regardless of how management or regulation decides to apply specific revenues toward specific expenses.

1.6 In order to assure that the CCRC will have funds sufficient to meet its promises, the sum of the advance fee plus the actuarial present value at entry of the periodic fees should be not less than the actuarial present value at entry of the costs of discharging all the CCRC's obligations to the resident.[2] The nature of that fee structure emphasizes the long-term character of the relationship.

1.7 Most of the residents at any time will be living normally active lives in the independent residential units; specified health care services on a temporary basis are available to such active residents. The remainder of the residents will have been transferred permanently to the health care center. The community may offer more than one level of health care such as intermediate or skilled nursing care, assisted living or personal care, and home health care.

1.8 Entry into a CCRC usually depends on meeting criteria as to health and the ability to pay current and expected fees. The periodic fees are usually subject to adjustment as deemed necessary by management. Therefore, entry into a CCRC involves a great deal of trust in those who operate it. Some CCRCs set aside assets or funds from contributions to subsidize residents whose income cannot keep up with fee increases. Other CCRCs share the costs of subsidizing these residents among those residents who can afford to pay.

1.9 Since the services and/or refund payments promised by a CCRC are contingent upon the occurrence, timing, and duration of future events, a CCRC should be guided by actuarial principles. In particular, actuarial principles are needed to assist management in estimating those revenue and expense items that are a function of future population (demographic) flows, and to develop fees that normalize the impact of changing population flows.[3]

1.10 Accordingly, actuaries may be called upon to advise the owners, operators, and residents of a CCRC, as well as other professionals and regulatory bodies. The spectrum of service that an actuary might perform includes:

(a) Developing and pricing contracts which (i) adequately provide for the economic survival of the community in the short and long run; and (ii) fairly

[1] The term health care is used throughout this document to refer to the case where a resident cannot live independently and requires outside support services in order to function in the community. This term would include personal care or assisted living services and nursing care. The exact definition for these services would vary by community and geographic location.

[2] In this statement of standards, the term "actuarial present value" means that the projected future amount is estimated by appropriate probability assumptions such as mortality, morbidity, withdrawal and is discounted to the valuation date.

[3] It should be noted that we do not recommend the pay as you go approach for a LCC, although it might be appropriate for other types of CCRCs which make relatively limited promises (refer to paragraph 1.13).

represent to the user the economic consequences of entering into a residence contract;

(b) Projecting future cash flows;

(c) Projecting changes in the future population of residents and estimating the future needs for health care beds;

(d) Determining actuarial assets and liabilities and planning for surplus needs;

(e) Participating in the design of a CCRC's financial management and accounting systems; and

(f) Assisting in the development of financial feasibility studies.

1.11 An actuary may be engaged to perform any of the above tasks or to contribute the actuarial elements of a task to be performed by another person. An actuary may be engaged to conduct other actuarial work in connection with a CCRC, or to appraise work done by others.

1.12 These standards apply to actuaries who serve both non profit and for profit (proprietary) CCRCs. The interpretation of and response to the results of an actuarial study may vary according to the corporation's financial objectives.

1.13 While the same basic actuarial principles and practices apply to all CCRCs, some will have a greater impact on a LCC with its broader lifetime promises than on a CCRC which has made less extensive promises.[4] In other words, some considerations which would be significant for a life care community might not be material in the financial planning and accounting for a CCRC which has made less extensive promises.

SECTION 2. GENERAL CONSIDERATIONS

2.1 The main obligations of a CCRC are room, board, health care services and, where applicable, refunds of advance fees. The dollar cost of a given service and the scope and manner of providing the service may change over time. Changes in some of these obligations will primarily correspond with inflation, but not with changes in projected population flows. Changes in other obligations will correspond with inflation, changes in projected population flows, and with other causes, for example, medical advances and changing perceptions of recreational needs. Moreover, health care will be used more intensively with the increasing age of the residents, and disbursements therefor will also increase independently of inflation. Such changes may be relatively small in any one year, but can be very large over the lifetimes of the residents.

2.2 A CCRC typically has a population numbering in the hundreds. This means that the current and previous resident populations of even the largest CCRC will be too small to have full statistical credibility in the selection of assumptions for rates such as mortality, morbidity, and withdrawal.

2.3 The foregoing characteristics of a CCRC suggest that the fee structure will require periodic adjustment to reflect emerging experience. In the same vein, the actuary who makes best estimates based on reasonable assumptions should consider the potential impact of different assumptions and the desirability of sensitivity tests to show how calculated results will vary if experience materially differs from the assumptions used.

2.4 The CCRC fee structure, which consists of an advance fee and a periodic fee at a minimum, has the following characteristics. Both the advance fees and periodic fees typically vary depending on the size of the living unit. Advance fees may differ and periodic fees usually differ depending on the number of occupants in the living unit. However, neither the advance fees nor the periodic fees typically vary with the age or sex of the resident. Fees should include provision for health care liabilities to cover the anticipated greater use of promised health care as the resident group ages. Since periodic fees are allowed and expected to increase, they may be calculated to increase with expected levels of inflation.

2.5 Even though fees do not generally vary by age and sex, the actuarial present values of the costs that are to be covered by fees must reflect the age, sex, joint occupancy, level of care, and, to the extent deemed appropriate, the health characteristics of the population under study.

2.6 The advance fee may be set relatively high and the periodic fees relatively low, or vice versa. A CCRC's management must choose the mix between advance fees and periodic fees. This will be influenced by: (a) marketing considerations; (b) the fact that the advance fee represents a commitment in hand; (c) the fact that the periodic fee is the only fee that can be adjusted for existing residents to meet future unanticipated needs, such as higher rates of inflation; and (d) the fact that high advance fees can reduce or eliminate the need for permanent financing.

2.7 The modern form of the continuing care contract does not place limits on increases in periodic fees. It is desirable to set initial periodic fees at a level such that expected increases in such fees should match the CCRC's internal inflation. In other words, sound actuarial practice will not attempt to fund, on a pay as you go basis, those cost increases that vary with demographic forces. Instead, the fee structure should include provision for prepayment of those costs, analogous to level premium life insurance and pension related benefits.[5]

[4]The term "less extensive promises" is used to refer to contracts providing materially less than full prepaid health care

[5]This sentence should not be interpreted as implying that the annual level of prepayment is guaranteed or that sound actuarial practice puts any restriction on the CCRC's ability to pay any kind of charge from any kind of fee or other asset

2.8 A reasonable goal in fee setting is the accumulation of some amount of surplus. A surplus is needed to protect against adverse experience or to prepare the community to meet unanticipated future needs. These standards do not attempt to define a "reasonable" surplus. Such a measure must be developed between the actuary and the CCRC's management. In developing this measure, the actuary should disclose to management whether margins have been implicitly included in the selection of assumptions or need to be explicitly calculated and added to the actuarial equation.

2.9 An actuary depends on information furnished by the operators of a CCRC in several important respects: historical demographic data as a partial basis for developing assumptions; current and projected demographic and cost data; and current financial data. These data are the basis for calculating fees and liabilities. In using such data, the actuary must develop an opinion as to their reasonableness. It is useful for the actuary to be involved with other experts in the general and financial planning and accounting of a CCRC.

2.10 The actuary must completely understand the scope of the CCRC's promises to residents and prospective residents and the nature of its fee structure in order to accurately conduct an evaluation. Sources for this information are the CCRC's form or forms of residency agreement, the information booklet which the CCRC furnishes to prospective residents, and any other reasonably available source of information about the CCRC. In interpreting these documents, the actuary should be aware of:

(a) the policies for selection of proposed new residents, and how these policies are actually applied;

(b) the term of the residency agreement, and any limitation on the period for which promises are made;

(c) any limitation on the CCRC's ability to change future periodic fees;

(d) any consequences of the inability of a resident to pay any future fees;[6]

(e) any provision for refunding the advance fee;

(f) any limitation on the services provided, and any requirement of additional charges for services;

(g) any contract provisions which provide for free care in the health care center, or for higher rates to be charged while a resident is in the health care center;

(h) any affiliation with another entity, and the extent to which any such entity would assume responsibility for obligations of the CCRC;

(i) any provision or circumstance which may throw doubt on the ability of the CCRC to remain a going concern; and

(j) any other matter which may have a material effect on the future cash flows of the CCRC.

2.11 The actuary should be familiar with any laws and regulations applicable to CCRCs in the appropriate jurisdiction.

2.12 High occupancy, sound pricing, and effective financial management are keys to the successful operation of a CCRC. The ability of a CCRC to attract new residents to fill vacancies will depend on keeping the CCRC competitive as to its physical plant, its fee schedule, and the general attractiveness of its whole environment. An actuary engaged to advise a prospective CCRC about its financial feasibility, or an existing CCRC about its financial planning and accounting, should be alert for any circumstances which might throw doubt on any aspects of its future ability to attract new residents. Any such circumstance should be noted in the actuary's report, with the actuary's comments thereon.

2.13 For setting fees and determining actuarial present values, these standards outline practices that follow the *closed group method.* Under the closed group method, the future consequences of contracts in effect with residents on the valuation date are projected, and the actuarial present values of such events are determined. The closed group method does not directly take into account those persons who are expected to become residents after the valuation date, except to the following extent. It is assumed that: (a) the annual number of new residents will be sufficient to fill the vacancies; (b) they will pay actuarially adequate fees; and (c) all costs associated with health care beds not used by continuing care contractholders will be met from other sources, such as fees for the use of health care beds by those who are not permanent residents. If the actuary has reservations about the validity of any of the preceding conditions, then an appropriate adjustment or comment should be included in the actuarial report. The objective of the closed group method is to relate the value of promised services and refund promises for the current group of residents to the amount of fees that they have paid in the past and are expected to pay in the future.

2.14 For projecting population and cash flows, this statement of standards outlines practices that follow the *open group method.* Under the open group method, specific assumptions are made about the number and characteristics of new residents who will fill vacancies generated by the death, permanent transfer, or withdrawal of existing residents. The objective of the open group method is to estimate population flows for determining the appropriate capacity of the health care facility and to generate cash flow projection for purposes of testing projected liquidity and the ability of the CCRC to meet financial requirements that may be imposed by lenders or legislation.

2.15 RECOMMENDATION 1. *Frequency of actuarial studies.* For both the closed and open group methods, all calculations should be repeated periodically to reflect cur-

[6]An actuary who desires to reflect potential Medicaid revenue should be aware of the Medicaid reimbursement policy in regard to continuing care contracts and the appropriate spend down provisions

rent residents' data and, to the extent appropriate, revised assumptions. Since CCRCs typically adjust advance fees and periodic fees annually and the actuarial evaluation is an integral part of the determination and rationale for fee adjustments, it is desirable that a CCRC conduct *annual* actuarial studies. However, in practice due to the cost and relative newness of the application of actuarial principles to the financial management of CCRCs, actuarial studies may be conducted every two to three years.

2.16 This statement of standards includes two alternative approaches to the actuarially based financial management of a CCRC. The first is the comprehensive approach, in which all financial aspects of the CCRC's operations are deemed to be actuarial. The second is the component approach, in which the actuarial focus is on health care costs, as an addition to the residency costs of the CCRC, and on advance fee amortization, as an offset to the periodic fees otherwise needed. Both approaches depend on adequate provision being made for residency needs and for physical plant maintenance and replacement. Under the comprehensive approach such provision is inside the actuarial equation; under the component approach such provision is outside the actuarial equation. In principle, the two approaches should produce comparable results. The component approach came into being as an acceptable way for existing CCRCs with established histories of favorable cash flows to recognize their actuarial needs long after becoming operational.

2.17 RECOMMENDATION 2. *Provision for future services such as physical plant replacement.* Under both the comprehensive approach and the component approach the actuary should develop and report an opinion as to whether financial provision is being made for residency needs and for physical plant maintenance and replacement. The actuarial report should include an appropriate disclosure if the actuary has relied on others in developing such opinion.[7]

2.18 Some CCRCs and their actuaries may find the comprehensive approach more desirable because of its straightforward application. Other CCRCs and their actuaries may find the component approach more desirable because of the ease with which it can be incorporated into traditional accounting statements prepared in accordance with generally accepted accounting principles (GAAP).

SECTION 3. ACTUARIALLY BASED FINANCIAL MANAGEMENT: COMPREHENSIVE APPROACH

3.1 The comprehensive approach to actuarially based financial management of a CCRC incorporates all of the revenues and expenses for the CCRC in the actuarial equation for evaluating the fee structure. The financial statements associated with the comprehensive approach are the actuarial balance sheet, an accompanying statement of operations,[8] a statement of changes in financial position, and a cash flow projection.

3.2 The steps involved in conducting a comprehensive actuarial study are: (a) determining the actuarial adequacy of periodic fees for current residents toward funding the actuarial present value of future services (which includes the expensing of fixed assets) and refund obligations, taking into consideration the existing assets and liabilities, and making appropriate provision for surplus; (b) assessing the adequacy for new residents of the combination of the advance fee and the actuarial present value of periodic fees in covering the actuarial present value of the costs of performing all the obligations (including the actuarial present value of advance fee refunds) assumed by the CCRC plus provision for surplus; and (c) projecting future population flows for input into the development of a cash flow projection.

3.3 The financial condition of a CCRC is considered to be in satisfactory actuarial balance at a given date if:

(a) its resources that are available for current residents (including the actuarial present value of periodic fees expected to be paid in the future by present residents) are equal to the actuarial present value of the expected costs of performing all remaining obligations to such residents under their contracts, with appropriate provision for surplus; and

(b) for a typical cohort of new entrants the sum of the advance fee paid at or before occupancy plus the actuarial present value at occupancy of periodic fees is equal to the actuarial present value at occupancy of the costs of performing all obligations assumed by the CCRC, with appropriate provision for surplus; and

(c) cash balances are projected to remain positive.

3.4 The preparation of the actuarially based balance sheet is the foundation of this approach. The balance sheet directly evaluates the CCRC's condition in respect to current residents. If the balance sheet shows a deficit, or reflects an undesirable reduction in surplus, consideration should be given to increasing fees or taking cost reduction measures. If the balance sheet shows a "reasonable" surplus, the existing fees may be appropriate. If the balance sheet shows an "excessive" surplus or a high

[7]The actuary should be aware of Interpretative Opinion 3(a)(4) when relying on the work of another person

[8]At a minimum, the actuarial balance sheet and a cash flow projection are required for any comprehensive study. It is also desirable to include an actuarial statement of operations and a statement of changes in financial position to assist the user in interpreting the changes between successive actuarial balance sheets. The accounting profession is currently developing CCRC financial standards. Since the actuarial profession desires that actuarial financial statements be as consistent as feasible with accounting statements, the Committee on CCRCs has decided not to include illustrative financial statements with this statement of standards. Such statements will be developed at a time in the future when both professions have implemented their respective standards of practice. In the interim, actuaries should use their own judgment for developing the format of their financial statements.

growth in the surplus, consideration may be given to reducing the fees or increasing the services offered.[9] The actuary should report these findings to the CCRC's management and discuss with management any appropriate steps to be taken.

3.5 Some items in the actuarially based balance sheet, such as cash, receivables, inventories, payables, accruals, escrowed deposits, and so forth, will come directly from the accounting balance sheet without the use of actuarial techniques.

3.6 The items in the actuarially based balance sheet that depend on actuarial techniques involve assumptions about contingencies (such as mortality and morbidity) and the time value of money. These items include, for example, the actuarial present value of future periodic fees, the actuarial present value of the costs of providing promised future services, and the actuarial present value of the obligation for refundable entry fees.

3.7 The customary steps for calculating the actuarial present values for the current population (closed group) include the following:

(a) Using appropriate assumptions about mortality, morbidity, and withdrawal, the actuary projects the number of survivors for each future year by age, sex, level of care, and variations in contractual guarantees.

(b) Using this survivorship projection, and taking into account any limitation on the CCRC's ability to increase periodic fees, the actuary applies assumptions about future changes in periodic fees to compute the amounts of periodic fees expected to be paid in each future year.

(c) Using the same survivorship projection, the actuary applies assumptions as to the unit costs for various kinds of expense and as to rates of inflation to compute the amounts of expense to be incurred in each future year in providing promised services.

(d) Again using the same survivorship projection, the actuary computes the amounts of any advance fees expected to be refunded in each future year.

(e) Using assumption(s) as to interest, the actuary computes the actuarial present value of the amounts projected in (b), (c), and (d) above.

3.8 The initial periodic fee generally equals the actuarial present value of future expenses including the present value of advance fee refunds, plus provision for surplus, minus the advance fee, divided by the actuarial present value of a life annuity at entry which increases by the assumed rate of inflation.

3.9 The use of present values makes it unnecessary to explicitly provide for interest income; the present value calculation implicitly assumes that interest earnings are equal to the interest discount assumption.

3.10 The actuary may also be concerned with the valuation of invested securities, of physical plant, of debt, and of any potential transfer of economic resources which may take place over time or at a materially later date.

3.11 RECOMMENDATION 3. *Time value of money and consistency in valuing assets and liabilities.* An actuary is accustomed to putting all financial items on a comparable basis by determining the present value of assets and liabilities as of the same date, using reasonably consistent interest assumptions. The interest assumption used in valuing assets should be consistent with the interest assumption used in valuing liabilities. This should be the normal practice in preparing actuarial reports for CCRCs.

3.12 Physical plant, which typically represents a large portion of the assets of a CCRC, deserves special comment. Elements of the plant must be replaced as they reach the end of their useful lives if the CCRC is to remain a going concern. Provision for such replacement may be funded by charges to each years' operation reflecting the current cost of the portion of assets "used up" in that year. For each item of plant, that charge is measured by an annuity which, along with the depreciation reserve at the beginning of the year, would accumulate with interest to the anticipated cost of replacing the item at the end of its estimated useful life; and, just as the actuarial present value of the "services" to be provided by the physical plant is included in assets, the actuarial present value of those future charges to current residents is a liability of the CCRC. Under those conditions, an earnings rate is effectively attributed to the use of the physical plant. Such use is matched with the provision of contractual services to residents, a form of "immunization," and the distinction which is often made between interest bearing assets and non interest bearing assets becomes inapplicable.

3.13 Ordinary financial reporting often has not recognized the time value of money in connection with debt, physical plant, or other obligations to transfer resources over a significant period of time, and an actuary working with other professionals on the financial accounting and reporting of a CCRC may encounter other practices in those respects. An actuary working with another professional who is required by the tenets of the other profession to record values that do not take into account the time value of money may accept those values for that purpose, provided any material difference is disclosed in the actuarial report together with the actuary's appraisal of the significance of the difference.

SECTION 4. ACTUARIALLY BASED FINANCIAL MANAGEMENT: COMPONENT APPROACH

4.1 In contrast to the comprehensive approach, which incorporates all financial aspects of the CCRC in the actuarial

[9] This sentence may not necessarily apply to proprietary CCRCs, where management may use the surplus to meet its dividend objectives.

equation, the component approach incorporates in the actuarial equation only the advance fees and those revenues and expenses that are a function of the number of continuing care contractholders in the various levels of care. These elements are inserted in a modified statement of operations and balance sheet to appropriately match revenues with expenses. The financial statements associated with the component approach are the actuarially adjusted balance sheet, an actuarially adjusted statement of operations,[10] a statement of changes in financial position, and a cash flow projection.

4.2 The steps in the component approach are calculating: (a) required fee supplements to satisfy actuarial health care liabilities as an addition to the expenses of operating the residency facility; and (b) the actuarial amortization of advance fees as an addition to the income from periodic fees and other sources. It applies the full closed group valuation technique for current residents to those liabilities that vary with changes in population flows, which are primarily health care liabilities.

4.3 The first step in the component approach is to compute the annual cost of the future health care provided for in the residency agreement. This is called the health care premium. It is generally calculated to increase by the assumed rate of inflation. (Refer to Paragraph 10.7) If it is calculated on an attained age basis, it equals the actuarial present value of future health care expenses (excluding accruals for health care costs) minus the value of assets held for the net health care liability, divided by the actuarial present value of a life annuity which increases by the assumed rate of inflation. If it is calculated on an entry age basis, it equals the entry age actuarial present value of future health care expenses divided by the entry age actuarial present value of a life annuity which increases by the assumed rate of inflation. These calculations use appropriate assumptions as to mortality, morbidity, withdrawals, and interest discount.

4.4 The *net health care liability* at any time equals the actuarial present value of future health care expenses minus the actuarial present value of future health care premiums. The expected addition to the assets held for the net health care liability in a given year is equal to the expected return thereon plus the health care premium minus the expected health care expenses.

4.5 The amortization of advance fees applies only to the actuarial present value of that portion which is nonrefundable. An acceptable method for calculating the current year amortization of nonrefundable advance fees is described in the following two steps. First, the actuarial present value of any refund provision is determined for each unit (that is, for each resident or pair of residents covered by a given advance fee). The calculation recognizes the probability that the refund will occur, the amount of the refund, and, to the extent advance fees are invested in income earning holdings, an interest discount. Such value is subtracted from the unit's unamortized and unrefunded advance fee. Second, the difference is amortized over the expected lifetime of an individual resident and over the joint and last survivor expected lifetime of a pair of residents for whom a single advance fee is paid. Such expected lifetimes depend on the current health categories of the residents as well as on age and sex. As a maximum, such amortization should be level. It may instead be calculated to start lower and increase with assumed rates of inflation, interest, or increased health care utilization. In practice, the incidence of advance fee amortization, whether level or increasing, under the component approach will affect the amount of periodic fee required in a given year.

4.6 The aggregate unamortized and unrefunded advance fee for all units is carried forward from year to year with adjustment for actual advance fee receipts and refunds, and for amortization. The nonrefundable portion of such aggregate for each unit, if all assumptions have been realized, equals the prior year's amortization multiplied by the current year's expected lifetime. To the extent that advance fees are invested in income bearing holdings, credit is also given for interest. Experience variations for the group as a whole are allocated to increase or reduce the remainder to be amortized for each surviving individual or pair.

4.7 If the sum of the CCRC's current operating costs, including provision for depreciating and replacing fixed assets, and the actuarially computed addition to the net health care liability, with an appropriate margin for surplus, equals the sum of the current periodic fees and the actuarial amortization of advance fees plus interest on assets held for the net health care liability, then the fee structure may be deemed to be adequate.

4.8 The CCRC's financial records should recognize as liabilities the unamortized and unrefunded advance fees, the net health care liability, and an appropriate liability for the replacement of fixed assets. Depending on applicable accounting practices, the net health care liability may have to be designated as part of the fund balance or surplus.

SECTION 5. ACTUARIAL STATEMENT OF OPERATIONS

5.1 The actuarially based (or adjusted) statement of operations is a statement of revenues and expenses prepared on an accrual basis. Each item in the actuarially based (or adjusted) statement of operations represents operating revenues or disbursements of the year, adjusted for changes during the year in the related items of the actuarially based (or adjusted) balance sheet. For each such item, the cash component and the change in the related balance sheet item should be shown separately, either in the statement or in a footnote.

5.2 By that process the recognition of income will automatically be properly matched with the incidence of related

[10]Refer to footnote 8.

expense, the financial planning and accounting for the CCRC will most closely reflect economic reality throughout the terms of its contracts, and equity will be maintained among different generations of residents.

SECTION 6. CASH FLOW PROJECTIONS

6.1 In addition to being in actuarial balance, a CCRC must be able to meet its short term cash needs at all times. Typically, a large portion of a CCRC's assets, such as physical plant, is nonliquid. As a result, a CCRC may be adequately priced from an actuarial present value analysis and yet encounter cash shortages in the short run, particularly during the early years of operation. A cash flow projection for at least ten years will reveal whether or not this problem is likely to arise. Such a projection will indicate whether changes in the proposed pricing or in other aspects of the CCRC's financial planning need consideration. A cash flow projection is necessary under both the comprehensive and component approaches.

6.2 Cash flow projections are performed using open group methods which reflect the financial effects of new residents replacing existing residents. The assumptions that are used in the cash flow projections should be generally consistent with those used for pricing and the computation of actuarial present values. A cash flow projection, however, should recognize short term relationships between interest and inflation rates while pricing and the computation of actuarial present values may focus on the long term relationships between these rates.

6.3 RECOMMENDATION 4. *Likelihood of negative cash balance.* The actuary should comment in the actuarial report about the likelihood that the CCRC is projected to experience a negative cash balance within the next ten years.

SECTION 7. POPULATION PROJECTIONS

7.1 The population flow projection provides an estimate of the number of residents by contract type and permanent status in the CCRC's various levels of care (i.e., independent living in apartments or congregate facilities, assisted living or personal care, and nursing care) and number of beds needed by level of care. The results of the population flow projection may be used by the actuary to develop a cash flow projection or may be used as actuarial input for a financial feasibility study or for internal financial projections prepared by others.

7.2 The projection of future population flows should be based on appropriate actuarial methodology, which may be a multiple decrement model or Markov model or time series model. In the future, other models may prove to be more reliable and, therefore, may replace current practice. The selection of the appropriate population projection method depends on the actuary's assessment of the method's credibility and the type of data available.

7.3 An actuary using a multiple decrement model must select appropriate mortality, morbidity, withdrawal, and other demographic assumptions. These assumptions are applied to the current census of the CCRC to project apartment density ratios (number of contractholders in apartments divided by the number of occupied apartments), the rate of apartment turnover (the ratio of units vacated during a year and made available for new occupants), health care usage by type of health care guarantee, and the availability of health care beds to non residents. Such a projection is based on the number of living units, the age, sex, and health characteristics of current residents, the proportion of apartment units with double occupancy, and the corresponding characteristics of replacement residents. Since the initial census has a significant impact on the resulting projection, the actuary should use the current census for an existing CCRC, or presales and their characteristics for a CCRC that is being developed, or, if necessary, a hypothetical census that represents the actuary's best estimate of the initial census.

7.4 Projections may be done using several alternative sets of plausible assumptions, reflecting different health characteristics at entry and different management policies regarding admissions to the CCRC and transfers to the health care center. It is important to test the impact of different assumptions.

7.5 RECOMMENDATION 5. *Updating projections.* The population projection, as with all projections, should be compared periodically with actual experience. Any new projection should be based on assumptions that reflect recent experience and should also reflect changes in management policies or resident characteristics or other material influences.

SECTION 8. ACTUARIALLY ASSISTED FINANCIAL MANAGEMENT: LIMITED ENGAGEMENTS

8.1 There may be cases where a comprehensive or component study of a CCRC is not desired or necessary, but where the actuary is engaged for a more limited scope. For example, the actuary may be asked to generate future population flows which reflect deaths, transfers, and withdrawals among present residents, and the admission of new residents; or to estimate the need for future health care beds; or to prepare input for selected balance sheet accounts of a CCRC; or to develop actuarially sound funding requirements for proposed options for advance fee refunds or health care guarantees (e.g., the period that residents receive health care without substantial additional charges); or to perform some other limited assignment without addressing the full scope of the CCRC's actuarially based financial accounting. In these cases, it is not necessary that the actuary evaluate the total fee structure (and management may not desire such an evaluation).

8.2 RECOMMENDATION 6. *Scope of limited engagements.* For limited engagements the actuary's report and opinion should make clear the scope of the engagement and the limited applicability of the results and any opinion. The actuary's report should advise users of the report that the entire fee structure may not be actuarially adequate nor is the entire fee structure actuarially based; only those portions that were included in the limited engagement may be judged for actuarial adequacy.

SECTION 9. FEASIBILITY STUDIES

9.1 An economic feasibility study includes (but need not be limited to) the following:

(a) a market study, or demand analysis, as a basis for judging whether or not the proposed CCRC is likely to achieve acceptable occupancy rates and also for forming opinions as to the demographic characteristics of the initial population;

(b) an appraisal of the economic viability of the proposed contract between the CCRC and its residents;

(c) an evaluation of the pricing structure;

(d) an appraisal of the proposed admissions policies as to the health and financial requirements of prospective residents;

(e) a projection of future population flows and health care bed needs;

(f) a pro forma balance sheet as of the commencement of operations, taking into account the expected cost of development and construction and the probable funding resources, including advance fees and any indebtedness;

(g) a cash flow projection for at least the first ten years of operations.

SECTION 10. ACTUARIAL ASSUMPTIONS

10.1 The financial forecasts generated by the actuarial model are not predictions; they are projections of what the financial consequences would be if future experience were to reproduce the actuarial assumptions on which the projections are based. The actuary should use professional judgment in selecting assumptions that are likely to reflect future economic reality, including trends. The actuary's report should explain that the results are valid only for the stated assumptions.

10.2 The calculation of actuarial present values and fees requires the use of assumptions as to mortality, morbidity, withdrawal, interest, inflation, changes in periodic fees, changes in advance fees, revenues, expenses, and any other pertinent contingencies. For purposes of population flow projections, assumptions are also needed about the profile of new residents who will enter the community when vacancies occur, by age, sex, health characteristics, and single versus double occupancies.

10.3 Mortality and morbidity rates will differ according to the age, sex, and health status of the resident. Withdrawal rates may differ according to the sex of the resident and whether or not the resident is part of a double occupancy. Select and ultimate rates should be considered for all of the preceding assumptions. Also, it may be appropriate to vary the rates for various times in the future (e.g., generational rates). Rates of transfer to the health care center (whether temporary or permanent) and the duration of temporary stays, are influenced by the policies that are employed by the particular CCRC. Such policies, in turn are influenced by the availability of health care beds and the availability of home health care.

10.4 In choosing mortality assumptions, the actuary should select different assumptions for permanent residents of an apartment versus permanent residents of the health care center. Also, the actuary should reflect those factors that are likely to cause the mortality to differ from the general population. In the absence of other guiding criteria, the actuary may conclude that the ultimate mortality curve (i.e., rate of increase) is similar to the mortality curve of annuitants.

10.5 Morbidity in the context of a CCRC should be separated into temporary and permanent transfers to the health care center. Temporary transfers are distinguished from permanent transfers in that the resident is expected to return to the independent living unit. For the case of a permanent transfer, the resident is expected to remain in the health care center for the rest of his or her life. In selecting morbidity assumptions, the actuary should consider the effect the CCRC's practices in declaring permanent transfers may have on the probable frequency of such transfers and the subsequent mortality rates.

10.6 The persistency of current residents of a CCRC is affected by withdrawals as well as by mortality. The projection of the number of present residents expected to be in each occupancy status in future years requires the use of withdrawal assumptions. The characteristics of the current residents of a CCRC and its provisions for advance fee refunds should be taken into account when selecting the withdrawal assumptions.

10.7 Assumptions as to rates of interest and inflation should be mutually consistent and should be based on expectations over the full terms of the contracts with present residents. The actuary may find it reasonable to use current rates for the immediate year and grade future rates to a level that is appropriate for the longer term. The long term inflation assumptions may not correspond to any single index of consumer prices. The actuary may also find it reasonable to use different inflation rates for various categories of revenues and

expenses. The excess or deficit of interest assumptions over the inflation assumptions should be consistent with the real interest rates which may be expected during the contracts' terms. If relatively high rates of inflation are assumed for any period, the actuary should consider what is likely to be a reasonable relationship between interest and inflation rates in such a period.

10.8 The assumptions as to future increases in periodic fees should be consistent with the inflation assumption that is used to increase expenses. When computing the present values of future periodic fees and future expenses, it will usually be found that the effects of the fee increases and expense inflation tend to offset each other, so that the excess of the assumed rate of interest over the assumptions about fee increases and expense inflation is more critical than their absolute levels.

10.9 No such offsetting effect exists in the computation of the present value of the provision for refundable advance fees and in that computation the level of the interest assumption is critical. There may be circumstances when calculating this present value in which it would be appropriate to select a different interest assumption than that used in computing the present value of future expenses and future periodic fees. In such a case, the effects should be noted in the actuarial report.

10.10 RECOMMENDATION 7. *Assumptions about periodic fee increases.* A key element of the long run viability of a CCRC is the expectation by residents that their periodic fee increases should approximately correspond to the community's inflation experience. The actuary should clearly state the assumption about future periodic fee increases. If the actuary uses assumed fee increases that exceed the expense inflation assumptions, the actuarial report and any actuarial opinion should identify any such excess and include appropriate comment.

10.11 For a new or prospective CCRC, the initial revenue and expense assumptions are extremely important in the financial evaluation. The actuary should conduct tests of reasonableness for start up operating expenses and for revenues from sources other than advance and periodic fees. For an existing CCRC, the actuary may decide not to conduct tests of reasonableness unless the current year assumptions vary materially from the previous experience.

10.12 For an existing CCRC, its own experience will be a helpful guide in selecting or adjusting assumptions. However, the resident population of even the largest CCRC will be too small to have full statistical credibility in the selection of assumptions such as rates of mortality, morbidity, and withdrawal. Therefore, it is appropriate to compare the particular CCRC's experience with a broader base of comparable experience, and to draw, as may be needed, on such comparable experience in the selection of assumptions.

10.13 The relative lack of statistically credible experience for a CCRC puts a heavy responsibility on the CCRC and its advisors to watch actual experience closely as it emerges and to revise assumptions when needed.

10.14 When selecting assumptions, actuaries are accustomed to consider making provision for adverse deviations of actual experience from the assumed experience. The actuary for a CCRC should bear in mind three considerations:

(a) Over conservative assumptions lead to redundant fees, so that the current generation of residents subsidizes those who become residents later;

(b) Over optimistic assumptions are likely to have the result that future generations of residents will be called on to subsidize the current generation; and

(c) Residency agreements usually provide that periodic fees can be changed from time to time as may be needed.

10.15 RECOMMENDATION 8. *Sensitivity tests.* In addition to using good judgment in the selection of assumptions, the actuary should emphasize in any report that the stated results depend on the assumptions and that actual experience may be different. Initial assumptions may prove to be inaccurate, admission policies may change, management practices for the transfer of residents may change, and medical or technological breakthroughs may affect the longevity or morbidity of residents. These possible occurrences suggest that the actuary measure the sensitivity of results to likely variations in assumptions, monitor and compare actual experience with projections, and make revised calculations periodically, based on the new population base and using revised assumptions if appropriate. The actuary's report should contain a description of the tests of potential variation in projections and a summary of the results. If the actuary does not conduct sensitivity tests on assumptions, the report should include an explanation for why these tests were not generated.

SECTION 11. APPROXIMATIONS: MATERIALITY

11.1 The use of approximations is acceptable if the actuary is prepared to demonstrate that the result does not differ materially from the result obtained from using more precise methods or assumptions.

11.2 The adequacy of methods and assumptions may be judged by the aggregate effect, and not necessarily by the individual effect of specific methods or assumptions.

11.3 RECOMMENDATION 9. *Standards of materiality.* In making a decision as to materiality, the actuary should compare the aggregate effect on the balance sheet surplus or deficit with the total liabilities. The actuary should take into account the effect which differences may have on a decision by an informed user. Any item

which, in the actuary's opinion, is likely to require a fee increase that is greater than the marketplace can stand should be considered material.

SECTION 12. REPORTS AND OPINIONS

12.1 RECOMMENDATION 10. *Scope of actuarial report.* All actuarial communications, including but not limited to actuarial reports, statements of actuarial opinion, and statements of actuarial review, are subject to Interpretative Opinion 3. An actuary's report or opinion should make clear the scope of the engagement and any limitations on the applicability of the report or opinion. The actuarial report should contain descriptions of the actuarial data, assumptions, and methods. It should include a statement of the actuary's opinion as to: (a) whether the data and assumptions used are appropriate; (b) whether the methods employed are consistent with sound actuarial principles and practices; and (c) whether provision has been made for all actuarial liabilities and related statement items which ought to be established.

12.2 RECOMMENDATION 11. *Affiliation with another organization.* If the CCRC is affiliated with another entity, the actuarial report should contain a comment as to the extent, if any, to which such affiliate would assume responsibility for obligations of the CCRC.

12.3 RECOMMENDATION 12. *Material changes in assumptions.* Material changes in actuarial assumptions from those previously used should be disclosed in the 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 factors as the actuary deems to have pertinence.

12.4 RECOMMENDATION 13. *Comment on balance sheet deficit.* If the balance sheet shows a deficit, the implications of the deficit should be made clear. The deficit should be put in perspective as to whether or not it requires remedial action or is a nominal amount that might be typical among similar CCRCs.[11] The actuarial report should describe known plans of management for dealing with the deficit, and the actuary's comments thereon. Specific solutions for eliminating the deficit typically include increasing periodic fees more than expense inflation or reducing the costs of providing the promised services. If the solution requires additional periodic fee increases, the report's description of the plan to deal with the deficit should note the extent to which future periodic fees are assumed to increase more than the expense inflation assumption.

[11]One method for providing a perspective on an actuarial deficit is to calculate the "funded status or ratio" and compare its value to the values that have been obtained for similar CCRCs, or industry standards. One definition for the actuarial funded status is 100 × 1 + [surplus (deficit) / liabilities]

12.5 RECOMMENDATION 14. *Direct and indirect users.* The actuary should consider the prospective direct and indirect users of the report. Direct users include the management and board of the CCRC that commissioned the actuarial study. Indirect users may include the CCRC's auditors, existing and prospective residents of the CCRC, existing or prospective investors in or purchasers of the CCRC, regulatory authorities, and potential lenders.

12.6 RECOMMENDATION 15. *Comment on "going concern" assumption.* The actuarial report and any statement of actuarial opinion should contain appropriate comment on the CCRC's perceived ability to operate as a going concern and the impact of any actuarial deficit.

12.7 RECOMMENDATION 16. *Qualification of opinion.* If the actuary is unable to form a needed opinion, or if the opinion is adverse or qualified, the statement of actuarial opinion and the actuarial report should specifically state the reason.

SECTION 13. RELATIONS WITH THE AUDITOR

13.1 A public accountant engaged to audit financial statements of a CCRC is required by the tenets of the accounting profession to express an opinion as to whether financial statements are fairly presented in accordance with GAAP. GAAP as applied to a CCRC may differ in significant respects from GAAP for other entities and may also differ from generally accepted actuarial principles and practices (GAAPP) applicable to CCRCs. The actuary should understand GAAP as it is applied to CCRCs.

13.2 RECOMMENDATION 17. *Material differences between GAAP and GAAPP.* The actuarial report should include an explanation of any respect in which the assignment is materially affected by any difference between GAAP and GAAPP.

SECTION 14. MISCELLANEOUS

14.1 Interpretative Opinion 4 applies in part to an actuary's use of any actuarial principle or practice which does not conform to these standards. The standards are not intended to restrict the actuary in the exercise of professional judgment. An actuary who uses a procedure which differs materially from these standards should be prepared to justify such use and should include in the actuarial report an appropriate and explicit statement with respect to the nature, rationale, and effect of such use.

14.2 When a CCRC changes an actuary or appoints an additional actuary, each actuary should be aware of Interpretative Opinion 1(d).

DISCIPLINE PROCEDURES

INTRODUCTION

This material constitutes the policy of the American Academy of Actuaries regarding the handling of disciplinary matters under the Academy's Bylaws (especially Article VIII thereof). In a sense, the Bylaws can be thought of as enabling legislation, and these procedures as operating regulations issued thereunder.

In any complex society, and especially in a society that is as litigious as 20th century America, attention to procedure is essential. The Academy has attempted to adopt an ideal of due process, both as a means to achieve correct results from its disciplinary procedures and to protect the honor and reputation of those who are accused. Needless to say, the Academy's procedures cannot be viewed in a vacuum, but must be considered within the context of the U.S. Constitution, our heritage of common law, and appropriate principles of administrative procedure which have been articulated by the courts of this country.

The purpose of the procedures, therefore, is to provide a clear and detailed explanation of how the Academy's disciplinary process operates.

The material below proceeds in systematic fashion through the major elements of the disciplinary procedure of the Academy, which include: (1) the complaint, (2) the investigation, (3) the hearing, (4) the decision, (5) Board action, and (6) the appeal.

A brief explanation of the authority for handling disciplinary matters within the Academy precedes discussion of these specific matters.

AUTHORITY AND ORGANIZATION

The authority for the Academy to discipline its members arises from the inherent authority of any voluntary organization to exercise control over the qualifications for membership. In addition, the authority to take disciplinary action against members is specifically provided for in the Academy Bylaws.

In order to deal effectively with questions of potential disciplinary activity, the Bylaws provide for a Committee on Discipline. As will be discussed below in more detail, the committee has the specific authority to deal with "all questions which may arise as to the conduct of a member of the Academy" as such questions relate to the member's relationship to the Academy, its other members, professional practice, or the actuarial profession.

As is indicated in the Bylaws, the Committee on Discipline is a standing committee, composed of not fewer than fifteen members. In selecting members for the committee, efforts are made to have representation of each field of actuarial practice by individuals possessing extensive actuarial experience in that area. Geographical diversity of membership is also a goal in constituting the membership of the committee. Individuals selected for membership on the committee should have demonstrated a commitment to the profession as a whole, as well as having a reputation for the highest level of ethical conduct and professionalism.

The Bylaws specifically provide the committee with "the power to consider and take action" with respect to:

- any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy;
- questions as to the conduct of the member in the member's relation to the Academy;
- questions as to the conduct of the member in the member's relationship to other members;
- questions as to the conduct of the member in the member's professional practice; and,
- questions as to the member's conduct as it affects the interests of the actuarial profession.

In order to effectuate these powers, the committee may receive and act upon written complaints that are filed by any party (whether member or not), or may, on its own initiative, investigate and take action on any matter within its jurisdiction.

STAGE I: FILING A COMPLAINT

A. The Academy's Jurisdiction

It should be noted at the outset that the disciplinary process applies *only* to members of the Academy, because the Academy lacks any authority to discipline actuaries who are not members of the Academy. However, since the majority of actuaries in the United States maintain membership in the Academy, most actuaries in practice within the United States fall under the jurisdiction of the Committee on Discipline for allegations of unethical conduct or unprofessional work product.

B. The Sources of Complaints

The Academy's disciplinary process is usually initiated with the filing of a written complaint against an Academy member. Such complaints are filed with the Academy's General Counsel or Chairperson of the Committee on Discipline by members of the Academy, non-member actuaries, governmental officials, or any other person or party. In addition, the Committee on Discipline itself has the authority to initiate consideration of any possible violation of ethical or professional practice standards and has done so when information (from whatever source derived) comes to the attention of the committee, which raises a question as to a member's conduct.

Complaints may be filed anonymously, and a complete investigation, hearing, and appeal may take place arising

out of such anonymous complaint, provided that the initial investigation undertaken by the committee establishes sufficient grounds to raise a concern that a violation of the Academy's standards of practice or ethical considerations has occurred.

C. Confidentiality

A key hallmark of the complaint process is confidentiality. To the extent that a complainant wishes to retain confidentiality, that can be assured either by filing the complaint anonymously, or by specifically requesting the Committee on Discipline to keep one's identity confidential. It should be noted, however, that such confidentiality can interfere with the ability of the committee to investigate appropriately and decide a given matter, to the extent that the confidentiality prevents complete disclosure or the gathering of appropriate related information.

D. What One May Complain About

Complaints should be good faith allegations of matters which, if true, would constitute a violation of Academy Guides to Professional Conduct or Interpretative Opinions.

Reference has been made above to unethical conduct and unprofessional work product. Indeed, these are the two bases upon which the disciplinary process operates within the Academy. Unethical conduct can be evidenced by conviction of a criminal offense evidencing fraud, dishonesty, or breach of trust, or by the knowing filing of false or altered documents. In short, a violation of generally accepted ethical precepts for professional conduct (as embodied in the Academy's Guides to Professional Conduct and supporting Interpretative Opinions) forms one basis for disciplinary action.

The Academy's disciplinary process recognizes that there is a direct and clear relationship between ethical requirements and standards of professional practice. Guide 4(b) of the Guides to Professional Conduct states in part that the member will exercise due diligence to ensure that the methods employed are consistent with sound actuarial principles and practices established by precedent or common usage within the profession. Interpretative Opinion 4, Actuarial Principles and Practices, makes clear that the "sound actuarial principles and practices" referred to in Guide 4(b) constitute Generally Accepted Actuarial Principles and Practices.

The sources of these Generally Accepted Actuarial Principles and Practices include, but are not limited to, the Recommendations and Interpretations published under the auspices of the Academy. Hence, a violation of an Academy Recommendation or Interpretation could constitute a violation of the Academy Guides as well and could be an actionable item for review by the Committee on Discipline.

E. Complaint Format and Filing

Although no particular form is required for a complaint to be acted upon, the more explicit and detailed the allegation, the quicker and more easily the investigation into the merits of the allegation can be undertaken and completed. If initiated by an actuary, the complaint should specify the particular standards of conduct or professional practice that allegedly have been violated. If applicable and available, copies of the work which has been questioned should be included with the complaint.

Complaints should be filed with the chairperson of the Committee on Discipline, either at his yearbook address or in care of the Academy office in Washington, D.C.

It is important to note that the filing of a complaint does not, of itself, connote any guilt whatsoever. Once a complaint has been received, further consideration and investigation and processing become the responsibility of the Committee on Discipline.

F. Initial Complaint Processing

All complaints received by the Academy are forwarded to the chairperson of the Committee on Discipline. In consultation with the General Counsel, the chairperson determines whether the allegations contained in the complaint are sufficient to initiate a preliminary investigation. In general, the test used by the chairperson is whether, if the allegations contained in the complaint were found to be true, a violation of Academy Guides and Interpretative Opinions would have occurred. If the answer to this inquiry is "yes," an investigative committee will be appointed. If the answer is "no," the complaint is dismissed, and the complainant is so notified. The complainant will be free to resubmit his complaint for additional consideration if so desired, following necessary amendment.

It is part of the function of the chairperson to screen out frivolous complaints, or allegations of activities that are not related to ethical considerations or standards of practice violations. Particular care must be taken by the chairperson to make sure that the disciplinary procedure is not being used as a means of influencing commercial or business activity.

Through experience, several classes of complaints are observed to have been filed with frequency. Because of time constraints and resource limitations, matters that mandate an immediate resolution if they are to be considered at all may be handled informally by the chairperson. In addition, the committee has established several categories of issues which, for matters of policy, it will not handle directly. These include:

1. Allegations of violation of the Academy Bylaws or published procedures directed against officers, staff, members of the Board, or committee members, when the actions complained of took place within the exercise of official Academy duties by the alleged malfeasor. Such allegations are referred to the Executive Committee for consideration.

2. Allegations made against a class of individuals too numerous to be individually identified by the public at large or by members of the profession.

3. Allegations made resulting from actions or speech that are constitutionally protected, particularly when such allegations are based on the public expression of political positions to legislative or regulatory bodies. (Allegations of libel or slander are, however, subject to disciplinary action by the committee.)
4. Allegations in which a firm or corporate entity is identified as a malfeasor, it being understood that the disciplinary procedure applies only to individual members of the Academy and not to their employers.
5. Allegations relating to unfair competition, predatory business practices, or similar activities unless specifically involving an alleged violation of the Guides to Professional Conduct or the Interpretative Opinions by a member of the Academy.
6. Allegations made regarding the work product of a member, where no professionally articulated standards of practice exist, and where the actuarial literature is unclear or otherwise not dispositive. Where reasonable reviewers could differ on the methodology of work undertaken, and where there is no claim that the practitioners engaged in any improper conduct, the committee may find it impossible to render a final determination.

Finally, several classes of complaints will, in all cases, be referred to an investigative committee for investigation. These include:

1. Allegations of a member's conviction of a felony, conviction for which took place on or after April 22, 1985 (See Section III E.).
2. Allegations of improper work product that played a role in the insolvency of an insurer.
3. Allegations that a member has been disciplined by another actuarial body or licensing authority.

Between the extremes of the two lists above lie the majority of matters submitted for consideration, which must be reviewed on a case-by-case basis.

Once a complaint has been accepted for further processing by the chairperson, the complainant will be informed that the complaint has been received and accepted for further processing and investigation. In addition, the chairperson will also notify the individual who has been complained of that a complaint has been filed, and that an investigative committee will be appointed. The cooperation of the individual under question will be requested, although such cooperation is not required. The individual will also be apprised of all procedures to be utilized by the committee during its processing of the complaint, as well as all rights to contest and appeal the complaint as provided for in the Bylaws of the Academy.

STAGE II: THE INVESTIGATION

A. The Appointment of an Investigating Committee

Once the chairperson of the Committee on Discipline determines that an allegation has been uncovered which, if true, would constitute a violation of applicable Academy standards of practice or ethical conduct, the chairperson will appoint, with the approval of the Academy's President, an investigating committee.

The investigating committee will include at least one member of the Committee on Discipline, and may include such additional members as deemed appropriate. Its function is to establish a sufficient written record so that the Committee on Discipline as a whole will be able to determine whether formal, specific charges should be prepared against an alleged offender.

Typically, the chairperson will appoint an individual who has knowledge in the matters being considered, both from a technical standpoint as well as from the broader ethical perspective. Additional investigating committee members (if any) will be selected on the basis of their knowledge, availability, and impartiality. In no instance will the investigating committee include members who are personally acquainted with the individual under investigation, unless that individual waives such right to impartiality (in writing) under a letter reviewed and approved by the General Counsel.

B. The Actions of the Investigating Committee

The task of the investigating committee is two-fold. It is, first, to examine the factual underpinnings of the complaint made and to unearth all relevant exculpatory and inculpatory information. Second, the investigating committee must prepare a comprehensive written report, including a recommendation as to whether formal charges should be proposed against the member, and present that report to the full committee for its consideration.

In carrying out its function, the investigating committee must be aware of the fact that many complaints arise out of mere misunderstandings, and that one function of the investigating committee is to resolve disputes through constructive advice. When complaints are so resolved, the investigating committee notifies the chairperson of the Committee on Discipline that the complaint has been withdrawn, and that the issue is at an end.

The investigating committee's major function is to test the credibility and accuracy of the allegations that support the complaint. In so doing, the investigating committee should contact the complainant and discuss the basis for the complaint. Other parties familiar with the matter should also be contacted. All relevant evidence is gathered; particular care should be taken to make sure that exculpatory evidence (that which would exonerate the member under investigation) is searched for, as well as any incriminating information. If necessary, the investigating committee has the authority derived from the Bylaws to contact any knowledgeable member as to the professional standards involved. It is anticipated that such contact will include, as appropriate, chairpersons of appropriate Academy committees, or members thereof, who have special expertise in the professional issue under consideration.

As part of the first step, the investigating committee is free to interview (in person, by mail, or by telephone) any and all parties involved in the dispute. Typically, the complainant (if known) will first be interviewed and asked to produce any documentary evidence to support or refute the claim. Other interested parties will also be interviewed as appropriate. Finally, the target of the investigation is usually offered an opportunity to provide any statements, documents, or additional persons for further investigation as the member may desire. It should be noted that the member under investigation is under no compulsion to cooperate with the investigating committee, although such cooperation may often help to clarify the charge or persuade the investigating committee that the charge should not be further pursued.

In its tasks, the investigating committee works closely with the General Counsel to assure that appropriate evidence is considered, that Academy procedures are followed, and that due process requirements are observed.

Following the completion of its research, the investigating committee prepares a report for consideration by the committee as a whole. This report includes all relevant evidence that has been uncovered concerning the charges. In addition, the investigating committee must make a specific recommendation to the committee as a whole as to whether the information unearthed is sufficent to serve as a basis for formal charges against the member, or whether the matter should be dropped.

In preparing this report, the investigating committee will often seek the advice of the General Counsel on issues of legal significance, such as adherence to Academy procedures or requirements of due process of law.

C. Consideration by the Full Committee

The investigating committee's report and recommendation is reviewed by the committee as a whole. Such review may be by mail or at a meeting of the committee. If, following consideration of the report, a majority of the Committee on Discipline decides that the matter is of sufficient importance, written charges are prepared by the General Counsel and forwarded, after review by the chairperson, to the member against whom the charges are made.

The written statement of charges must be predicated on the facts disclosed by the investigating committee. It must state clearly the nature of the charge against the member, including the specific Guides to Professional Conduct and Interpretative Opinions that are alleged to have been violated. Accompanying the statement of charges is a Notice of Hearing, which sets forth the time and place where the committee (or a disciplinary board) will meet for consideration of the charges, together with a review of all procedural rights applicable to the defendant.

The notice of hearing must be served (in person or by certified mail) not less than 45 days prior to the disciplinary hearing.

D. Letter of Concern

At times, an investigation may reveal that the activities complained about do not constitute a sufficiently clear violation of Academy Guides to Professional Conduct or Interpretative Opinions to warrant full-scale disciplinary action. If, following the investigation, the investigating committee believes that no violation was established, but that the conduct raises a question which needs addressing, the investigating committee can recommend to the Committee on Discipline that the matter be dropped, but that a "letter of concern" be issued to the member to advise the member that his or her actions, while not a violation, nevertheless ought to be recognized as a matter of concern.

A letter of concern is not a disciplinary action. Its purpose is to advise the member that no disciplinary action has been recommended, but that in the course of investigation, certain facts became apparent of which the member should be aware. A letter of concern thus serves to advise the member that his or her conduct, if continued or expanded upon, could constitute a violation of appropriate Guides or Interpretative Opinions.

A letter of concern is also appropriate under circumstances in which, for some reason, further processing of the complaint would not be in accord with the requirements of elemental fairness. For example, if the committee learns that misconduct has in fact taken place, but that an extended period of time has transpired since the erroneous activity, and no repetition is believed to have recurred, a letter of concern to the member may be appropriate. Similarly, if it appears that the due process rights of a member have been violated by the committee in its processing of the complaint, a letter of concern may be an appropriate method to end the matter.

STAGE III: THE DISCIPLINARY HEARING

A. The Use of Disciplinary Boards

The Academy Bylaws provide that the disciplinary hearing may be conducted before the Committee on Discipline as a whole, or before a disciplinary board (hearings panel) appointed by the chairperson with the consent of the Academy President. Experience has demonstrated that the use of disciplinary boards can be more effective, and that method is most frequently utilized. Membership on disciplinary boards must include at least one member of the Committee on Discipline. Typically, the disciplinary board is composed of three individuals who are knowledgeable in the general subject matter that has been indicated as a basis for potential discipline in the statement of charges. In order for a disciplinary board to be appointed, the committee as a whole must approve.

B. The Hearing

The purpose of the disciplinary hearing is to provide the respondent with the right to present evidence and argument on his or her behalf. The burden of proof rests with

the Academy in all cases, and a decision to impose any disciplinary sanction must be supported by a preponderance of the evidence. That is, it must be more likely than not that the facts and circumstances alleged occurred and that the facts and circumstances, as alleged, constitute a rational basis for the finding of a violation of the Guides to Professional Conduct and Interpretative Opinions.

In any disciplinary hearing, a member against whom charges have been served has the right to appear personally and to be represented by counsel (at the member's expense). Typically, the site of the hearing will be at a location that is reasonably accessible to the member. The member also has the right to examine all evidence relied upon by the panel, to examine and cross-examine any witnesses who have been called, and to present evidence and witnesses on his or her behalf.

It is noted that the Academy lacks any subpoena authority and hence cannot require the attendance at the hearing of any individual. Witnesses who may be called will be requested to vouch for the truthfulness of their statements on their word of honor, but are not required to take a formal oath. A written transcript of the proceedings is to be prepared and reviewed for accuracy by the General Counsel.

The order of the hearing is as follows:

1. *Introductory statement.* On behalf of the Academy, the General Counsel offers an introductory statement, identifying the purpose of the hearing, the participants, all written documentation which is part of the record to date, the procedures to be utilized at the hearing, the rights provided to the respondent, and the charges to be discussed at the hearing.

2. *Introductory statement by the member.* The respondent is then provided an opportunity to make an opening statement, which may include the general nature of the defense to the charges.

3. *Introduction of evidence and witnesses' statements.* Any evidence to be introduced (in addition to that already contained in the written record), as well as the statements of any witness, are offered by the General Counsel. Following any oral testimony, the respondent has the right to cross-examine the witness. Redirect and recross examination is then available, as warranted.

   Following the conclusion of the presentation of evidence and witnesses by the General Counsel, the respondent may then introduce any evidence or witnesses the member deems appropriate, subject to relevancy as determined by the panel. Direct examination by the member is followed by cross-examination, and redirect and recross-examination may then ensue.

4. *Closing statements.* After the close of the case presented by the member, the General Counsel will offer a closing statement. This is then followed by a closing summation from the respondent.

The foregoing procedure is available to any respondent who desires to utilize these formal requirements. However, in most cases the respondent agrees to a less formal procedure, under which an opening statement is made by the General Counsel as above, followed by the respondent's opening statement. Thereafter, should there be no additional witnesses or documents to be introduced by the Academy, the respondent may be asked questions by the panel members regarding matters contained in the written record or in the respondent's opening statement. Thereafter, the respondent may introduce any evidence or witnesses as deemed relevant by the panel. In the absence of such evidence or witnesses, the hearing will proceed to closing statements.

C. New Charges Revealed

If, during the course of a disciplinary hearing, evidence is presented upon which another or a related charge might be based, it is not required that new charges be drafted and presented to the respondent. The panel may, after reasonable notice and an opportunity for the respondent to answer and be heard, include these newly-revealed charges in its decision-making process of that hearing. For purposes of this section, "reasonable notice" can include an announcement during the hearing of the existence of another charge. If the respondent requests, he or she may respond orally or in writing (subsequent to the conclusion of the hearing) to this new charge. The record will remain open for additional comments by the respondent for two weeks following the conclusion of the hearing.

D. Rules of Evidence and Evidentiary Rulings

The rules of evidence commonly used in courts in the United States do not apply to these proceedings. Rather, the inquiry is aimed at the introduction of any relevant material, from whatever source derived. Issues of relevancy will be determined by the hearings panel.

It should be understood that the procedures and rules of evidence are intended to meet the essential requirements of due process. That is, the member has the right to understand specifically the charges that have been raised, to examine any evidence or witness introduced in support of the charges, and to offer exculpatory evidence, through written materials, personal statement, or witnesses.

E. Felony Convictions

Academy Bylaws provide for special consideration of members who have been convicted of felonies by courts of competent jurisdiction. If the Committee on Discipline learns that a member has been convicted of a felony, it first gathers appropriate documents to establish the fact of the conviction. Thereafter, the committee notifies the member that the member will be expelled from membership, effective 45 days from the member's receipt of that notice, unless the member requests a hearing before the committee to contest the expulsion. If such a request is received during the 45-day period, the member is entitled to the same due process rights applicable to any other disciplinary action undertaken by the committee. In the absence of

a response, the committee notifies the Board of Directors that no response has been received and that the member is therefore expelled automatically by action of the Academy Bylaws.

At the conclusion of a hearing concerning a felony conviction, the committee may reduce or waive the penalty of expulsion. Factors to be taken into consideration by the committee include:

(1) whether or not the felony conviction was job-related,

(2) the nature of the sentence imposed by the court, and

(3) whether there has been evidence of rehabilitation by the member.

It is also noted that these special procedures apply only to convictions that have been entered since April 22, 1985, the effective date of a Bylaw amendment that added these special procedures to the Academy Bylaws. Convictions entered prior to that date may be processed under ordinary procedures.

F. Post-Hearing Briefs

At the option of the hearing panel, both sides may submit briefs during the two-week period immediately following the close of the hearing. Such briefs may raise any arguments based on the written record (including the transcript of the hearing), but may not include evidence that has not been introduced. If new evidence is available which may bear on the panel's recommendation, the member may request a reconvening of the hearings panel. Such requests shall be considered carefully by the hearings panel, and any doubts shall be resolved in favor of the member's request.

STAGE IV: THE DECISION

A. Panel Recommendation

As indicated above, normal procedure for the processing of disciplinary actions before the Academy's Committee on Discipline includes the use of a disciplinary board (hearings panel) designed to compile the full record and to make a recommendation to the committee as a whole.

Following the close of the hearing record, the disciplinary board will prepare a written recommendation to the full Committee on Discipline. The written recommendation will specifically state the charges that should be sustained and charges that should be rejected. A clear and concise rationale for the recommendations shall also be included. Appended to the recommendation are copies of all documents contained in the written record, together with a copy of the transcript of the hearing. The recommendation and supporting documentation are then distributed to each member of the committee, together with a request for decision. Such decisions can be either at a meeting of the committee or through mail ballot. The ballot will include a recommendation for an appropriate disciplinary sanction.

B. Committee Action

In all cases, the committee is required to determine whether or not misconduct has occurred. If less than two-thirds of the entire committee fails to find that misconduct has occurred, the charges are dismissed.

If misconduct has been found by two-thirds or more of the entire committee, the committee may, on its own authority, privately and confidentially warn or admonish the member. Alternatively, if the committee believes that a more appropriate sanction would be to publicly reprimand, suspend, or expel the member, such proposed sanctions are automatically referred to the Board of Directors for action. Along with such a recommendation will be a proposal for notification of the action to outside audiences.

C. Available Penalties

The Bylaws provide for five different penalties which can be imposed: warning, admonishment, public reprimand, suspension, and expulsion. These terms have the following meanings:

Warning: The member acted unprofessionally, but did not realize that the action was unprofessional. Further, it was not likely that at the time of the action the member would have known that the error was indeed unprofessional.

Admonishment: The member acted unprofessionally, but did not realize that the action was unprofessional. However, a reasonable person should have recognized that the action was indeed unprofessional.

Public Reprimand: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Such an action merits public recognition of the error.

Suspension: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was of such a magnitude that the individual is to be suspended from membership for a specified period of time.

Expulsion: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was so serious that the individual is no longer deemed fit to be a member of the Academy.

STAGE V: BOARD ACTION

The Board of Directors is required to act in disciplinary matters in the following sets of circumstances:

(1) to hear an appeal from a member against whom a sanction of a private and confidential warning or admonishment has been imposed by the Committee on Discipline;

(2) to review a recommendation by the Committee on Discipline to impose a sanction of public reprimand, suspension, or expulsion from membership; or

(3) to review a proposed settlement agreement between the Academy and the member, under which the member agrees to accept a sanction of public reprimand, suspension, or explusion from membership.

These functions are discussed in detail below.

A. Appeal of Private Sanctions

A member against whom a private sanction (private and confidential warning or admonishment) has been imposed by the Committee on Discipline has the right to appeal the imposition of such a penalty to the Board of Directors. Any such appeal must be made within 45 days of the date upon which the decision of the Committee on Discipline was received by the member. No specific format for such an appeal is required.

At such an appeal, the member has the right to appear personally and/or by counsel (at the member's expense) to explain why the sanction imposed should not be sustained. If the member so chooses, he or she may submit the appeal in writing. Such an appeal should be submitted to the Academy office at least two weeks prior to the Board meeting for distribution to the Board. Appeals will be considered by the Board of Directors at its next regularly scheduled meeting. In cases where an appeal is undertaken, the Board will be provided with copies of all documents in the written record, including copies of the transcript of the hearing.

Following consideration of the appeal, the Board will vote on whether the sanction imposed by the Committee on Discipline is to be sustained. Board action to reverse the imposition of a private sanction by the Committee on Discipline requires an affirmative vote of majority of the whole Board. By an affirmative vote of the majority of the whole Board, a lesser penalty may be imposed; however, a more severe penalty may not be imposed in any case.

B. Review of Public Sanction Recommendations

When the Committee on Discipline determines that a public sanction (public reprimand, suspension, or expulsion from membership) is appropriate, that determination will be forwarded to the Board of Directors in the nature of a recommendation that the Board take the action suggested by the Committee on Discipline.

A recommendation will be reviewed by the Board of Directors at the next regularly scheduled meeting of the Board. Again, prior to such meeting, the Board members will receive copies of all written documents in the record, together with a copy of the recommendation by the Committee on Discipline. At the meeting, the member has the right to appear personally and/or by counsel (at the member's expense). There, the member may explain why the committee's recommendation should not be effectuated. As above, the member may submit his or her appeal in writing.

Following consideration of the appeal, the Board will vote on whether or not to approve the recommendation of the Committee on Discipline. Board action to impose a public sanction of public reprimand, suspension, or expulsion from membership in the Academy requires an affirmative vote of a majority of the whole Board. By vote of a majority of the whole Board, the Board may impose a lesser penalty than that recommended by the Committtee on Discipline. In the event that the Board does not sustain the recommendation of the Committee on Discipline, the Board must decide whether to: (a) adopt a less severe penalty, or (b) dismiss the matter entirely. If a majority of the whole Board is unable to agree on a course of action, the matter will be dismissed entirely. A copy of the Board decision will be communicated promptly to the member, along with an explanation of appeal rights.

C. Review of Settlement Agreements

In order to forestall long appellate procedures, and to serve the interests of justice in these matters, the settlement of outstanding charges against a member is encouraged. The negotiation of such settlements is the responsibility of the chairperson of the Committee on Discipline, although the chairperson may delegate this function to a member of the committee or to the General Counsel. In any event, the General Counsel must review any proposed settlement agreement prior to its submission to the committee for approval.

Any settlement agreement tentatively arrived at by the chairperson and the member must be submitted to the Committee on Discipline for approval. A majority vote of the committee is required to adopt the tentative settlement agreement. If the settlement includes a sanction of a private and confidential warning or admonishment, the matter is then closed. However, if the proposed settlement includes a sanction of public reprimand, suspension, or expulsion from membership, it must be submitted to the Board of Directors for approval. Approval of a settlement agreement requires the affirmative vote of a majority of the whole Board. In the event that the Board rejects a settlement, the matter proceeds with a determination by the committee whether to proceed to a formal hearing, resolve the matter informally, or cease consideration of the matter entirely.

STAGE VI: APPEALS TO THE MEMBERSHIP

Following a decision by the Board of Directors, the member has the right to appeal the Board's action to the membership of the Academy. Such appeals are limited, however, to the imposition of public sanctions (public reprimand, suspension, or expulsion from membership).

If the member wishes to undertake such an appeal, notice of appeal must be filed with the President of the Academy or with the Academy's Washington office within 30 days from the date upon which the Board's decision was rendered. Such a notice of appeal must be in writing and must include a stipulation by the member that he or she consents to the mailing to the membership of copies of the transcript and evidence (as submitted to the Board prior to its action). The costs of printing all

documents to be sent to the members is charged to the member, and the member is required to deposit with the Treasurer of the Academy funds for that expense within 10 days following the member's receipt of an invoice therefor. In the event that the member prevails on appeal, these funds will be returned; otherwise, they will remain with the Academy.

If a suspension or expulsion has been rendered, all rights and privileges of membership are suspended during the pendency of the appeal.

Appeals from Board of Directors action in such cases may be heard at the annual meeting of the Academy, or at a special meeting as determined by the Board of Directors. At such a meeting, the decision of the Board may be affirmed, modified, or set aside by a majority of the members present and voting.

A. Reinstatement

The Board, in its discretion, may reinstate to membership status at any time a member who has been suspended or expelled as a result of disciplinary action, unless the suspension or expulsion was affirmed at a meeting of the membership. In that case, reinstatement may not be effectuated until such time as the membership approves of this action at a meeting of the membership.

B. Notice

Notice of any public sanction is required to the membership of the Academy. Such notice is not provided until the period for appeal to the membership has expired, or, in the case of an appeal to the membership, until the action is sustained by the membership. Notice to the membership generally takes the form of a special notice in *The Actuarial Update*, which includes the facts in dispute that gave rise to the Board action.

At the same time notice is provided to the membership, the Board may also require additional notification to such newspapers or journals as it may select. In addition, notice to other actuarial organizations may also be provided for in the Board's decision.

Finally, the individual whose complaint gave rise to the disciplinary action will, in all cases, be notified of the outcome of the complaint. To the extent that confidentiality is required (as is the case in a rejection of the complaint or the imposition of a private sanction), such notice will not be communicated to the complainant unless the complainant pledges to keep the information confidential.

C. Confidentiality

As may be seen from the foregoing, confidentiality is an important and mandatory part of the processing of disciplinary matters in the Academy. As the Bylaws state, all proceedings are "deemed confidential and kept secret," with the exception of appropriate notice of the imposition of public sanction, and notice to the complainant regarding the final outcome of the complaint. Not even the Board of Directors is privy to specific information of cases, except those matters for which the Bylaws require their direct involvement. The Committee on Discipline is required to submit at least two reports per year to the Board of Directors on matters pending or resolved; such communications, however, are carefully drafted to exclude names and identifying characteristics that might otherwise identify the individual under investigation, or the individual who has been subjected to private sanction.

D. Membership in Good Standing

The Academy's Bylaws do not contain a definition of the commonly-used term, "member in good standing." For Academy purposes, an individual is a member in good standing when the member is current in dues obligations and is not currently subject to a disciplinary suspension.

Individuals who have been expelled from membership as a result of disciplinary action are, by definition, no longer members, and hence are not members in good standing. Individuals who have received other disciplinary sanctions, such as private warnings, admonishments, or public reprimands, are considered to be members in good standing. Individuals against whom formal disciplinary charges are pending remain members in good standing until the pending action is completed (including any appeals which may be lodged).

The phrase "member in good standing" is not of critical importance within the Academy. However, from time to time, outside audiences may seek information regarding the membership status of an individual. For example, one way in which individuals are deemed qualified to sign annual statement blanks for life insurance company financial reporting in the NAIC blanks is by their demonstration of membership in good standing in the Academy. Similarly, staff at times receives requests from individuals inquiring as to the membership status of an individual. In such cases, information that appears in the yearbook can be provided. Further, if the member is a member in good standing within the foregoing requirements, that information can be offered as well.

E. Questions

Any questions regarding the application of the procedures set forth in this handbook should be referred to the Chairperson of the Committee on Discipline or to the Academy's General Counsel.

GUIDELINES FOR MAKING PUBLIC STATEMENTS

A. *What Constitutes a Public Statement*

A public statement is a formal, written statement on behalf of some Academy entity (board, officer, committee, etc.) to an external group. This does not include a statement representing the views of an individual member. Public statements include:

1. *Statements to Governmental Entities,* such as testimony or other formal comments, submitted to regulatory, legislative and investigative bodies at both the federal and state levels.

2. *Statements to Professional and Other Groups,* defined as organizations that effectively have some regulatory powers, even if they are not primarily a regulatory body, e.g., the Financial Accounting Standards Board, the American Institute of Certified Public Accountants, the National Association of Insurance Commissioners, or the American Bar Association.

3. *Letters to External Publications,* including letters to the editor or other editorial and expository comments to newspapers and periodicals, are considered to be special forms of public communications that are not subject to the procedural requirements of these guidelines. This special status is in recognition of the fact that media deadlines prevent the utilization of the review procedures applicable to formal public statements. When letters or other media opportunities (such as radio or television interviews) are anticipated, the spokesperson should consult with the Academy's director of public information for special guidance. It is generally appropriate in such circumstances for the individual to note that the views expressed are not necessarily those of the Academy. While the procedural requirements of these guidelines are not applicable to such opportunities, the spokesperson is nevertheless expected to be guided by the section below entitled "The Scope of Public Statements."

B. *The Scope of Public Statements*

Clearly, a public statement of knowledge unique to actuarial science should be the primary focus in the profession's public pronouncements. It is important to note though that our technical expertise encompasses a broader spectrum than is reflected by the concerns of what normally would be considered as pure actuarial science. There are numerous instances when the actuary's knowledge is an invaluable addition to the information mix surrounding a given issue. It would be a disservice to all parties for the profession to make public statements only in the narrow areas where the actuary's knowledge is unique.

Each situation must be evaluated on its own merits to determine whether a public statement by the Academy is appropriate. The tone and nature of a statement must reflect the dignity and standards of the profession. Statements should contain a balanced presentation of the significant facts, including relevant benefits and costs, in a clear, concise manner. A statement need not, however, limit itself solely to statements of fact.

It is also quite proper that statements be written in such a manner that inferences are drawn from statements of fact, so long as these observations remain valid and appropriate from the actuarial standpoint. To limit a public statement purely to factual matters would deny the public the benefit of the full range of the profession's capabilities.

A public statement should reflect the profession's expert knowledge. A statement generally should not take positions on the social and political implications of issues; however, in certain circumstances it may not be possible to divorce social or political implications from actuarial considerations. There may be some issues that have actuarial implications that are better dealt with by trade associations, insurance companies, or individuals. Public statements that appear to be self-serving will be less effective, but the Academy should not hesitate to speak out on matters that involve legitimate, professional self-interests. In fact, the Academy has a responsibility to do so.

C. *Development and Delivery of Public Statements*

Academy officers, committees, and staff should generally follow the guidelines presented below in the development and delivery of public statements. At times, these procedures may need to be modified in order to insure timely and effective preparation and delivery of statements.

1. *Identification of Issues*—Many people contribute to this activity: staff, officers, committees, and individuals. The Academy's monitoring activities should be continued and expanded using all available resources. When an issue is identified by Academy staff, staff will contact the appropriate committee chairperson directly and copy the supervisory officer, unless there is a "jurisdictional" question to be resolved by an officer (see Statement (2) below). Early identification is critical to the Academy's development of well-prepared and timely statements.

2. *Authority to Proceed*—Staff and/or a supervisory officer will often identify an issue that may warrant a public statement. They will agree on which committee is best able to develop the statement. If there are areas of "jurisdictional" overlap or policy concerns, the staff and officers will decide on the committee assignment. If a committee identifies a matter that may warrant a public statement, the chairperson will advise the officer and the staff. Absent any direction from the staff or an officer, the committee chairperson may proceed in the preparation of a statement on his or her own initiative. It should be understood that a committee is free to develop a statement so long as it is consistent with well-established principles of the profession.

3. *Notice of Public Statement Preparation*—Once an issue has been identified and development of a statement initiated, notice to members will be accomplished by an announcement in the Government Relations Watch (GRW). The GRW will give notice of recent and possible committee action(s) on both new matters and on issues under continuing study, without any elaboration. Input from members will be solicited by suggesting that they contact the relevant chairperson. If an issue is still pending in successive months, subsequent issues of the GRW will report the subject as an open matter. It is recognized that time constraints on statement preparation may conflict with and negate this procedure at times.

4. *Development of Statements*—The committee will prepare the public statement and any supporting background material in accordance with the following guidelines:

   —On specific issues, the chairperson should consider inviting other Academy members to participate in the preparation of the statement in order to provide the needed expertise or to gain access to diverse points of view. If the chairperson receives input from Academy members not serving on the committee, those individuals ought to receive a reply, though not necessarily an individual one.

   —On major issues that are likely to be controversial within the profession, the chairperson and the supervisory officer should seek broader input from members, if time allows. If this be the case, it is envisioned that the Academy exposure draft procedures will be followed. These procedures may be abbreviated if the need for a public statement is pressing. In fact, it is recognized that the need for a timely public statement will frequently foreclose the opportunity to gain broad input from members.

   —In some instances, it may not be practical to involve the Academy staff directly in the statement preparation, although committee chairpersons are strongly encouraged to do so. In other limited instances, Academy staff may be called upon to draft a statement. The decision to do so will be made by mutual agreement of the parties. Staff-developed statements must have the approval of the committee chairperson and supervisory officer and should be used only when a very short response time does not allow the committee to develop a statement. Such statements should reflect previous public statements or policy decisions. Staff-developed statements will be signed by the executive director.

   —No decision to involve outside counsel will be made without the concurrence of the president, upon the recommendation of the executive director.

   —Before taking a position, the chairperson should seek a consensus of the committee members. If a consensus cannot be arrived at, the chairperson should consider either preparing a statement that includes the views of any substantial minority or electing not to issue a public statement.

   —Statements are generally committee documents. However, time constraints may prevent the entire committee from deliberating in the preparation of a particular statement, and the task for drafting the statement may be left to the chairperson (or designee) without benefit of consultation with other committee members. In such cases, the drafter should seek maximum input from available committee members. When a draft statement has been reviewed and approved by all members of the committee, the statement may include the names of all members of the committee; alternatively, the statement may indicate that it has been submitted by the chairperson "on behalf of the XYZ Committee of the American Academy of Actuaries." If only a subset of the committee participated in the statement's preparation, their names alone may appear. Committees retain flexibility in indicating authorship of statements in order to satisfy requirements of special circumstances; nevertheless, readers of a statement should be able to clearly ascertain the author(s) of a statement.

   —The chairperson should advise the supervisory officer of any substantial disagreement among committee members and present the views of this group for further discussion.

   —Drafts of the proposed statement should be distributed for review to the executive director, the general counsel, and the appropriate supervisory officer before being presented. This review should include consideration of policy and legal issues.

   —The decision to issue the final statement generally rests with the committee chairperson. However, the supervisory officer should seek a review and approval of the president if the issue is of major importance or the statement involves substantial controversy.

   —When deemed appropriate by the president, a proposed statement may be submitted to the Board of Directors for review prior to issuance to the intended public. In extraordinary circumstances, the board may modify or disapprove a public statement if it believes such statement will not be in the best interests of the Academy.

5. *Presentation of Statement*—The committee or group issuing a statement must clearly be stated: the XYZ Committee, the Board of Directors. Blanket sponsorship by the Academy is not to be implied. A public statement should identify its source as suggested in the following example:

   "This statement represents the consensus of views of the (name) Committee of the American Academy of Actuaries on (subject).

> Membership on the committee preparing these comments has been drawn from a wide range of interests and perspectives so as to give a broad range of views on the matters in the (subject). As with many other professional organizations, the structure of the Academy and the timing required in responding to various public issues places the responsibility of preparing comments on such issues on its committees, on the assumption that they are representative generally of the Academy's membership."

All public statements should be submitted in written form, with an oral presentation as appropriate. These statements should be submitted on Academy letterhead. Except when the Academy is well known to the audience, a formal statement about the Academy (sample below) should be included in the public statement. If an oral statement is to be presented at a formal hearing, the committee chairperson and supervisory officer will select the person or persons to make the actual presentation.

6. *Distribution of Statements*—After the statement has been formally submitted, the final statement will be available for broader distribution. Notice of issuance of the statement will be published in the Government Relations Watch and *The Actuarial Update*. Members will be invited to request a copy of the statement by writing the Academy's Washington office. At the end of each year, the text of all public statements presented that year will be published in the journal.

D. *Sample Description of the Academy*

The American Academy of Actuaries is a professional association of actuaries which was formed in 1965 to bring together into one organization all qualified actuaries in the United States and to seek accreditation and greater public recognition for the profession and more effective public service by the profession. The Academy includes members of three founding organizations—the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries.

The Academy serves the entire profession. Its main focus is the social, economic, and public policy environment in which the actuarial profession functions. Its primary activities include liaison with federal and state governments, relations with other professions, the dissemination of public information about the actuarial profession and issues that affect it, and the development of standards of professional conduct and practice.

Over 8,500 actuaries in all areas of specialization belong to the Academy. These members are employed by insurance companies, consulting actuarial firms, government, academic institutions, and a growing number of industries. Actuarial science involves the evaluation of the probabilities and financial impact that uncertain future events—birth, marriage, sickness, accident, fire, liability, retirement, and death—have on insurance and benefit plans.

Membership requirements can be summarized under two broad headings: education and experience. At present, the educational requirements can be satisfied either by passing certain professional examinations sponsored by the Casualty Actuarial Society or the Society of Actuaries, or by becoming an enrolled actuary under the Employee Retirement Income Security Act of 1974 (ERISA).

The experience requirement consists of three years of responsible actuarial work.

APPLICATION FOR ADMISSION

The requirement for admission to the Academy are set forth in Article I of the Bylaws. An individual who meets the experience and educational requirements and wishes to apply may request an application form from either the Washington or Itasca office.

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

In order to aid applicants, certain guidelines have been established in the areas of experience and residency. In the area of experience, the following guidelines apply:

1. At least one of the three years of responsible actuarial experience must fall within the five years preceding the date of application.
2. Teaching experience will count towards the three-year requirement only to the extent that the teaching is at the Part 4 and 5 level. Higher level courses may also be considered depending on their actuarial content.
3. Summer, part-time, and other intermittent experience may be considered for the three years, but it is especially important to demonstrate that this is "responsible actuarial work."
4. At least two of the three years must have come on a full-time, uninterrupted basis.
5. While experience obtained outside the United States may be considered for the three years, it should be similar to the type of "responsible actuarial work" a person would obtain in the United States.

In the area of residency, the following guidelines/requirements must be met:

1. Residents of the United States for less than three years will be subject to the same requirements that non-residents are subject to.
2. Non-residents must state their need for membership.
3. Non-residents must state their familiarity with United States laws and practices in their actuarial speciality area.

The above guidelines/requirements are subject to the interpretation and applicants are encouraged to review their answers in light of these guidelines in order to expedite their application.

A nonrefundable application fee of $25 must accompany the application. This is a charge for processing the application and will not be applied toward the payment of dues for those candidates accepted. Application fees paid by candidates who are not accepted will not be refunded.

Applications and all inquiries should be addressed to:

Membership Manager
American Academy of Actuaries
500 Park Boulevard
Itasca, Illinois 60143

DUES

Dues as presently approved by the Board are $160 per year for members, payable on January 1. Admission in the first third of the year will require full payment of dues for that year, admission in the second third of the year will require payment of two-thirds of the annual amount, and admission in the last third of the year will require payment of one-third of the annual amount.

Article VII, Section 1 of the Bylaws of the Academy provides that, subject to certain provisions with respect to disability and retirement, each member shall pay such dues for each calendar year as may be established by the Board of Directors of the Academy. Under this authority, the Board of Directors has determined that dues may be waived for members who (a) are full-time students, involved in full-time dependent care, or serving in the military or the Peace Corps, and (b) anticipate no material actuarial income during the forthcoming calendar year. The minimum retirement age has been set by the Board as age 55. The maximum limit on earned income in order to qualify for dues waiver on account of retirement or other categories shown above between ages 55 and 70 is $10,000 per year.

Members on dues waiver automatically receive the *Yearbook*, notices of annual meetings, and voting materials for proposed Bylaws amendments. There is an annual charge of $25 to receive other Academy mailings.

OTHER ACTUARIAL ORGANIZATIONS

CASUALTY ACTUARIAL SOCIETY*

Officers:

President	DAVID G. HARTMAN
President-Elect	KEVIN M. RYAN
Vice Presidents	CHARLES A. BRYAN
	MICHAEL FUSCO
	RICHARD H. SNADER
	MICHAEL L. TOOTHMAN

One Penn Plaza
250 W. 34th Street, New York, NY 10001
212/560-1018

Meetings in 1988:

May 8-11	Tampa, Florida
November 8-10	Montreal, Quebec

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE*

Officers:

President	JOHN H. MUETTERTIES
President-Elect	DAVID L. HEWITT
Vice Presidents	RAYMOND E. COLE
	IRWIN I. KENT
	FREDERICK W. KILBOURNE
	CRAIG A. OLNEY
Secretary	ROBERT E. HEITZMAN, JR.
Treasurer	MARY S. RIEBOLD

500 Park Boulevard, Itasca, IL 60143
312/773-8140
FAX 312/773-4276

Meetings in 1988:

October 31–November 2	San Francisco, California

SOCIETY OF ACTUARIES*

Officers:

President	GARY CORBETT
President-Elect	IAN M. ROLLAND
Vice Presidents	ALLAN D. AFFLECK
	ROBERT C. DOWSETT
	JOHN O. MONTGOMERY
	IRWIN T. VANDERHOOF
	R. STEPHEN RADCLIFFE
	MICHAEL B. MCGUINNESS
Secretary	ANTHONY T. SPANO
Treasurer	MICHAEL J. COWELL

500 Park Boulevard, Itasca, IL 60143
312/773-3010
FAX 312/773-4276

Meetings in 1988:

April 13-15	Anaheim, California
May 16-17	Louisville, Kentucky
June 8-10	Boca Raton, Florida
October 24-26	Boston, Massachusetts

CANADIAN INSTITUTE OF ACTUARIES

Officers:

President	J. DICKSON CRAWFORD
President-Elect	JACQUES CLOUTIER
Vice Presidents	ROBERT L. BROWN
	PETER C. HIRST
	GARY C. MOONEY
	YVAN POULIOT
Secretary/Treasurer	ALAN R. BRERETON
Editor	H. DAVID ALLEN

Constitution Square, Suite 405
360 Albert Street, Ottawa, Canada K1R 7X7
613/236-8196
FAX 613/233-4552

Meetings in 1988:

March 7-8	Ottawa, Ontario
June 6-7	Calgary, Alberta
November 10-11	Montreal, Quebec

*One of the organizations that founded the American Academy of Actuaries

INTERNATIONAL ACTUARIAL ASSOCIATION

United States Officers:

Vice President	JOHN C. ANGLE
Secretary and National Correspondent—U.S. Section	RONALD L. BORNHUETTER NAC RE CORPORATION ONE GREENWICH PLAZA P.O. BOX 2568 GREENWICH, CT 06836-2568
Council	JOHN A. FIBIGER CHARLES GREELEY LEROY J. SIMON CHARLES B.H. WATSON

Next Meeting:

July 11-16, 1988	Helsinki, Finland

ASTIN SECTION

U.S. Contact	CHARLES A. HACHEMEISTER F&G RE, INCORPORATED 55 MADISON AVENUE CN 1958 MORRISTOWN, NJ 07960

Next Meeting:

November 15-18, 1989	New York, New York

INTERNATIONAL ASSOCIATION OF CONSULTING ACTUARIES

Officers.

Chairman	KARL-JOSEF BODE
Vice Chairman	DUDLEY FUNNELL
Secretary/Treasurer	RICHARD D. MOORE

B & W House
55 East Street
Epsom, Surrey KT17 1BP England

U.S. Committee Members	MILTON F. CHAUNER LEROY B. PARKS, JR.

The Wyatt Company
1400 Ohio Savings Plaza
Cleveland, OH 44114

Next Meeting:

July 3-8, 1988	Munich, West Germany

ACTUARIAL CLUBS*

Correspondence to the local clubs should be directed to the Secretary at the address listed on these pages. If a Secretary is not listed, the address shown is that of the President. Addresses for club presidents may be found in the membership directory portion of the yearbook.

ADIRONDACK ACTUARIES CLUB
LARRY JOHANSEN, *President*
GARRY KIONTKE, *President-Elect*
ROSCOE HAYNES, *Treasurer*
SANDY VAIVADS, *Secretary*
(c/o New York State Teachers Retirement System, 10 Corporate Woods Drive, Albany, NY 12211)

ARIZONA ACTUARIAL CLUB
DONALD ADDINK, *President*
GARRY GROVE, *Secretary-Treasurer*
(21 E. Marshall Avenue, Phoenix, AZ 85012)

ATLANTA ACTUARIAL CLUB
ELANE DOVER, *President*
BRUCE S. CURTISS, *Secretary-Treasurer*
(c/o TPF&C a Towers Perrin Company, One Atlanta Plaza, 950 E. Paces Ferry Road, Atlanta, GA 30326-1119)

BALTIMORE ACTUARIES CLUB
PATRICIA SCAHILL, *President*
(c/o Mercer-Meidinger-Hansen, Inc., 300 E. Lombard Street, Suite 1200, Baltimore, MD 21202)

CASUALTY ACTUARIES OF THE BAY AREA
RICHARD G. WOLL, *President*
DEAN R. ANDERSON, *Secretary-Treasurer*
(c/o Tillinghast, Nelson & Warren, Inc., 333 Bush Street, Suite 1700, San Francisco, CA 94104)

ACTUARIES CLUB OF BOSTON
FRANK S. IRISH, *President*
ALFRED B. HARPER, *Secretary*
(c/o John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston, MA 02117)

CENTRAL ILLINOIS ACTUARIAL CLUB
NANCY BEHRENS, *President*
WILLIAM A. NAFF, *Secretary-Treasurer*
(c/o Naff & Associates, Inc., 330 S.W. Washington Street, Suite 103, Peoria, IL 61602)

CHICAGO ACTUARIAL ASSOCIATION
THOMAS HERGET, *President*
JOHN SCHUBERT, *Secretary*
(c/o Coopers & Lybrand, 203 N. LaSalle Street, Chicago, IL 60601)

CINCINNATI ACTUARIAL CLUB
DAVID COOK, *President*
HAROLD V. LYONS, JR., *Vice President*
CARL WRIGHT, *Secretary-Treasurer*
(c/o Union Central Life Insurance, P.O. Box 179, Cincinnati, OH 45201)

COLUMBUS ACTUARIAL CLUB
STEVE HODGES, *President*
DANIEL MOORE, *Vice President*
DAVID S. DUNCAN, *Secretary-Treasurer*
(c/o Columbus Mutual Life Insurance Co., 303 East Broad Street, Columbus, OH 43216)

DENVER ACTUARIAL CLUB
DAVID C. BRYANT, *President*
(c/o Security Life of Denver Insurance Co., Security Life Building, Denver, CO 80202)

ACTUARIES CLUB OF DES MOINES
THOMAS J. GRAF, *President*
THOMAS L. MAY, *Vice President/Programs*
LARRY ZIMPLEMAN, *Secretary-Treasurer*
(c/o The Principal Financial Group, 711 High Street, Des Moines, IA 50309)

ACTUARIES CLUB OF HARTFORD
JAMES TRIMBLE, *President*
WAYNE DUCKWORTH, *Vice President*
JILL CARPENTER, *Treasurer*
DEBRA BEAUDRY, *Secretary*
(c/o Hartford Life Insurance Co., P.O. Box 2999, Hartford, CT 06104-2999)

ACTUARIES CLUB OF INDIANA, KENTUCKY AND OHIO (TRI-STATE)
TIMOTHY ALFORD, *President*
WESLEY BURBANK, *President-Elect*
W. HOWELL PUGH, *Secretary-Treasurer*
(c/o State Life Insurance Co., P.O. Box 406, Indianapolis, IN 46206)

ACTUARIAL CLUB OF INDIANAPOLIS
LEE CHRISTENSON, *President*
RICHARD JUNKER, *Vice President*
DENNIS DEETER, *Secretary-Treasurer*
(c/o Milliman & Robertson, Inc., Capital Center, South Tower, 201 N. Illinois Street, Suite 2000, Indianapolis, IN 46204)

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

KANSAS CITY ACTUARIAL CLUB
CHRISTOPHER H. HAUSE, *President*
JEFFREY D. MILLER, *Vice President*
GERALD NEBBIA, *Secretary-Treasurer*
(c/o Mercer-Meidinger-Hansen, Inc., 2460 Pershing Road, Suite 500, Kansas City, MO 64108)

LITTLE ROCK ACTUARIAL CLUB
RUSSELL L. KING, *President*
FRANK E. WALKER, *Vice President*
TRUDY BAKER, *Secretary-Treasurer*
(c/o Richard P. Camus & Associates, 1300 Tower Building, 4th & Center, Little Rock, AK 72203)

LOS ANGELES ACTUARIAL CLUB
JOHN MODEER, *President*
SHELDON SUMMERS, *Secretary*
(c/o State Dept. of Insurance, 600 S. Commonwealth Ave., 14th Floor, Los Angeles, CA 90005)

MICHIGAN ACTUARIAL SOCIETY
JUDITH L. KIRZNER, *President*
JOHN J. (JACK) MARTIN, *Vice President*
ALAN N. FERGUSON, *Treasurer*
SAMUEL S. STANLEY, *Secretary*
(c/o The Wyatt Company, 200 1st National Building, Detroit, MI 48226)

CASUALTY ACTUARIES OF THE MID ATLANTIC REGION
JOEL YATSKOWITZ, *President*
MICHAEL G. MCCARTER, *Vice President*
ROGER A. ATKINSON, *Secretary-Treasurer*
(c/o U.S. Fidelity & Guaranty Co., 100 Light Street, Baltimore, MD 21202)

MIDDLE ATLANTIC ACTUARIAL CLUB
ERNEST JOHNSON, III, *President*
CHERYL E. TILLMAN, *Secretary-Treasurer*
(c/o Alexander and Alexander, Inc., 100 East Pratt Street, Baltimore, MD 21202)

MIDWESTERN ACTUARIAL FORUM
JOHN DRENNAN, *President*
MICHAEL J. MILLER, *Vice President*
KYLEEN KNILANS, *Education Officer*
VERN SWITZER, *Secretary-Treasurer*
(c/o State Farm Insurance Co., One State Farm Plaza, Bloomington, IL 61710)

NASHVILLE ACTUARIAL CLUB
THOMAS A. SWAIN, *President*
SAMUEL TALLEY, *Secretary*
(c/o American General Life Insurance Co., Mail Code 2635, American General Center, Nashville, TN 37250)

NEBRASKA ACTUARIES CLUB
ROGER K. ANNIN, *President*
JULIANNE SHERRETS, *Secretary-Treasurer*
(c/o Milliman & Robertson, Inc., 8990 West Dodge Road, Suite 308, Omaha, NE 68114)

CASUALTY ACTUARIES OF NEW ENGLAND
JAN LOMMELE, *President*
THOMAS L. GHEZZI, *President-Elect*
SUSAN T. SZKODA, *Vice President of Programs*
JEFFREY R. CARLSON, *Vice President of Education*
DICK PALCZYNSKI, *Vice President of Administration*
(c/o Travelers Insurance Co., One Tower Square, Hartford, CT 06115)

ACTUARIES CLUB OF NEW YORK
THEODORE J. KOWALCHUK, *President*
ROBERT F. LINDSAY, *President-Elect*
STANLEY H. TANNENBAUM, *Treasurer*
MARY ANN BROWN, *Secretary*
(c/o Tillinghast/TPF&C, 245 Park Avenue, 17th Floor, New York, NY 10167)

CASUALTY ACTUARIES OF GREATER NEW YORK
IRENE BASS, *President*
THEODORE J. ZUBULAKE, *Secretary-Treasurer*
(c/o Mercer-Future Cost Analysts, 1211 Avenue of the Americas, New York, NY 10036)

CASUALTY ACTUARIES OF THE NORTHWEST
GLENN PRUIKSMA, *President*
NORM E. DONELSON, *Secretary-Treasurer*
(c/o Unigard Insurance Group, 15805 N.E. 24th Street, Bellevue, WA 98008)

ACTUARIAL CLUB OF THE PACIFIC STATES
LAWRENCE MITCHELL, *President*
MARGARET E. PEARSON, *Secretary-Treasurer*
(c/o Milliman & Robertson, Inc., One Main Place, 101 S.W. Main, Suite 925, Portland, OR 97204)

ACTUARIES CLUB OF PHILADELPHIA
ROBERT DYMOWSKI, *President*
LINDA K. STONE, *Secretary-Treasurer*
(c/o Towers, Perrin, Forster & Crosby, 1500 Market Street, Philadelphia, PA 19102)

PITTSBURGH ACTUARIAL CLUB
JOHN AGATSON, *President*
HAROLD S. COOPER, *Secretary-Treasurer*
(c/o Towers, Perrin, Forster & Crosby, U.S. Steel Building, 600 Grant Street, Suite 4675, Pittsburgh, PA 15219)

PORTLAND ACTUARIAL CLUB
DENNIS MONAGHAN, *President*
DAVID FITZPATRICK, *Vice President*
ROGER GRAY, *Secretary*
(c/o The Wyatt Company, 1211 S.W. 5th Avenue, Suite 1250, Portland, OR 97204)

ST. LOUIS ACTUARIES CLUB
THOMAS S. BARDON, *Chairman*
ALBERT CONWAY, III, *Vice Chairman*
TIMOTHY HARRIS, *Secretary-Treasurer*
(c/o Old Reliable Life Insurance Co., 231 W. Lockwood Avenue, Webster Groves, MO 63119)

ACTUARIAL CLUB OF SAN DIEGO
DEAN WAY, *President*
RICHARD ROEDER, *Vice President*
DENIS BRODEUR, *Secretary-Treasurer*
(c/o E.F. Hutton Life Insurance, 1101 N. Torrey Pines Road, P.O. Box 2700, La Jolla, CA 92038)

SAN FRANCISCO ACTUARIAL CLUB
ERIN ROBERTS, *President*
JOHN COATES, *Vice President*
GEORGE MCCAUSLAN, *Treasurer*
PAUL PETROFF, *Secretary*
(c/o The Wyatt Company, 345 California Street, San Francisco, CA 94104)

SEATTLE ACTUARIAL CLUB
KATHIE CALLAHAN, *President*
DENNIS STANLEY, *Vice President*
KEVIN MINOR, *Treasurer*
BRIAN ENDRES, *Secretary*
(c/o Hazlehurst & Associates, 400 108th Avenue, NE, Suite 414, Bellevue, WA 98004)

SOUTHEASTERN ACTUARIES CLUB
LEO LEBOS, JR., *President*
RANDALL P. MIRE, *Vice President*
LARRY R. SLUDER, *Secretary-Treasurer*
(c/o Jefferson Pilot Life Insurance Co., P.O. Box 21008, Greensboro, NC 27420)

SOUTHERN CALIFORNIA CASUALTY ACTUARIES CLUB
JOSEPH J. PRATT, *President*
HAROLD SCHNEIDER, *Vice President*
ROGER M. HAYNE, *Secretary-Treasurer*
(c/o Milliman & Robertson, Inc., 251 S. Lake Avenue, Suite 400, Pasadena, CA 91101)

SOUTH FLORIDA ACTUARIAL CLUB
SANFORD L. NUEBARTH, *President*
CHRISTINE L. MOORE, *Vice President*
JEFFREY C. HARPER, *Treasurer*
(c/o American Bankers Insurance Group, 11222 Quail Roost Drive, Miami, FL 33157)

SOUTHWEST ACTUARIAL FORUM
STEVEN F. GOLDBERG, *President*
DONNA MUNT, *Secretary*
(c/o United Services Automobile Association, USAA Building, 9800 Fredricksburg Road, San Antonio, TX 78288)

ACTUARIES CLUB OF THE SOUTHWEST
JOHN YANKO, *President*
JACK A. ROLLIER, *Vice President*
TIMOTHY D. LEE, *Secretary-Treasurer*
(c/o Milliman & Robertson, Inc., 1400 Smith, Suite 830, Houston, TX 77002)

TWIN CITIES ACTUARIAL CLUB
LAWRENCE THOEN, *President*
STEVE LINNEY, *Vice President*
JEFF POST, *Secretary-Treasurer*
(c/o St. Paul Fire and Marine Insurance Co., Medical Services Division, 385 Washington Street, St. Paul, MN 55102)

WEST MICHIGAN ACTUARIAL CLUB
WILLIAM T. BILLARD, *President*
RICK A. BORCHERT, *Vice President*
PAUL E. HANSEN, *Secretary-Treasurer*
(c/o Paul E. Hansen, Inc., 3615 Ridgemont Court, SE, Grand Rapids, MI 49508)

WINSTON-SALEM ACTUARIAL CLUB
ROBERT WOODROW MYATT, *President*
MADGE E. BOLIN, *Vice President*
FREDERICK J. GARLAND, JR., *Secretary-Treasurer*
(c/o Integon Life Insurance Corp., 500 West 5th Street, P.O. Box 3199, Winston-Salem, NC 27152)

WISCONSIN ACTUARIES CLUB
J.L. GEHRIG, *President*
WILLIAM R. COCHRAN, *Secretary-Treasurer*
(c/o Hewitt & Associates, 777 E. Wisconsin Avenue, Suite 3415, Milwaukee, WI 53202)

PUBLICATIONS OF THE ACADEMY

Publications can be obtained from either the Washington or Itasca office. Prices are in U.S. dollars and include postage in the United States and Canada. Remittance must accompany order.

1988 Yearbook—$35.00

Journal (1977—1987)—$25.00 each

1988 Enrolled Actuaries Listed Alphabetically and Geographically—$15.00

Issues Digest—$1.75

Academy Alert (a news service by category: Health Insurance Issues, Life Insurance Issues, Pension and Employee Benefits, and Property and Liability Insurance Issues)—$15.00 each

The Actuarial Update—by subscription.

Enrolled Actuaries Report—by subscription.

Fact Book—no charge.

Winning in the Public Eye: A Communications Primer for Actuaries—no charge.

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

FOR MEMBERSHIP ROSTER IN YEARBOOK

PLEASE DO NOT ABBREVIATE

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.
☐ A.I.A.

☐ Enrolled Actuary Year Admitted_____

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.

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

FOR MEMBERSHIP ROSTER IN YEARBOOK

PLEASE DO NOT ABBREVIATE

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.
☐ A.I.A.

☐ Enrolled Actuary Year Admitted_____

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)

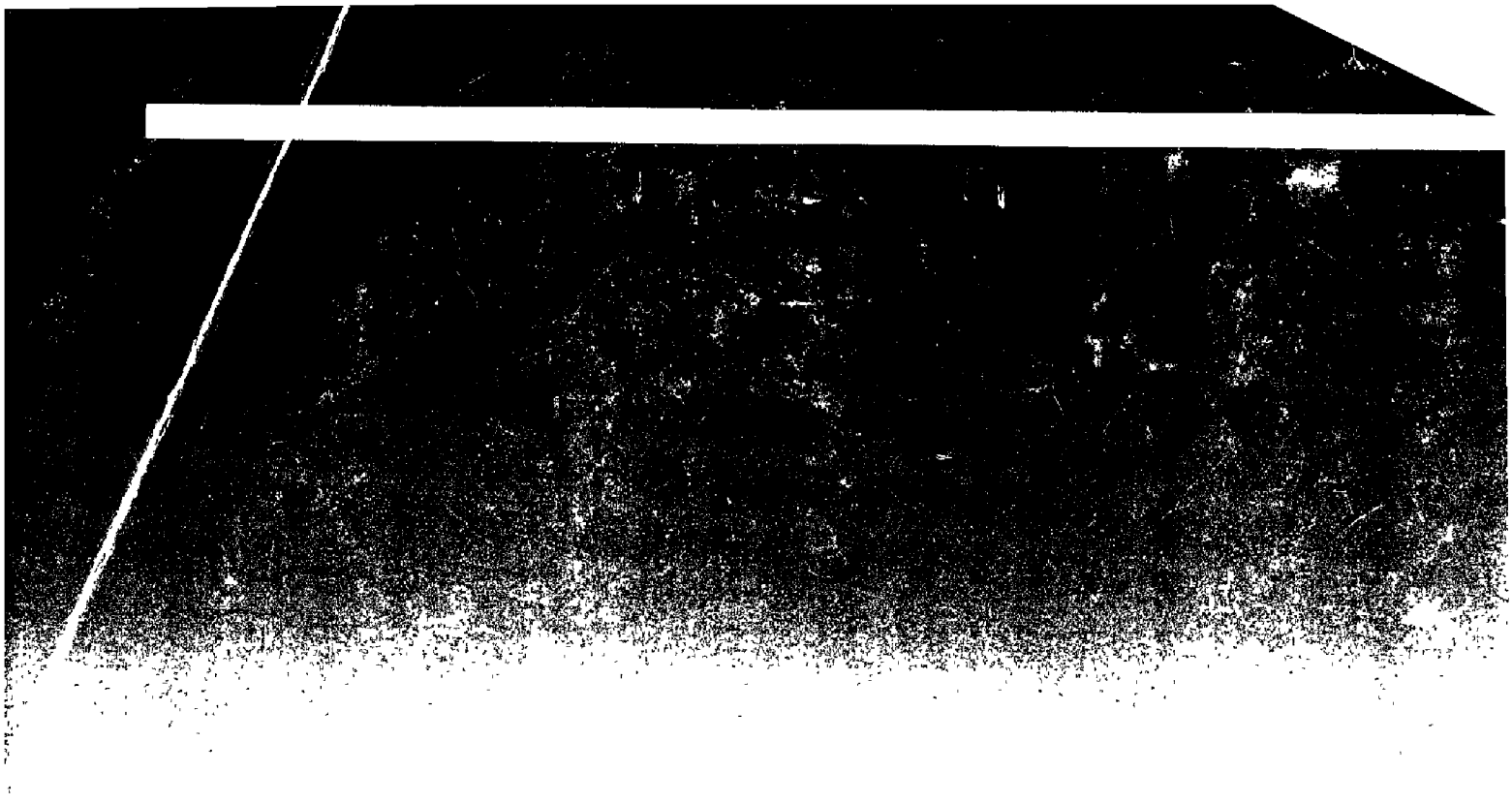
1. ☐ Insurance Company
2. ☐ Consulting Actuary or Insurance Broker
3. ☐ Insurance Department (State or Provincial)
4. ☐ Other Government Employment
5. ☐ Organization Serving Insurance Business
6. ☐ University or College
7. ☐ Miscellaneous
8. ☐ Retired or unknown

Please mail to: American Academy of Actuaries
500 Park Boulevard
Itasca, IL 60143

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

Please mail to: American Academy of Actuaries
500 Park Boulevard
Itasca, IL 60143



American Academy of Actuaries
1720 I Street, N.W., 7th Floor
Washington, D.C. 20006
202/223-8196